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Cassils, Stimson and Co
15 Aug 74

THE MONETARY TIMES AND TRADE REVIEW. - INSURANCE CHRONICLE -

VOL. IX—NO 8. TORONTO, ONT., FRIDAY, AUGUST 20, 1875. { SUBSCRIPTION \$2 a Year.

The Leading Wholesale Trade of Toronto

**NEW
FALL GOODS**

ARRIVING DAILY.

—

NEW GOODS
FOR EVERY
DEPARTMENT.

JOHN MACDONALD and CO.'S
11 and 23 WELLINGTON ST. } TORONTO
30 and 32 FRONT STREET, }
58 FOUNTAIN STREET, MANCHESTER, ENGLAND.

Toronto, August 10, 1875.

The Leading Wholesale Trade of Hamilton.

THOS. C. KERR and Co.,
HAMILTON.

Have the bulk of their
FALL GOODS
at hand and will advise their customers when ready for inspection. Always on hand a full stock of

ELORA CARPETS,
DUNDAS MANUFACTURES,
HOCHELAGA COTTONS,

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

Their Shoe Department is now complete in every respect for the Winter Trade.
August 20th, 1875.

The Leading Wholesale Trade of Toronto.

1875.

—

A. R. McMASTER
and BROTHER,

Dry Goods Importers,

AND DEALERS IN
CANADIAN
AND
American Manufactures,

Nos. 4 AND 12 FRONT STREET WEST,
TORONTO.

OFFICES—34 Clement's Lane, Lombard St., London, E.C.
Toronto, Jan. 1875. 34-ly

SMITH & KEIGHLEY,
No. 9 Front St. East,
TORONTO,

Are now offering a cargo of
BRIGHT MUSCOVADO SUGARS,
(THE CHEAPEST GOODS IN CANADA.)

ALSO

200 Hds, Extra Bright Refined Sugars,
500 Barrels New York Granulated do.,
with Three Invoices of new seasons (crop '75-'76)
BLACK TEAS,
Comprising—
Catties & Hf. Chests New make, fine Congous.
Do. do. superfine do.
Do. do. extra fine do.

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

Samples Mailed Free on Application.

The Leading Wholesale Trade of Toronto.

1875. EARLY SPRING. 1875.

—

Gordon Mackay & Co.
WILL SHOW ON
THURSDAY, 4TH MARCH.

CONTENTS
300 PACKAGES
NEW GOODS

Being first arrivals of this Season's importations, when they hope to see their many friends.
Full lines of
CANADIAN & AMERICAN GOODS.
Also a full assortment of the
Celebrated Lybster Mill Productions on hand.

Toronto, 26th February, 1875.

WE ANNOUNCE A

• Further Reduction
IN
Cornwall Cottons.

These goods are not surpassed in value.
Send your orders to

SAMSON,
KENNEDY,
and **GEMMEL,**

44 SCOTT AND 19 COLBORNE STS.
TORONTO.

Toronto, July 13, 1875.

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

CAPITAL SUBSCRIBED. \$12,000,000
 CAPITAL PAID-UP, 11,969,100
 RESERVE FUND, 5,500,000
 Head Office, Montreal.

BOARD OF DIRECTORS.

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

R. B. Angus, Esq., Gen. Man.
 A. MacNider, Esq., Inspector.

Branches and Agencies in Canada.

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

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

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

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

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

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

The Canadian

BANK OF COMMERCE.

Head Office, Toronto.

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

DIRECTORS.

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

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

BRANCHES.

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

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

BANKERS.

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

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 STG.

London Office—124 Bishopgate St. Within.

COURT OF DIRECTORS.

Henry R. Farrar, J. J. Kingsford,
 Alexander Gillespie, Frederick Lubbock,
 Richard H. Glyn, A. H. Philpotts,
 Samuel Hoare, J. Murray Robertson,
 W. Burnley Hume, John James Cater.
 General Manager—CHARLES McNAB.
 Secretary—R. W. BRADFORD.

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

NEW YORK.—Agents—H. A. Tuzo and D. B. Davidson.

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

Branches and Agencies in Dominion of Canada.

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

QUEBEC.—Montreal, Quebec.

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

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Barkerville.

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

ROYAL CANADIAN BANK

PUBLIC NOTICE

Is hereby given that a

SPECIAL GENERAL MEETING

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

CITY OF TORONTO,

ON

Tuesday, the 14th day of September next,

AT NOON,

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

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

Toronto, July 20, 1875.

BANK OF TORONTO, CANADA.

DIRECTORS.

WM. GOODERHAM, Esq., Toronto, President
 AMES G. WORTS, Esq., Toronto, Vice-President.
 WM. CAWTHRA, Esq., Toronto.
 A. T. FULTON, Esq., Toronto.
 JAMES APPLEBEE, Esq., Trafalgar.
 WM. CANTLEY, Esq., Oakville.
 GEORGE GOODERHAM, Esq., Toronto.

Cashier—GEORGE HAGUE.

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

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

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

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

The Chartered Banks.

MERCHANT'S BANK OF CANADA.

Capital \$9,000,000

Head Office, Montreal.

BOARD OF DIRECTORS.

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

JACKSON RAE, Gen. Manager

JOHN ROBERTSON, Inspector.

BRANCHES AND AGENCIES.

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

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

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

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

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

THE DOMINION BANK.

CAPITAL \$1,000,000.

Head Office—Toronto.

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

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

ONTARIO BANK.

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

HEAD OFFICE, - - TORONTO, Ont.

DIRECTORS.

HON. JOHN SIMPSON, PRESIDENT.
 HON. W. P. HOWLAND, VICE-PRESIDENT.
 HON. D. A. MACDONALD.
 C. S. GZOWSKI, Esq.
 D. MACKAY, Esq.
 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, Port Hope, Pembroke, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.

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

METROPOLITAN BANK.

MONTREAL.

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

HON. HENRY STARNES, - - - - President.
 Mr. M. CUVILLIER, - - - - Vice-President.

G. H. R. WAINRIGHT, Cashier.

DIRECTORS:

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

June 18th, 1874.

The Chartered Banks.

Banque Jacques Cartier.

A Special General Meeting of the Shareholders of **La Banque Jacques Cartier**, will be held in the Bank Premises, Place d'Armes, Montreal, on **TUESDAY, THE 10TH OF AUGUST NEXT, AT ONE O'CLOCK P.M.**, to take into consideration the actual state of the business of the Bank, and to adopt the measures which may be thought necessary.
By order of the Directors. **E. J. BARBEAU**, Administrator pro tem of La Banque Jacques Cartier. Montreal, 14th June, 1875.

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

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

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

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

BANK OF HAMILTON.

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

DIRECTORS.
DONALD McINNES, 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.

ST. LAWRENCE BANK.

(Incorporated by Act of Parliament A.D. 1872.)
CAPITAL, - - - \$1,000,000.
HEAD OFFICE—TORONTO.

DIRECTORS.
HON. T. N. GIBBS, President.
W. F. COWAN, Esq., Vice-President.
A. THORNTON TODD, Esq.
W. F. ALLAN, Esq.
J. C. FITCH, Esq.
DR. MORTON.
R. C. JAMIESON, Esq., Montreal.
K. F. LOCKHART, Cashier.
Bradford—Thos. Denison, Agent.
Colborne—F. R. Schon, Agent.
Newcastle—J. K. Allen, Agent.
Strathroy—J. B. Cummings, Agent.
Agents in New York—R. Bell & C. F. Smithers.
Agent in Montreal—The Bank of Montreal.

Union Bank of Lower Can.

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

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

The Chartered Banks.

MOLSON'S BANK.

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

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

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

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

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

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

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

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

UNION BANK OF HALIFAX

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

DIRECTORS:
J. A. MOREN, Esq., PRESIDENT.
JOHN GIBSON, Esq., VICE-PRESIDENT.
Hon. ROBT. BOAK, M. P. BLACK, Esq.,
W. P. WEST, Esq., W. J. STAIRS, Esq.
EDWARD SMITH, Esq.
W. S. STIRLING, Esq., CASHIER.

Agency at Annapolis, Nova Scotia.
Agents in London—London and Westminster Bank.
Agents in New York—Duncan, Sherman & Co.
Agents in Boston—Williams & Hall.
Agents in Montreal—La Banque du Peuple.

BANK OF NOVA SCOTIA.

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

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

Head Office - - - Halifax.

Agencies in Nova Scotia:
Kentville, Amherst, New Glasgow,
Yarmouth, Pictou, North Sydney, C.B.

And in New Brunswick—St. John.
London Agents—Williams, Deacon & Co.

Bank of British Columbia
(Incorporated by Royal Charter, 1862.)

CAPITAL, \$2,600,000 (WITH POWER TO INCREASE)

DIRECTORS.
T. W. L. Mackean, Esq., (Director of London and South African Bank) Chairman, London. Robert Gillespie, Esq., (London Director Bank of Montreal) Deputy Chairman. Jas. Ande son, Esq., (Messrs. Anderson, Anderson, & Co.) 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, 1875.

The Chartered Banks.

Eastern Townships Bank

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

BOARD OF DIRECTORS.
R. W. HENEKER, Pres. | **C. BROOKS, Vice-Pres't.**
B. Pomroy, A. A. Adams, Hon. J. H. Pope.
G. K. Foster, E. O. Brigham, G. G. Stevens.

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

BRANCHES.
Waterloo, Cowansville, Stanstead.
Coaticook, Richmond.

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

CITY BANK MONTREAL

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

Banking House, in the City of Montreal,

on **THURSDAY, THE SIXTEENTH DAY OF SEPTEMBER NEXT,**

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

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

UNION BANK

OF **PRINCE EDWARD ISLAND.**
Incorporated by Act of Parliament 1868.
CHARLES PALMER, Esq., President.
GEORGE MACLEOD, Cashier.

HEAD OFFICE at CHARLOTTETOWN
BRANCH at SUMMERSIDE.

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

LA BANQUE DU PEUPLE.

CAPITAL \$2,000,000.
Head Office, - - - Montreal.

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

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

MARITIME BANK,
OF THE DOMINION OF CANADA.
ST. JOHN, N. B.

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

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

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

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

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

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

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS.

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

H. S. STRATHY, Esq., Cashier.

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

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

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

BANK OF OTTAWA, OTTAWA.

DIRECTORS:

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

PATRICK ROBERTSON, Cashier.

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

IMPERIAL BANK OF CANADA.

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

DIRECTORS:

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

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

PICTOU BANK, PICTOU, N. S.

SUBSCRIBED CAPITAL \$500,000

DIRECTORS:

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

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

STADACONA BANK, QUEBEC.

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

DIRECTORS.

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

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

Financial.

MERCHANTS' BANK OF HALIFAX.

CAPITAL, - - - \$1,000 000

DIRECTORS.

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

Agents in Ontario and Quebec—Merchant's Bank of Can-

Agent in Prince Edward Island:
 Charlottetown Owen Connolly, Agent.
 Summerside Stephen McNeill, "

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

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

ICAPITAL \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

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

Branches and Agencies in Canada:
 Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
 Montreal, Que. St. Catharines, Ont. Three Rivers, Que.
 Thorold, (Ont.)
 C. HENRY, Inspector.

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

LA BANQUE NATIONALE

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

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

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

STINSON'S BANK,

HAMILTON, ONT. Established 1847

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

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

Bankers in London—National Bank of Scotland.

THE ONTARIO SAVINGS INVESTMENT SOCIETY.

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

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

SAVINGS BANK BRANCH.

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

WILLIAM F. BULLEN, Manager.

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

Financial.

CANADA PERMANENT LOAN & SAVINGS COMPANY

INCORPORATED 1855.

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

OFFICE—Masonic Hall, Toronto Street, Toronto.

SAVINGS BANK BRANCH.

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

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

J. HERBERT MASON, Manager.

THE FREEHOLD Loan and Savings Co.

TORONTO.

ESTABLISHED IN 1859.

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

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

Office Cor. Church & Court Sts., Toronto.

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

WESTERN CANADA LOAN & SAVING COMPANY.

Offices: No. 70 Church St. Toronto.

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

President—Honorable Geo. W. Allan, Senator.

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

Secretary—Walter S. Lee.

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

Toronto, Jan. 27, 1875.

HURON AND ERIE SAVINGS & LOAN SOCIETY INCORPORATED 1864.

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

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

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

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

OFFICE—Richmond Street, London, Ontario.

L. GIBSON, Sec. and Treas.

THE CANADA LANDED CREDIT COMP'Y
 Are prepared to make Loans on approved
Real Estate Security.

It offers amongst others the following advantages:—

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

The Company also purchases mortgages at liberal rates, Forms of application may be had of the local valuers or by writing direct to the Company's office.
 Company's Office, } J. SYMONS, Secretary.
 23 Toronto Street, Toronto. }

Financial.

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

PRESIDENT—HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS:

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

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

Money lent on security of Improved Farms, and productive City and Town Property.

Mortgages and Municipal Debentures purchased.
J. G. MACDONALD
Manager.

44 King Street West, Toronto.

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

Draw Exchange on Union Bank of London, Accounts of Banks, Bankers and others received upon favourable terms.

Interest Allowed on Balances Subject to Drafts at Sight.

Investment Securities Bought and Sold.

Special attention given to orders for purchase or sale of Sterling Exchange or Gold.

**MacDOUGALL BROTHERS,
STOCK BROKERS,**
Members of the Stock Exchange,

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

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

69 ST. FRANCOIS XAVIER STREET,
MONTREAL.

Campbell & Cassels,

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

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

Robert Beaty & Co.

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

53 King Street East, Toronto.

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

INTEREST PAID ON DEPOSITS.

ALEXANDER & STARK,

(Formerly Blaikie & Alexander.)

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

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

10 KING STREET EAST, TORONTO

**CHRISTIAN, GALT & CO.,
BANKERS, BROKERS,**

AND

GENERAL FINANCIAL AGENTS.

384 Notre Dame Street, Montreal.

Financial

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

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

Interest allowed on Deposits.

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

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

TORONTO SAVINGS BANK
72 CHURCH STREET.

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

HON. FRANK SMITH, Senator, President.

Bank of Deposit—Canadian Bank of Commerce.

JAMES MASON, Manager

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

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

**Bond Brothers,
STOCK BROKERS.**

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

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

CORRESPONDENTS:

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

**MACDOUGALL & DAVIDSON,
BROKERS,**

North British and Mercantile Insurance Buildings,
MONTREAL.

Members of the Stock Exchange.

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

W. MOWAT & SON,

Bankers and Brokers,
MOWAT'S BLOCK,

Wellington Street, STRATFORD,

Special and prompt attention paid to Collections.

H. M. WATSON.

T. M. WATSON.

WATSON BROTHERS

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

20 Toronto Street, TORONTO.

Stocks bought or sold on margin or for Cash.

**Hime, Baines & Co.,
STOCK BROKERS,**

20 King St. East, Toronto,

Buy and sell on Commission,

Stocks, Bonds, and Debentures.

Mortgages Negotiated.

Financial.

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

General Financial Agent,

Orders for Investment or on margin promptly attended to.

22 King Street East, Toronto

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 regarding business concerns in the Maritime Provinces.

J. D. CRAWFORD & Co.

Of the Montreal Stock Exchange,

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

J. D. CRAWFORD.

GEO. W. HAMILTON.

E. FORD,

STOCK AND SHARE BROKER
Member of the Stock Exchange.)

83 St. Francois Xavier Street, Montreal.

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

JAMES & PHILIP BROWNE,

(Formerly Philip Browne & Co.),

BANKERS AND STOCK BROKERS,

Members of the Toronto Stock Exchange,

YONGE STREET, TORONTO.

HENRY C. SCOTT

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

Agent Quebec Fire Assurance Co.,

32 Francois Xavier Street, MONTREAL.

Jas. S. Macdonald & Co.

BANKERS AND BROKERS,
MEMBERS OF THE STOCK EXCHANGE,

Halifax, N. S.

Transact a General Banking Business. Exchange purchased.

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

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

Collections made on all accessible points.

INSOLVENT ACT OF 1869.

In the matter of William R. Roberts, an insolvent. The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at the Assignee's office, No. 23 Toronto street, in the city of Toronto, on Monday, the 30th day of August next, at the hour of two o'clock in the afternoon, to receive statements of their affairs and to appoint an Assignee.

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

The Leading Wholesale Trade of Hamilton.

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

We are now receiving packages of
FALL AND WINTER

DRY GOODS.

We announce a further reduction in

HOCHELAGA

AND

CORNWALL COTTONS

JOHN I. MACKENZIE & CO.

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

HAMILTON. H. W. ROUTH

SPRING DRY GOODS.

OUR STOCK IS NOW

COMPLETELY ASSORTED

IN ALL DEPARTMENTS.

Thomson, Birkett and Bell,
HAMILTON.

The Leading Wholesale Trade of Montreal.

JOHN TAYLOR & BRO.,

Offer for sale from Stock

Wrought Iron Tubing,

FOR GAS, STEAM OR WATER.

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

OFFICE & WAREHOUSE:

16 St. John St., Montreal.

A. RAMSAY & SON,

**Manufacturers & Importers of White
Lead and Colors Ground in Oil.**

A full stock of GLASS, in Star, Diamond and Plate.
OILS—In Raw, Boiled and Pale Poiled, of Blundell's and
other makes.

" Lubricating Lard, Refined & Brown Seal, Cod, &c.
IN MISCELLANEOUS—Glue, Sand Paper, Brushes
of all kinds, and a full stock of all the miscella-
neous requirements of the Trade in our line.

Warehouse—37, 39 and 41, Recollet Street.
Factory—16 to 22 cor. College and Inspector Streets,

R. C. JAMIESON & CO.,

MANUFACTURERS OF

VARNISHES & JAPANS

IMPORTERS OF

OILS, COLORS, SPIRITS OF TURPENTINE, &c.,
3 CORN EXCHANGE, 6 ST. JOHNS ST.,

MONTREAL.

N. S. WHITNEY,

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

14 ST. HELEN STREET, MONTREAL

The Leading Wholesale Trade of Montreal.

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

100 GREY NUN STREET,

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

BOILER TUBES, GAS TUBES,

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

MANUFACTURERS OF

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

34-

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

WINNING, HILL & WARE,
Distillers and Manufacturers

OF

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

Warehouse & Offices, 389, 391 St. Paul St.
DISTILLERY & BONDED STORES,
287 and 289 Commissioner's Street,
MONTREAL.

THOS. ROBERTSON & CO.,
9, 11 & 13 Chenneville St.,

MONTREAL,

HEAVY HARDWARE MERCHANTS

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

Dealers in Pig Iron and Metals generally, Boiler
Plates, Sheet Iron, Tubes and Rivets, Iron Pipe and
Fittings, Galvanized Iron, &c. Engineers' Stocks and
Dies, Whitworth's Thread.
Orders taken to import on favorable terms.

CASSILS, STIMSON & CO.,

IMPORTERS OF

Foreign Leathers and Shoe Goods,

Commission Merchants in

DOMESTIC LEATHER.

10 Lemoine Street,
MONTREAL.

THE COOK'S FRIEND

BAKING POWDER

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

W. D. McLAREN,

Manufacturer and Proprietor of the Trade Mark.

Union Mills, 55 and 57 College Street,
MONTREAL.

The Leading Wholesale Trade of Montreal.

MORLAND, WATSON & CO.,

SOLE AGENTS FOR THE

Chambly Shovel Works

MANUFACTURERS OF

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

All in one piece without rivets or straps.

Warranted the best in the world.

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

J. A. MATHEWSON,

Importer and

WHOLESALE GROCER

202 MCGILL STREET,

MONTREAL.

B. HUTCHINS,
GENERAL BROKER,

And Commission Merchant,

30 ST. FRANCOIS XAVIER ST.

MONTREAL.

JOHN McARTHUR & SON,
MERCHANTS IN

**OILS, CHEMICALS
DYE STUFFS, GUMS, &c.**

310, 312, 314, 316, St. Paul Street & 253, 255
257 Commissioners Street,
MONTREAL.

J. H. SEMPLE,

Importer and Wholesale Grocer

53 St. Peter St., cor. Foundling,

MONTREAL.

GUSTAVE BOSSANGE,
GENERAL COMMISSION MERCHANT

And Exporter of French Manufactures,
16 RUE DU QUATRE SEPTEMBRE,

PARIS.

House in Montreal,

BOSSANGE & GARDINER,
30 Hospital Street.

Sole Agents for Boccart, Fleury, Paris; P. Flon Pere,
Chaney.

THE CANADIAN RUBBER COMPANY

OF MONTREAL.

Manufacturers of Rubber Shoes,

FELT BOOTS, BELTING, PACKING,
Hose, Car Springs, &c.

Works—Papineau Square, MONTREAL.
Office and Warerooms, 335 St. Paul St.,

Agency—22 Front Street West, Toronto.

The Leading Wholesale Trade of Montreal.

J. G. Mackenzie & Company,
Importers

AND

Wholesale Dealers in

BRITISH & FOREIGN DRY GOODS,
381 & 383 St. PAUL STREET, MONTREAL.

JONES & BURLAND,

13 Hospital Street,

RAILWAY SUPPLY AGENTS

And Commission Merchants.

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

SHAW BROS. & CASSILS-
TANNERS,

And

DEALERS IN HIDES & LEATHER

13 Recollet Street, Montreal.

ALEX. SEATH,

IMPORTER OF

BRITISH AND FOREIGN
FANCY LEATHER,

FRENCH CALF AND KIP,

ENGLISH WHOLE KIP,
Prunella Linings, Elastic Webs,
and every description of

SHOE MANUFACTURERS' GOODS

WHOLESALE.

16 Lemoine Street,

MONTREAL.

MACDONALD,

MOODIE

& CO.

WHOLESALE

HATTERS

AND

FURRIERS

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

MONTREAL.

The Leading Wholesale Trade of Montreal.

Robertsons, Linton & Co's.

STOCK OF

DRY GOODS

Will be complete in all departments by

Monday, 1st March.

CORNER

LEMOINE AND ST. HELEN STREETS,
MONTREAL.

W. R. ROSS & CO.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

Merchants Exchange, No. 11 St. Sacrament St.

MONTREAL.

Robinson, Donahue & Co.

Importers and Wholesale dealers in

Teas, Sugars & Tobaccos.

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

MONTREAL.

Samples sent by mail when desired.

CLARK'S ELEPHANT 6-CORD

MILE-END, GLASGOW,

SPOOL COTTON ON BLACK SPOOLS

is made specially for use on

SEWING MACHINES.

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

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

FRED. BIRKS,

Sole Agent Dominion of Can.,

1 St. Helen Street, Montreal.

CAST IRON PIPES,

6, 4, & 3 INCH.

A Consignment on hand for Sale low for
immediate delivery.

Copland & McLaren,

MONTREAL.

JOHN McARTHUR & SON,
OIL, LEAD, PAINT, COLOR,

And Varnish Merchants.

Importers of

ENGLISH & BELGIAN WINDOW GLASS,

(Plain and Ornamental Sheet, Polished, Rolled and
Rough Plate, &c.)

PAINTERS' & ARTISTS' MATERIALS, BRUSHES, &c

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

MONTREAL.

The Leading Wholesale Trade of Montreal.

LEITCH, MACLEAN & Co.,
GENERAL MERCHANTS

AND IMPORTERS OF

PIG IRON, CHEMICALS,

Teas, Scotch Refined Sugars, &c., &c.

432 to 436 St. Paul Street,

MONTREAL.

JOHN HATCHETTE & Co.,

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

Importers & General Wholesale Grocers,

Wine and Spirit Merchants,

56 & 58 College Street,

MONTREAL.

1875. STOCK NOW COMPLETE. 1875.
FALL TRADE.

T. JAMES CLAXTON & Co.

MONTREAL,
Canada,

MANCHESTER,
England,

DRY GOODS, WHOLESALE.

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

AUGUST 20TH, 1875.

T. JAMES CLAXTON & CO

Caverhill Buildings, St. Peter Street, Montreal.

Mercantile Summary.

A STEAM elevator with capacity for 140,000 bushels of grain, has just been completed in Montreal.

ANOTHER seizure of coal oil, smuggled in a cargo of lumber, from Cape Vincent N. Y., was made at Kingston a few days ago.

THE army worm, it is stated, is creating great havoc among the crops in some portions of the Provinces of Nova Scotia and New Brunswick.

It is stated that four tons of tobacco, chiefly of the myrtle navy brand, was shipped from Hamilton a few days ago.

MESSRS. BLACK & CURRIER, members of a Boston shoe firm, have been sentenced to fourteen months' imprisonment for fraudulent bankruptcy.

MR. C. H. GOULD, President of the Montreal Corn Exchange has been selected by that body as its representative on the Montreal Harbour Commission.

A MORE hopeful feeling exists among the Quebec timber merchants, as a noticeable improvement in the demand of this important staple has taken place.

THE town of Strathroy passed a by-law granting a bonus of \$10,000 to the Ancaster Knitting Company, on condition that they remove to that town and commence the factory immediately.

THE City Engineer of Quebec, M. Baillarge, formerly of the Ottawa Civil Service has received a medal of honor (the seventh medal of the kind from Europe) for his universal system of measuring solid bodies.

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,
IMPORTERS OF*Shelf & Heavy Hardware,*Crockery, China, Glassware,
AND DEALERS IN*Canadian and American Manufactures*
OFHARDWARE AND AGRICULTURAL
IMPLEMENTS,

10 & 12 Front Street West, Toronto.

GRAY, RENNIE & Co.,

25 Front Street West, Toronto.

SPRING 1875.

Our Stock of

GENT'S FURNISHINGS,
HABERDASHERY,
CORSETS & SKIRTS,Is worthy of the personal inspection of Every Buyer in
the Market.

GRAY, RENNIE & CO

THE Maritime Provinces are coming in for their share of Government works. The channel of Bathurst harbour, N. B., is being deepened; the Horse Shoe bar at Chatham, Mirimachi, dredged, and the St. Peter's Canal, to connect Bras d'Or lake with the Atlantic is let for \$220,000.

THE Canada Gazette declares the enactment that the bushel as a standard for grain measurement is to cease, and the cental of 100 pounds to be adopted. Two thousands pounds averduois or twenty centals to constitute a ton.

ONE of the Allan Line of Ocean iron steamers, the *St. Patrick*, has been converted into a sailing vessel, her boilers and machinery taken out, decks and masts renewed. The reason given for this step is that her carrying capacity as a Steamer was too small to pay. Mr. Plimsoll would consider, and rightly, that this method of enlarging the stowage capacity of iron vessels is vastly safer than the common one of lengthening them.

SOME weeks ago we referred to a case of forgery that had taken place in Toronto, and that the affair was being hushed. It is now reported, that the forger, St. G. Harvey, has absconded, leaving a large amount of bogus paper, besides other liabilities.

EXPERIMENTS are now being made with the object of producing from the common milk-weed an elastic substance resembling India rubber and to be used as a substitute therefor. We understand that a company, one of whose proprietors is Mr. Isaac Waterman, a well-known oil refiner in London, is shortly to produce this new material, and the "Milk-weed Rubber Gum Company" have sold a half interest in their stock to Boston people for \$100,000. A factory is to be erected in London, Ont.

A TANNING firm in Montreal, John L. Hard-

The Leading Wholesale Trade in Toronto.

WALKER, EVANS & Co.,

Manufacturers, Importers and Whole-
sale Dealers in

BOOTS AND SHOES,

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

P. G. CLOSE & CO.,

WHOLESALE

GROGERS,
TORONTO.

59, 61 and 63 Front St. East,

man & Co., failed some weeks ago. A statement shows their liabilities to be \$61,696. Their deficit is a very marked one, and the condition of their affairs most unsatisfactory. What they have done with the assets which they professed to have a year or two ago, and how and why their obligations are so widely spread and so great, are questions which may well engage the attention of their assignee.

THE steamer *Rothsay Castle* on Monday last when coming around the Island in front of Toronto harbour, struck the sunken wreck of the old steamer *Monarch* and sank in about fifteen feet of water. She had over 300 passengers on board which were all saved. The owners have a marine policy in the Royal Canadian Insurance Co. for \$10,000.

AMONG the failures this month are those of C. & G. Scott, grocers, Stratford; G. A. Anderson, in the same trade at London; D. W. Coward & Co., favorably known brokers and commission men of Ottawa; Robert Lindsay, grocer, Toronto; J. McCulloch, general store-keeper, Port Elgin; D. McVicar, general dealer, Grenville; Minnett & Co., of Halifax, dealers in canned fish, &c.; G. F. Ring, oil merchant, and F. & J. White, potters, of St. John. We also hear of the assignment of L. A. Boyer, late Boyer & Hudon, of Montreal, a young house it is true, but successors to an old and rich one. Why, with proper management they should have failed is not easily conceivable. The Jacques Cartier Bank failure is alleged to have hastened their stoppage.

THE liabilities of the dry goods firm that assigned in Toronto a week ago, Messrs. Moffat Brothers & Co., amounts to over \$300,000. Among the list of creditors are a number of retail dry goods dealers who have evidently been in the habit of giving the firm accommodation

The Leading Wholesale Trade of Toronto.

1875. SPRING. 1875.

We have received and opened out

369 PACKAGES

OF

SPRING GOODS.

Our Stock is very well assorted. Inspection invited
TERMS LIBERAL.

THOMAS WALLS & CO.

39 FRONT STREET WEST.

DOBBIE & CARRIE'S

STOCK FOR THE SPRING

WILL BE FOUND

LARGE, WELL ASSORTED,

ATTRACTIVE, AND UNSURPASSED IN VALUE

DOBBIE & CARRIE,

9 FRONT STREET WEST

TORONTO.

paper, and are now seriously involved thereby. Probably a few of them may be compelled to assign in consequence of their folly. It is rumoured that the firm a few weeks ago gave the Merchants Bank a mortgage upon their property to the extent of \$140,000. This in our simplicity we cannot understand, as the bank's claim does not appear on the list of creditors to be more than one-fourth of this amount. We also see by the statement published that the liabilities in Montreal are much less than we were last week led to believe.

It will be remembered that William Cole, who absconded from Owen Sound some weeks ago, was arrested in Detroit and lodged in jail to await his trial, which was fixed for the 13th inst., in order to give time for his creditors to appear against him. Previous to the day of trial, Mr. Murdock and Mr. Lash went to Detroit, accompanied by a party of creditors, and acting in their behalf, succeeded in making an arrangement with Cole that will secure to the creditors about 75 per cent. of his indebtedness, for which they agree to grant him a discharge from all liability. Much credit is due to the active manner in which the above named gentlemen have managed this affair.

THESE are deceptive times for people who are easily enticed into believing themselves capitalists. Fortunes have been made by note-shaving, so says popular clamor, and quite a number of persons try the business, very often to be severely bitten. Mr. Alfred Tuck, of Montreal, succeeded a year or two ago to a snug business in the second-hand goods line, which had been built up by a relative of moderate ideas. Quite recently he began to discount paper at round rates, but it seems he got hold of a bad class of notes, some of which was Birks forged paper. He got such a surfeit

The Leading Wholesale Trade of Toronto.

WM. B. HAMILTON,
(Late CHILDS & HAMILTON),
MANUFACTURERS & WHOLESALE DEALERS
IN
BOOTS & SHOES,
15 & 17 FRONT STREET EAST,
TORONTO, ONT.

THOMAS LAILEY and CO.,
IMPORTERS
AND
Wholesale Clothiers,
DEALERS IN
AMERICAN RUBBER CLOTHING.
WAREHOUSE:|
6 FRONT STREET WEST,
TORONTO.

of this questionable lucre, that he was obliged to assign. He now finds that he owes \$40,000, that his surplus is nowhere in particular, and that his fifty odd creditors, who hold notes, are not very much disposed to be put off with a compromise.

CONSIDERABLE dissatisfaction seems to exist in New York between the employers in the boot and shoe trade and their workmen. The former justly insist upon a reduction in wages to correspond with the depression of the trade; the consequence is that a number of strikes have taken place.

A NOVEL use is to be made of beech and maple trees. A stock company has been formed at Hornellsville, in the State of New York, for the manufacture of the vegetable acids used in printing calico. A gang of choppers are at work there felling the trees, the company having bought a large tract of woodland for the above purpose.

OUR latest advices from Montreal state that an old and respectable leather importing house Messrs. A. & E. Amos, have determined to close their business, in consequence of its untoward results, and expect to obtain an amicable settlement at a compromise. A shoe manufacturing house embarrassed by the Jacques Cartier Bank suspension, Messrs. Gabriel Rolland & Son, will hold a meeting of their creditors next week to ask for an extension of time, after which they appear confident of being able to continue successfully.

PRINCE Edward Island does not appear to have suffered by becoming confederated. Although their Tariff was greatly increased at the time it came into the Union the prosperity of the Island has not decreased, but is evidently prosperous, and giving a good account of herself in the matter of revenue. In July, 1873, the revenue was \$9,616.29; in July, 1874, \$13,500.39, and in last July; \$21,496.85. This

The Leading Wholesale Trade of Toronto.

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

KING & BROWN,
MANUFACTURERS OF
BOOTS AND SHOES,
NO. 27 FRONT ST., TORONTO.

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

J. D. KING.

CHAS. BROWN.

H. A. NELSON & SONS,
IMPORTERS OF
Fancy Goods, Toys, &c.,

MANUFACTURERS OF
BROOMS, BRUSHES & WOODEN WARE
of every description.

56 & 58 Front Street West,
TORONTO.

91 to 97 St. Peter Street,
MONTREAL.

shows an increase over 1874 of \$7,996.47, and over 1873 of 11,880.57. The commissioners recently appointed to investigate and settle the land claims are about commencing their work, and there are now good prospects of a satisfactory settlement of the long existing disputes. Since the opening of the railway more life has been infused into the people, and the Islanders need not regret that they became a part of Canada.

THE brigantine, *Yosie C. Hazeltine*, with a cargo of sugar shipped from Batavia, and consigned to Mr. S. B. Heward, arrived in the port of Montreal on the 10th inst. This is said to be the second vessel which has ever come to that port direct from Java. We understand that other vessels were loaded in Java for the same port, but owing to the refusal on the part of the Government to give sufficient protection to the refining interests of Canada, their destination was changed by cable to New York. If our Government would reverse this present suicidal policy, and afford that moiety of protection to Canadian refiners to which they are justly entitled, to enable them to compete with the refiners of the United States, the direct trade between Java and Montreal would assume extensive proportions, and give such a stimulus to

The Leading Wholesale Trade of Toronto.

NEW SPRING GOODS

ARRIVING BY:
Every Steamer.

126 PACKAGES!

ALREADY RECEIVED.

MOFFATT BROS. & CO.

No. 36 Yonge Street.

Toronto, Feb. 5, 1875.

TO THE TRADE.

HUGHES BROTHERS
SHOW THIS WEEK

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

(Per Cargo Express.)

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

HUGHES BROTHERS,
62 YONGE STREET.

Toronto July, 1875.

FALL 1875.

OUR TRAVELLERS
are now carrying full lines of our
Fall Importations,
to which the attention of those on whom they call is directed.

Special examination is requested of our large lines of
WINCIES,
representing every grade, every shade, and every price.

DRESS GOODS
in all the novelties and of our
PRINCESS AND CHALLENGE BLACK AND
BLUE BLACK LUSTRES.

John Robertson, Son & Co.
24 & 26 Wellington Street West.

the refineries of the Dominion as to afford employment to thousands of our working classes, many of whom, under the present state of the tariff, are looking forward with very little satisfaction to the coming winter, when the work in the refineries will have to stop.

—The "equalization" of taxes in the County of Grey is a subject of fierce contention in the local press. Recent judicial decisions have proved that these so-called equalizations are sometimes scandalous jobs.

BRYCE, McMURRICH

& Co.,

IMPORTERS AND WHOLESALE

DRY GOODS

Merchants.

WAREHOUSE

34 YONGE ST., TORONTO.

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

TORONTO, CAN., FRIDAY AUG. 20, 1875

THE BUSINESS OUTLOOK.

The one thing that will affect the country favorably or unfavorably for the next year is the present harvest, and that has so far progressed that we may consider it almost certain we shall secure, in Ontario, good crops in good condition. That there are very large crops on the ground is universally admitted; and large quantities of barley and fall wheat have been got in, not in so bright and dry a condition as we hoped for a few weeks ago, but still in good working condition. The weather has been variable of late, and we have had showery days when sunshine would have been preferable. But the rain was not serious. We have had nothing like the continuous rainy days that have damaged the crops of England. And we may be especially thankful that we have escaped the continuous downfall that swept over some of the grain producing States, and raised rivers into desolating torrents that carried away the crops of whole districts. These districts were not far away. The weather is generally not very different in Indiana and Ohio from that which prevails here. We could not therefore have been surprised if Ontario had been visited in the same way. In that case, we might have had a period of continuous calamity.

But, so far from that, the showers that have come, have been only sufficient to produce some little loss of brightness in our grain. The substance of it is not injured at all. The really valuable part of our barley is not affected in the slightest degree, and

our fall wheat is as little injured as the barley. Besides this, the rain has had a really beneficial influence on the grass, on the root crops, and on spring wheat and oats. Spring wheat, it is well known, is now our most valuable crop. It has long been more reliable than fall, and from improvements in its quality, there has not been the great difference in price that formerly prevailed between it and white wheat. The weather for the last week has been very good. Day after day of warmth and sunshine, with an occasional slight shower, have passed over the country, and the process of ripening and ingathering has made most satisfactory progress. In another week or two the great bulk of our crop will be in, and if these are weeks of fine weather, all anxiety as to the harvest will be over.

Assuming that these two are favorable weeks, what will then be the condition of the country? This is an all-important question, and we have every desire to consider it with the gravity that it deserves.

Avoiding the extreme of predicting an immediate return of high and buoyant prosperity, we have no hesitation in expressing our conviction that a complete turn of affairs and in a better direction may be looked for. The country had not gone so far wrong but that its prosperity might be retrieved. Stringent steps have been taken already in one most important direction, viz., the curtailment of purchases abroad. This was an urgent need. It ought to have been done a year ago, and if it had been done, we should not be experiencing financial stringency now. But men dislike to take such steps, and will never curtail, as a rule, until compelled. This year, however, compulsion has been set to work. The banks have compelled their customers to curtail, being under the heavy pressure of necessity themselves. The stringency of last March and April was too severe an experience not to leave salutary fruits. And, as a consequence, there will undoubtedly be a considerable reduction in our importations. The bearing of this on the customs revenue and the expenditure of the Government we do not now discuss. That is a separate question entirely. What we are concerned with is its effect on the general business of the country, and particularly its financial position. And here, there can be no doubt of its being most salutary.

We may then look for considerable monetary ease before many months elapse. With a largely increased income from our crops and a diminished expenditure for purchases abroad, there must come about a change in the financial situation. It may come gradually, but it will surely come.

One element in the case is the price we are likely to get for our crops. Here again the outlook is encouraging. The prospects of the grain crop for the world are far different from what they were a year ago. We cannot have such low prices as prevailed last year, but shall probably realize some twenty or twenty-five per cent. more. This alone will make an addition of several millions of dollars in our favor, and combined with the other causes mentioned will certainly bring about greater plentifulness of money.

The effect of all this will be very great. Many a doubtful debt will be turned into a good one, and many a balance sheet will exhibit far different figures before another year is over—that is, if a quiet process of curtailment is carried on. No amount of easy money can save men from the consequences of continued overstocking and reckless trading. But where a firm has made mistakes, and is doing its best to repair them by cutting down stocks, shortening credits, and collecting accounts, everything depends on them being able to get a reasonable amount of accommodation to enable them to tide over a time of difficulty. To such houses as this the present aspect is very cheering. Those who are *worthy* of assistance and accommodation will undoubtedly be able to obtain it. And as this affects the whole of the mercantile interest of the country, both wholesale and retail, we may look for far fewer failures than would be the case if money were to continue scarce. In fact we may look for a far better and healthier state of things than we have had for a long time back; for during the last nine months there has been a severe weeding out of traders who were on a bad foundation, many of whom ought never to have been in business at all.

**THE AMERICAN CENTENNIAL
EXHIBITION.**

So far as the United States is concerned, there are no special reasons why the people of Canada should take part in the Philadelphia Centennial Exhibition. To hold such an exhibition of the productions of all nations, whilst at the same time they continue their policy of commercial exclusion, is a curious inconsistency on the part of our neighbours, which merited the caustic reference of John Bright in his letter of a few months ago. Such gathering have at their foundation Free Trade ideas, and what use is it for other nations to send samples of their productions to Philadelphia next year, if the United States is bent on excluding them on all other occasions by prohibitory tariffs? So far as encouraging

trade with that country itself is concerned, there would be little object gained in exhibiting at all, for whilst the Government is willing to let it's people see what articles they could purchase better and cheaper from other nations, they take care by their commercial policy to prevent them from buying them whenever it can possibly be done.

Looked at from this particular standpoint, we are not surprised to learn that some English manufacturers have declined to send articles to the Centennial Exhibition next year, and that some Canadians feel very much in the same way. There is, however, another side to the question, more particularly in regard to Canada, and one which, in our opinion, every intelligent, patriotic citizen must see renders it imperative in the interests of this Dominion, that the very best possible display of our national resources should be made.

Whether we take part in the gathering at Philadelphia or not, it will take place, and the nations which have promised to take part in it, the magnificent buildings erected, and the excellence of the arrangements generally, all indicate that it will be one of the grandest displays of the kind which the world has ever seen. Millions of the most active and intelligent of Europe, the West Indies, South America, and more distant parts of the globe will be present, and tens of millions will read in their own homes in every nook and valley of civilization the story of the exhibition. What would the effect be upon the growing interests of Canada if, situated alongside of the United States, and boasting as we do of the great resources and future of our country, we took no part in the exhibition, or made a shabby display? The effects would be most disastrous. Our course would give a deadly blow to the increasing favour with which the Dominion is now being regarded in Europe and throughout the world, from which we would be fortunate if we recovered in one or two decades.

If we put in no appearance at Philadelphia at all, it would be alleged in every paper in the United States, and very many in other parts of the world, that Canada did not exhibit because afraid of the contrast between her productions and those of the Republic. The story would be revived with greater force than ever, that Canada is a cold, ice-bound, hyperborean region, and we know from past experience how difficult it is to eradicate that absurdity from the European mind, when once it finds a lodgement. The millions who attend at Philadelphia would be irresistibly led to the conclusion that if we could have made a good display we would

certainly have done it, and that our failing to do so was *prima facie* evidence that the Dominion was of very little account, either as regards resources or enterprise. It would afterwards be thrown up to our emigration agents at every turn—in short, a score of ways might be mentioned in which it could and would be used to the injury of the Dominion for many years thereafter.

To take part in the Centennial and make a poor appearance, would be a still more fatal mistake. We know that the United States is sparing no efforts to make a grand display; for Canada to appear paltry and shabby by its side, would be to inflict an almost irreparable blow upon our prosperity. We look upon the occasion consequently as of the greatest possible moment to this country; we shall have much at stake at Philadelphia next year, and we trust our Federal and Provincial Governments, and the Commissioners and Advisory Boards who have been appointed, will be found equal to the importance of the occasion. We are pleased to observe that active, energetic men have been appointed, irrespective of political leanings, and certainly their position will be no sinecure. Canada has so much at stake in the matter that they cannot but feel their responsibility, and we call upon all classes to patriotically aid them in making the Canadian display at Philadelphia such as will redound to the honour and credit of our common country.

The Dominion Government took a vote of \$100,000 last Session to aid in securing a good representation of our resources. We are not in a position to say whether or not this amount will be sufficient to meet the necessities of the case; but this we do unhesitatingly assert, that Canada had better spend half a million of dollars to make a creditable display of the products of our fields, forests, mines, fisheries and manufactories, than go to Philadelphia next year, and cut a figure which will disgrace and libel the country.

If the United States had not started this Centennial Exhibition we should have been just as well pleased, considering the high tariff which they impose on all our productions crossing the lines. But having entered upon the undertaking, this country cannot afford, in its own interests, to be unrepresented at Philadelphia, and still less to make an unworthy display. Under these circumstances, our united energies as a people should be bent to show the world what a magnificent country Canada really is. And we can do it. We have got the necessary resources. When we think of the rich and varied productions of our fair fields and fertile valleys, of our rich mines

and unequalled forests, of the wealth of our fisheries, and of the excellency of many classes of our manufactured goods, we feel confident it is possible for us to make the Canadian department at Philadelphia one of the most attractive in the exhibition. If sufficient energy is shown by those in charge of the arrangements, the display may be made such as will reflect the highest credit upon the Dominion, advertise its great resources to the whole civilized world, and open up new avenues of trade and prosperity. These are objects worth striving for, and the people will certainly not look with favor on those who hinder them from being attained.

Our success, it should be remembered, will not rest either with Governments, Commissioners, or Advisory Boards. It depends mainly on the people as a whole. All classes, therefore, should interest themselves in it: the farmer, the manufacturer, the lumberman, the merchant, and all others who can exhibit anything which will reflect credit upon themselves and their country. We believe this spirit is being very generally manifested as the time for exhibition draws nearer, and we hope every effort on the part of those placed in charge of the arrangements will be heartily seconded by the public at large. If this be done as energetically and successfully as it ought to be, we have every confidence that after the American Centennial Exhibition is over, the world will have a higher opinion of the Dominion of Canada than it ever previously entertained.

FOLLY AND IMPRUDENCE.

That there have been a great number of failures during the last few months is a fact only too notorious. And when these failures come to be looked into, it is only too commonly found that the stoppage has been brought about by preventible causes. During the recent times of apparent prosperity and advancement, we fear that the old and bad habit of endorsing and giving accommodation paper had gained considerable ground amongst us. Men have put their names to engagements which did not belong to them, and by this have destroyed their power to meet their own. If such assumed engagements were of the nature of endorsements, there was folly and imprudence, and a disregard of the rights of primary creditors to a very high degree. Failure and bankruptcy are but the natural consequence of this, and many a man who was doing a prosperous business a year or two ago, is now smarting under the well-deserved consequences of folly. There is in such cases even more than imprudence

and folly. A man is foolish who carelessly loses his own money. But no man has a right to do any act by which his creditors will lose too. There is a certain want of honesty in this, and it ought to be treated with the reprobation it deserves. But this is a far less reprehensible business than another which keeps cropping amongst us. When a wholesale house takes paper from a customer for sums which that customer does not owe, both of them are parties to a deception. The deception may in some cases amount to a legal fraud, and a house obtaining discount of such paper—the paper, viz., of its known customers, are really guilty of obtaining money under false pretences. This is the very offence for which the Collies of London were lately apprehended by the London and Westminster Bank. They offered bills for discount which were carefully drawn to imitate *bona fide* business bills, but which were really based on nothing. The imitation constituted the fraud, and bills offered by a house, drawn on its regular and known customers are a fraud too, if they are not for *bona fide* transactions. For how is it possible to distinguish these spurious bills from genuine ones?

The promisor or acceptor is a party to a deception in giving his name without value, and the sooner this is recognized, and proper measures meted out to guilty parties, the better it will be for honest and prudent men.

We might in passing allude to an instance of folly which has been brought to light by the absconding of an individual during last week. He was a person of notoriously bad character, and had been for years. Nobody is one whit surprised at his being guilty of forgery. Yet this man has been able to hold his head up in our community, to obtain credit as a reputable man of business, and actually to keep a bank account and get a large amount of paper discounted. It might really seem as if to some people there was no difference between a rogue and an honest man.

THE TRADE OF MONTREAL.—The annual report of the commerce of Montreal for the year 1874, with its introductory statements relating to the home and foreign trade of the Dominion, exhibits in its arrangement and fulness of information a great deal of care on the part of Mr. Patterson, the able Secretary of the Board of Trade. The usual tables scattered throughout the work give details as to the quantity and value of our productions, and show where the results of last year's trade compare unfavourably with the business of 1873. Apart from the general information of a foreign nature, and the epitomized report of Dominion

trade last year, the publication deals especially with each department of trade in the city of Montreal. As regards, produce, it may be interesting to know that the arrivals of flour at the port for the year were 1,075,292 barrels, being a decrease of 55,313 barrels, as compared with the previous year; while in wheat there was a decrease—by both the Grand Trunk and the Lachine Canal—of 2,096,217 bushels in the same period. This was due to the stocks detained in this country and the West, and which are only now being moved to the seaboard. The recorded receipts of peas and barley on the other hand show a very important increase, and in the case of the former it amounted to 638,777 bushels. It may be hardly necessary to state that the shipments of flour and wheat during the year suffered a corresponding decline. The provision trade was not exempt from the general depression. The quantity of pork packed in 1874 was 3,705 barrels less than in 1873, and its outlet to the Ottawa Valley District was in a measure checked by the lumbering interest obtaining the most of their supplies directly from the West. Turning to dairy products we find that in butter only 93,060 kegs were received in that city, against 136,187 kegs in the former year. Cheese also met with a slight reduction, as the receipt of 375,903 boxes only was recorded against 383,821 for 1873. This falling off can not, as in the case of cereals, be attributed to stocks being left in the country, but rather to curtailment in production, owing to unsatisfactory prices abroad. Of the imports of the city we have not so much reason to speak, as the crab-like movement of the iron, dry-goods, and many branches of the grocery trade, have already necessarily engaged a fair share of attention. It may be deemed sufficient to state that the value of imported dry goods was \$13,688,056, while in 1873 the total was \$11,633,140; and that in teas, 5,323,121 lbs., with a value of \$1,691,414 were imported, against 5,095,257 lbs., of \$1,663,387 value in 1873.

DECLINE OF THE BRITISH SUGAR TRADE.—At a conference held recently in Brussels the representatives of the sugar-refining interest of Britain, France, Holland, and Belgium agreed to the basis of a treaty which should have come into operation on August 1st, when the Convention of 1864 expired. The end sought by the conference was the abolition of export bounties, and the importation of sugars of the contracting countries into each other on equal terms with sugars of a national production. The negotiations promised well, and there were hopes that the difficulties existing between the British refiners and their bounty fed brethren across the Channel would soon be at an end. Instead of abolishing the bounties, the method France suggested was refining in bond, which the French National Assembly, through Lord Lyons, assured the Earl of Derby would be established at an early date. The time for the fulfilment of these assurances has now passed away, and

the National Assembly proposes to continue the bounties until March next; and thus ignoring their past pledges they foster an old system, which granting an artificial support disastrous to free trade, compels the legitimate refiner in the neighboring country to struggle with an unfair competition. As an instance of bad faith, and jealousy towards the sugar trade of Britain, the action of France is to be regretted, and it is not overlooked where its consequences are most felt. Memorials praying for more wholesome measures, and urging Earl Derby to insist upon France fulfilling her engagements, have been presented from the principal centres of commerce, but latest mail accounts have not informed us what course the English Government intend to take in the matter. The longer the treaty is delayed the injurious consequences will prevail and operations be abridged. The hardships of the trade now felt severely in London, will extend to other parts of the Kingdom "since the turn of the scale between profit and loss, sufficient to stop the works of every competing British refiner, amounts to the very small fraction of a farthing a pound."

—An extensive English shipowner was recently convicted and sentenced to two months imprisonment, and also to pay a fine of £300, for sending a vessel on a voyage to Cardiff which was proved to be so completely rotten that the decayed wood could be taken out in handfulls, and that before sending the vessel to sea Mr. Freeman, the owner, had written to Messrs. Begg, of Cardiff, in these terms:—"I would be inclined to renew the former insurance of £250 at eight guineas if I thought there would be no danger of Plimsoll. This between ourselves. Private." In reply, Messrs. Begg wrote:—"We don't think there is any fear of Plimsoll interfering with the deed (at all events, on this side), as they don't appear to be so much on the look out over here." We are glad that the owners of vessels in Canada are more closely watched than they were some time ago. Quite recently the Ocean Marine Insurance Company of Halifax called the attention of the agent of the Marine Fisheries Department to a vessel that was about leaving that port in an over-loaded condition.

—The Howick Township Mutual Fire Insurance Company has found it necessary to make an assessment of 7½ per cent. on all premium notes in force on the 31st day of July last. The said assessment to be payable before the 25th prox.

—The principal change made in the by-law, which is to be submitted to the ratepayers of the City of Hamilton, asking for a grant to the Hamilton and North Western Railway Company of \$100,000, is that the Mayor is now to be precluded from subscribing for the \$100,000 stock until the road is completed between Hamilton and Georgetown, a distance of above thirty

miles, where a connection will be made with the Grand Trunk Railway. We do not see how this is going to insure the completion of the line to the Georgian Bay.

—The Shilling Telegraph has been tried in Great Britain and found wanting. The lines have been worked during the year 1874-5 at a loss of £268,000, and this notwithstanding the fact that the receipts have been more than doubled since the Government became owner. The messages have increased in number from six to twenty millions annually. This shows how incapable the Government is to work the telegraph lines. Possibly their supporters have acquired the American art of "wire-pulling!"

—The State Street Savings Bank in Chicago has stopped payment, and the savings of hundreds of male and female artisans to the amount of \$37,000 are presumed to be lost. The concern was an unsound one; the nominal capital was \$50,000, of which \$7,000 is forthcoming, and there is small hope entertained that the pretensions of its officers that depositors will be paid in full, will be carried out.

—At a meeting of the directors of the Canada Central Railway it was decided that the extension from Renfrew to Pembroke should be commenced immediately and completed before January 1876. A very short time to build the road, and in order to do so the Directors have decided to give out the contracts for the Pembroke branch in five mile sections. The location of the extension to French River harbor will also be commenced soon.

Correspondence.

To the Editor of the Monetary Times.

MY DEAR SIR,—I shall be obliged if you will kindly inform me in your next edition whether I was justified in refusing to accept a Draft drawn on me when it was not endorsed by the payee, the Draft read thus 'At sight pay to—Bank or order, signed at foot A. B. the Drawer, the Bank to whom the Draft was made payable had not endorsed it, and I refused to accept; I explained my reason to the Bank to whom it was sent for collection, also to the Notary; but they persisted in protesting it for "non acceptance", I am of an opinion they should not have done so, your reply will be esteemed.

Truly yours,
"VITA."

[The drawer of a bill, in our opinion, can only insist on endorsement when he is called on to pay. He can always refuse payment when there is a want of endorsement. And his bankers, if he accept payable at a bank, is bound to refuse payment on his behalf. But if only acceptance is asked, he ought to comply without raising any question about endorsement.—Ed. M. T.]

—A new flouring mill at Goderich erected by the Messrs. Ogilvie is 50x70 feet, five stories high, and has engines of 500 horse power.

Insurance.

FIRE RECORD.—Charlottetown, P.E.I.—The hardware store of Messrs. Dodd & Rogers, with Dr. Dodd's medical establishment, was damaged by fire. The loss of stock was very heavy, and the buildings were injured to the extent of \$1,500; all covered by insurance.

Moulinette, Aug. 11.—The Maple Grove grist mills, shingle mills, and butter tub factory, owned by J. & C. H. Wood, with the surrounding buildings were destroyed by fire. The loss will be nearly \$15,000. It is not yet known whether the property is insured or not.

Port Stanley, Aug. 11.—The barn and stables of the Ontario House were destroyed by fire at one o'clock this morning. Loss \$300, insured for \$200. Origin of the fire unknown.

Belmont, Aug. 17.—Mr. A. Cameron's barns and stables, with about fifteen tons of hay and all this season's crop of fall wheat and barley, with several agricultural implements, were destroyed by fire. The loss is about \$1,500.

London, Aug. 11.—A fire broke out in the barn of T. J. McDonough, which was destroyed. The fire spread to the kitchen attached to the dwelling. This was also consumed, and it was only by the greatest efforts that the main building was saved. The barn was insured for \$150 in the Aetna Company, and the dwelling for \$6,000 in the Canada Agricultural Insurance Company. Loss not very heavy.

The following are the insurances on Messrs. Fraser & Co's. warehouse, burned in Halifax on the 10th inst.:—On buildings—Imperial, \$10,000; Lancashire, \$3,000. On Stock—Queen, \$15,000; Imperial, \$10,000; Lancashire, \$10,000; North British and Mercantile, \$7,000; Royal, \$5,000; Aetna, \$5,000; Acadia, \$5,000.

Palmerston, 30th July.—A fire broke out in P. Campbell's store and dwelling with contents were consumed. The spread on both sides destroying D. Sibbald, Bates & H. Touchbown's stores, the latter saved his stock and Mr. Sibbald the greater portion of his which was fully insured. Campbell's stock was valued at about \$4,000 insured for \$1,800.

DIRECTORS.

The various duties of directors have at different times been fully discussed, in so far as they relate to financial affairs, and the manner in which they should or should not act, in reference to the matters committed to their charge. The ornamental director has been ridiculed, the noble lord who sells his name for a guinea or two a signature has been exposed, and the speculative person who simply uses his directorship as a bait wherewith to catch confidence in his other branches of business, has been sharply taken to task. We have also heard of the directors who get up companies, one to get his nephew or son a secretaryship; another to give a chance of a liquidation to a speculative and friendly lawyer; and a third from pure poverty. The last reason may be a queer one; but with nothing to lose, the chance of being able to raise a few hundreds on paper shares will perhaps seem sufficient to guide the instincts of an impecunious person with a good presence and a little experience, into the paths of directorial wanderings around the Temple of Fortune.

We do not remember, however, to have seen depicted in any of those clever periodicals which glance so lightly over the salient features of the worst side of the directorial question any view of the labours of a vast number of able men who are engaged zealously and conscientiously in the conduct of the business and the control of the operations of hundreds and thousands of joint-stock enterprises in this country. It may at first

sight seem that any labours in this direction are well paid for, but a very little knowledge of the facts will dispel this illusion. There are hundreds of men in the city of London who devote themselves daily and weekly to the duties of their office at an expense of time and energy which, exerted in their own business, would produce treble and quadruple the profits they derive from their directorial offices. That this is true will be admitted by those who have the slightest knowledge of the facts. The reasons are not difficult to explain why such should be the case, and how valuable services are obtained so cheaply.

In every human being there is implanted a desire for some sort of a distinction from others. Whether it be an order of knighthood and degree in masonry, or a seat on the county bench, the desire to possess, is the same. Amongst business men therefore, the same honourable ambition displays itself, to be identified with a number of men of high character, who have been selected to conduct the affairs of a great corporation or a flourishing joint-stock company. To be on the board of a good financial institution, is a proof to the world that the person holding the office possesses some special qualification in either personal tact, business capacity, or long experience. It means further, that such a one is possessed of the qualities which make him a desirable addition to a club: for a board of directors is a club in a small way, and in a particular sense.

It is in the board-room at the weekly or bi-weekly meeting that the directors exchange views on commerce, politics, or lighter topics, for the few minutes preceding the actual business, or the longer period afterwards when the work is over. It may be that the board day is the only one in the week that the ten, twelve, or fifteen members have the opportunity of meeting one another, coming, perhaps, from different quarters, and engaged as they are in different branches of trade; or, perhaps, some are living at ease after a life of busy enterprise ultimately crowned with success. To such men the board-room should be and is a welcome place of meeting, and the weekly business is a pleasure and not a toil. That this is evident is to be seen in the fact that the cost of obtaining a seat on the direction of a company of repute will often far outweigh the pecuniary profit to be derived therefrom.

This is specially true as regards the direction of old and well-established insurance companies. We could name—and the experience of many of our readers will confirm our assertion—cases in which the expenditure consequent upon the election to fill a vacancy at the board of a good office, has been equal to ten, twelve, and fifteen years' fees, supposing the victor to live so long, and be indefatigable in his attendances at the successive board meetings. Instances are not rare where professional men have spent large sums in cash, and devoted months of most valuable time to unceasing work, in order to succeed in a campaign in which the prize would be a directorship, worth perhaps a hundred pounds a-year. To earn even this sum, it would also be necessary to travel, and give up many hours each board day, that might more profitably have been employed in the director's own private business.

These being facts, and as such beyond dispute, we come next to, what are the motives which influence directors who are of the proper stamp to try and keep their class select, and sometimes actively interfere with the projects of some ambitious firebrand, or some financial Jack Cade, who seeks unbidden to thrust himself into the board room. This too on the shoulders of a democratic mob who think, as all multitudes do think, that the loudest talker and the most arrogant demagogue is also the ablest man for the conduct of public business. That this doctrine is absurd is easily to be refuted by the

working of the committees of the House of Commons, where the great mass of progressive and useful legislation of the country, is worked into shape by silent members. The power to dazzle or alarm by rhetorical fireworks at a public meeting, must not be confounded with statesmanship or common sense.

It is wisely provided, in accordance with the spirit of modern legislation, as distinct from feudal, that the greatest good of the greatest number shall be the basis of law and social order. It is further provided that in all institutions, which are based upon the combined efforts of a number of units towards an end, that the ultimate appeal shall be to the units. It would be unfair to expect that the units should not have a right to dictate, as a last resource, upon the question as to whose hands should wield the executive forces, which are being exercised from day to day and hour to hour, for the common good. It would be unfair to expect that those in power should rule without check or restraint, and history proves that all revolutions against such a *regime*, have been as inevitable as disastrous, to all concerned.

So long, therefore, as the units have the right to select their leaders, it is safe to assume that their possession of the power will be an element not to be ignored in the calculations of the generals; but it is the bounden duty of the latter to see that the units are not misled by false prophets and led to their own ruin. Should it come to pass that a board of directors were to yield weakly to a noisy section of their constituency, and at the bidding of the self-elected leaders of a minority, permit their ranks to be invaded by a grievance-monger, or a bastard Joseph Hume, from that moment the prosperity of the institution will wane. The specious cry of new blood is often raised, but until misfortune results from old blood the hazard had better not be run, of putting new wine into old bottles.

The dignity and decorum which should prevail in the deliberation of a board of directors, holding large interests in their hands, and the honest and unfeigned ardour with which most of them pursue what is a labour of love, should meet with consideration. If a time approached when, resting his claims on the purely legal rights of the members of a society, some skillful wire-puller or active sham economist endeavours to hoist himself into fame, by the arms of an uncritical multitude, the duties of the directors are clear. The matter should be made one of pure and simple confidence. The board should endorse or disapprove of the candidates for election as the case may be, and that in no faltering tone.

It is actually a mercy to the intriguers themselves to know that their entry *vi et armis* will be strenuously and forcibly resisted. If they knew that the board had a policy and would stick to it, they would be compelled either to attack the whole board as a body or retire from the fight. As prudent men they would select the latter course, and thus relieve their fellow-members from much annoyance. It is a fact that many and bitter complaints are made by the bulk of the constituents of the so-called democratic offices, of the vexation and trouble caused by repeated and contested elections for directorships. Signs, are not, however, wanting that a different policy is in the ascendant, and the results flowing therefrom cannot fail to be profitable to the institutions concerned.—*The London Review*.

MIDLAND RAILWAY OF CANADA.—Statement of traffic receipts for week ending 31st July, 1875:—Passengers, \$2,444 08; Freight, \$7,572, 83. Mail and Express, \$323 45; Total, \$10,340 36. Week ending 31st July, 1874, \$8,980 23; Total Traffic to date, \$157,745 34; Year previous \$177,417 99. Decrease \$19,672 65.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, Aug. 17, 1875.

The unsettled weather which has prevailed all week has been unfavorable for harvest operations, and in this region a good deal of cut hay is suffering in consequence. Tonnage is again in rather limited supply and rates have an upward tendency.

The stocks of flour and grain in store in this city show a decrease since the 1st inst., particulars will be found under the respective paragraphs of our report.

Business this week shows no material improvement. Breadstuffs have ruled unsettled and close dull. Dry goods have met with more demand but chiefly of a jobbing character. Groceries remain much as last week, with a rather better demand for Japan teas. Hardware shows no improvement since our last report. Leather is still only saleable in small lots. Provisions dull and unchanged. Ashes moderately active. Salt dull but firm. Wool unchanged.

ASHES.—*Pots*.—A very fair demand for this season has existed all week at prices which correspond to a great extent with our closing quotations of last week. Firsts brought from \$5.15 to 5.05 closing to day at \$5.05 5.10; Seconds were dealt in to a small amount at \$4.10, and Thirds at \$3.35, inferior kinds are scarce; *Pearls*.—Not many offering, sales reported were \$5.75 to 5.80 for firsts closing at inside rate: In inferior kinds prices are nominal. Stocks at present in store are *Pots* 3093 brls; *Pearls* 1162 brls.

BOOTS AND SHOES.—Orders coming in are not sufficient to enable the factories to work on full time, although orders are numerous they are for very small quantities for large orders concessions would probably be made on our quotations. Men's kip boots \$2.75 to 3.30; do. French calf \$3.00 to 3.75; ditto Buff Congress \$1.75 to 2.25; ditto split Brogans \$1.10 to 1.25; do. kip Brogans \$1.40 to 1.50; Boys' split Brogans 90c to \$1.00; do Buff and Pebbled Congress \$1.40 to \$1.50; Womens' Buff and pebbled Balmorals \$1.20 to 1.40; do prunella boots 75c to \$1.75; do. do. Congress 75c to \$1.75; Misses Buff and Pebble Balmorals 90c to \$1.15; do prunella Balmorals and Congress 70c to \$1.25; Childrens' do. do. 60c to \$1.00.

CATTLE.—The market yesterday was poorly supplied, and owing to the small number of desirable cattle offering just now prices are firm with advancing tendency. The prices realized were \$3.50 to 5.00 per 100 lbs. *Sheep and Lambs*.—No Sheep or Lambs in the market yesterday, last Friday a lot of very fine Lambs brought \$3.80 each; *Hogs* in moderate supply and sell from \$7.40 to 7.62c per 100 lbs.

DRY GOODS.—A moderate business is being transacted, but generally, the orders are very small as compared to previous years. Wholesale houses are very cautious about executing large orders, and numbers have been refused, in case of ultimate loss. Indeed, our wholesale houses are shewing less desire to do business merely for the sake of doing business, and under these circumstances we cannot expect the total of the fall trade to approximate that of the past. Importations are now pretty well to hand, and stocks are well assorted. Great complaints are made about the slowness of remittances, but with the prospects of an abundant harvest, there is every hope of an early improvement in this respect.

DRUGS AND CHEMICALS.—There has been no speculative demand manifested in this line of business, but a pretty fair quantity has been changing hands in small lots of some of the

articles on the list. *Bi Carb* firm at \$4.00 to 4.25 with sales within the range; *Sal Soda* is a shade easier, being now procurable at \$1.40 to 1.50; *Caustic Soda* steady at 3½ to 3¼c; *Bleaching Powder* unchanged at 2½ to 2¼c; *Copperas* 1¼c; *Cream Tartar Crystals* dearer at 28c; do. ground 31c; *Alum* 2½ to 2¼c; *Sulphur* \$3.10 to 3.25; *Brimstone* \$2.75; *Saltpetre* \$8.00 to 8.50, sales within our range; *Epsoms* are easier at \$1.75 to 2.00.

FURS AND SKINS.—We have no improvement to notice; general complaints is nothing doing, and no great movement is expected till the fall. No skins coming in, our quotations are nominally unchanged. We quote:—*Beaver* \$2.50; *Black Bear* \$6.00 to 12. according to size; *Fisher*, \$5.00 to 7.50; *Silver Fox* \$25.00 to 60.00; *Cross Fox* \$2.00 to 5.00; *Red Fox* \$1.25 to 1.50; *Lynx* \$1.50 to 1.75; *Dark Labrado*, *Martin* \$7 to 8; *Pale Martin* \$1.50 to 2.50; *Prime Dark Mink* \$2.50; *Dark Mink*, 2nd \$1.50 to 2.00; *Fine Dark Otter* \$8. to 10.; *Fall Muskrat* 12 to 15c; *Winter* do 20 to 23c; *Spring* do 30c; *Raccoon* 25 to 60c; *Skunk* 20 to 50c.

FISH.—Prices as a rule are firm, but there is very little demand at present. *Dry Cod*.—New sells at \$5.00. *Green Cod*.—Not much in market, latest sales were at \$4.75. *Herrings*.—There are none at present in the market. *Salmon* is firm and in limited supply; No. 1 \$16.50, and No. 2 \$15.50; *Mackerel*, \$9.50 for No. 1 in barrels.

FREIGHTS.—The supply of tonnage is again falling off, while there exists a very fair demand; the latest engagements for heavy grain to Liverpool and Glasgow by steam and clipper ships were made at 5/3 to 6/3; to London 6/6, flour 3/3. For vessels for orders 7/0 to 7/3 is paid. To River Platte, \$10 to 20.

FLOUR.—The stocks in store and in the hands of millers on the 15th inst. were 41,366 barrels, against 45,992 barrels on the 1st inst., and 65,023 barrels on the 15th of August, 1874. Receipts for the past week 20,262 barrels; total receipts from 1st of January to date, 548,463 barrels; being a decrease of 60,739 barrels on the receipts for the corresponding period of 1874. Shipments during the week 28,343 barrels; total shipments from 1st of January to date, 388,716 barrels; being a decrease of 50,308 barrels on the shipments for the corresponding period of 1874. Since the date of our last report the market has been rather unsettled, and prices have receded from the closing quotations of last week, causing holders to withdraw to some extent, but still a moderate business was done at a fall of from 10 to 15c per barrel. To-day the market was very dull and without demand, indeed it is currently reported that after change flour was offered below our quotations without finding buyers. We quote *Superior Extra* \$6.15 to 6.17½; *Extra Superfine* \$6.00 to 0.00; *Fancy* \$5.40 to 5.55 nominal; *Spring Extra* \$5.50 to 5.55; *Superfine* \$5.65 to 0.00; *Strong Bakers Flour* \$5.57½ to 5.70; *Fine* \$5.15 nominal; *Middlings* \$4.50 nominal; *Pollards* \$3.80 to 3.90 nominal; *U.C. Bag Flour* \$2.75; *Oatmeal* \$5.80 to 0.00; *Corneal* \$3.70 to 3.75.

GRAIN.—*Wheat*.—The stock in store and in the hands of millers on the morning of the 15th inst., was 206,915 bush. against 262,784 bush. on the 1st inst., and 207,449 bush. on the 15th of August 1874. There have been very few transactions in this grain transpiring since our last report. In the early part of the week some sales of Treadwell were made at \$1.36, and No. 2 Chicago at \$1.27½, at that time U.C. Spring to arrive sold at \$1.36, the price being now \$1.30 to 1.32. Sales of carloads at quotation. *Maize*.—Very little doing the market very quiet at 78 to 79c. *Peas*.—Market inactive, only a few small sales transpiring at \$1.05 in store. *Oats* are nominal 48 to 50c. *Barley* nominal

85c; *Pot and Pearl Barley* are unchanged at \$7.50 and \$14 respectively.

GROCERIES.—Teas.—We have no particular change to note in this article. Japans are not in large supply, and the demand is improving. New samples of Japans are now in the market, and are reported to be very fine. We have no change to make on last week's quotations, merchants generally are not inclined to press sales. **Coffee.**—The demand is good, but small stocks stand in the way of business, and prices are advancing. Java is still held for 30 to 32c; Maracibo, 27 to 27½c; Ceylon, 30 to 32c for Plantation, and 24 to 26c for Native. Late advices from Ceylon quote "Plantation 103/s to 105/s, and Native 88/s per cent f.o.b., at which prices some business has been done in next season's crops delivery up to April, these are high prices and the general feeling is they will not come down." Singapore, 25 to 27c; Jamaica, 23½c. **Sugar.**—The market for yellows is decidedly firmer at 8 to 8½c, with moderate sales at 8½c; American whites are lower about ½c; local refined is steady and unchanged in price. Raws are in good supply, and a large business has been done within the following range of quotations. Barbadoes, 7½ to 7½c; Cuba, 7c; Demerara 8½c; Porto Rico 7½c. **Molasses** firm, demand light. We quote Sugar-house 25c; Barbadoes is dearer at 44c; Trinidad 37½c; Centrifugal unchanged at 30 to 32c. **Rice.**—Stocks are again for the moment getting low, and any sales reported are at \$4.00. **Spices.**—Business has been much the same as for weeks past, only a jobbing demand experienced. **Black Pepper**—we hear of sales as low as 13c., but the general rate is still 13½ to 14c.; Cloves steady at 37½ to 40c.; **Nutmegs** 75 to 90c.; other kinds remain as last quoted. **Fruit.**—For Valencia Raisins there has been a good demand, but there are few in the market, sales 7½ to 8c.; Layer Raisins are not much inquired for \$1.95 to 2.00; Loose Muscatels now in first hands, worth about \$2.50; London Layers \$3.00 to 3.25; Sultanas 15c. Currants 5½ to 6c.; Walnuts 5½ to 8½c.; Filberts are in light supply and firm at 8 to 9c.; very little demand for other kinds of fruit, prices of which are unchanged.

HIDES AND PELTS.—There is almost nothing in Hides, and prices are nominally unchanged; No. 1 Inspected Hides \$6.00; No. 2 ditto \$5.00; No. 3 ditto \$4.00 per 100 lbs. **Sheep and Lamb Skins** 40 to 50c.; **Calfskins** 10c. per lb.

HARDWARE.—Quietness is the main feature in this line of business. Fall importations are beginning to come to hand, but the supply of leading goods is likely to be more limited than for some years back, this will tend to bring about a more healthy state of affairs. Prices are the turn easier in sympathy with the British market prices. Travellers are getting ready for the fall campaign, and there will be more doing immediately they get started. Remittances are still very poor. We quote **Pig Iron** per ton of 2,400 lbs. Eglinton \$21; Carnbroe \$22; Summerlie and Calder \$23.00 to 23.50; Langban & Gartsherrie \$23. to 23.50; Coltness \$24. 00.; American \$26 to 28; Hematite \$30. to 31. **Bar**, per 100 lbs., Scotch and Staffordshire, \$2.50 to 2.60; best do., \$2.65 to 2.75. **Swedes and Norway** \$5.00 to 5.50; **Lowmoor and Bowling**, \$6.50 to 7. **Canada Plates** per box, Glamorgan and Budd, \$5.00 to 5.25; Arrow \$5.50 to 5.75; Hatton \$4.75 to \$5.00. **Tin Plates** per box—Charcoal IC, \$9.00 to 9.25; ditto, IX, \$11.00 to 11.25; ditto DC, \$8.00 to 8.25; Coke IC, \$7.00 to 7.50; 14 x 20, 25c extra. **Tinned sheets** Charcoal best No. 26 14c. **Galvanized sheets** best brands No. 28, 9½ to 10c **Hoops and Bands** per 100 lbs., \$3. to 3.25; **Sheets** best brands, \$3.50 to 3.75; **Boiler Plates** ordinary brands \$3.25 to 3.50; Best brands \$3.50 to 3.75; **Russian Sheet Iron** per lb. 16 to 17c; **Cut Nails** 2 D Lath, \$4.75; ditto, 2½ to 4d shingle \$3.95; ditto, 5d to 10d, \$3.45; ditto 12d & larger

\$3.15; 100 keg lots 5 per cent. discount. Cut nails patent Chisel pointed 25c extra. **Pressed Spikes** \$4.25 to 5.00; **Shot Canadian** \$7 to 7.25. **Lead**—per 100 lbs Pig, 6.00 to \$6.50; do sheets 6.00 to \$6.50; do Bar, 6.00 to \$6.50; **Steel** cast, per lb. 12½ to 13½; Spring per 100 lbs. \$5.00 to 5.50; Sleigh Shoe \$4.25 to 4.50; Tire ditto, \$4.75 to 5.00. **Ingot Tin** 23 to 24c; **Ingot Copper**, 22 to 23½. **Horse Shaes** per 100 lbs. \$5.00 to 5.25; **Proved Coil Chain**, ¾ in., \$6.00; **Anchors** 7 to 8c; **Anvils** 10 to 12c. **Iron wire** per bdl \$2.60 to \$2.70; **Window Glass**, up to 25 united inches \$2 20 to 2.30; up to 40 inches \$2.40 to 2.50; up to 50 inches \$2.80 to 2.90.

LEATHER.—The market continues unchanged. Sales have only been of a retail character, as manufacturers are working strictly on orders. Shipments to Europe still continue. Our quotations are not materially changed. We quote:—Hemlock Spanish sole No. 1 B. A. 24 to 25c; do No. 2 22 to 23c; Buffalo sole No. 1 21½ to 22; do. No. 2 19 to 20c Hemlock slaughter 27 to 29c; waxed upper light and medium 32 to 38c; ditto heavy 30 to 34c; grained upper 32 to 37c; splits large 20 to 29c; do small 18 to 24c; calfskins 27 to 36 lbs, 55 to 70c; do 18 to 26 lbs 50 to 65c; sheepskin linings 28 to 40c; harness 25 to 31c; buffed cow 13 to 16½c per ft.; enamelled cow 18 to 19c; patent cow 18 to 19½c; pebbled cow 12½ to 16c; rough leather 23 to 26. **Leather Belting**, warranted genuine English Oak Tanned, 20 per cent. off list, ditto Canadian Tanned, 30 per cent. off list.

NAVAL STORES.—Markets have been without animation, almost no demand exists at present for any article on our list, quotations are unchanged and nominal. **Spirits of Turpentine** in moderate demand at 42½ to 45c as the size of of lot. **Rosins** are slow of sale at \$3.50 for strained; \$3.75 for No. 2; \$4.00 for No. 1, and \$4.50 to 6.50 for Pale. **Line Tar and Pitch** nominal at \$4.50; **Coal Tar** \$2.75 to 3.00, and **Roofing Pitch** \$2.75.

OILS.—There has been more inquiry for Cod oil, and fair demand for Seal for consumption; but there is no speculative enquiry. It may be interesting to note that Leather men who have been in the habit lately of using Menhadden oil instead of Cod on account of its cheapness, are now repenting having done so as a large quantity of Leather have been spoiled by its use, it appears that Menhadden Oil makes the leather stick together, and can only be separated by using hot water. We quote: **Cod Oil** 57½ to 60c; **Seal Oil Pale** 52½ to 55c; ditto straw 47 to 50c; ditto steam refined 54 to 55c; **Menhadden Oil** 37 to 40c; **Linseed raw** 54 to 55c; ditto boiled 37 to 60c; **Olive** 90 to 95c; **Palm Oil** 8½ to 9c; **Petroleum**—Nothing doing of any consequence; carloads 28c; single brls. and small lots 30 to 31c.

PROVISIONS.—**Butter**—Receipts, 4,264 kegs; shipped, 1,481 kegs. There has been rather more activity in this market, and considerable purchases have been made on speculation to hold for shipment at from 19 to 22½c, according to quality and size of lot. **Cheese**—Receipts, 31,336 boxes; shipments, 24,232 boxes. This market is dull and drooping, holders shipping on their own account; to-day the market closed dull at 9½ to 10c. **Pork**—Receipts 685 brls.; shipments, 371 brls; market firm but unchanged. New Mess inspected \$23.00 to 23.50; Thin Mess \$21.50. **Beef**—Prime Mess per brl. \$15.50 to 16.00. **Lard**—Steady at 14½ to 15c. **Tallow**—Nominal 8c; ditto raw 4½c.

SALT.—There is not much doing at the moment, but prices are firm, most of the stock being in one hand. We quote coarse, 75 to 80c.; fine, 75 to 90c.; factory filled, \$1.45 to \$1.50.

WOOL.—Dullness is the ruling feature in this trade; we have heard of no sales of either large or small lots, and our quotations are therefore

unchanged and nominal. Super. lamb's wool, 28 to 30c.; unassorted, 28c.; fleece wool, 28 to 30c.

TORONTO MARKET.

Toronto, Aug. 19, 1875.

Toronto markets have varied considerably during the week, the tendency being diverse in different quarters, along with changes in the same market. There seems to be no lack of the means of accommodation at the banks, but they appear to be very cautious about making advances and also anxious to keep money on hand to move the crops quickly. Caution continues to be the predominant feeling in all departments, but reports from the country are more encouraging than any for some time past. Produce has been inactive and prices declining, the advance of the previous week being almost entirely lost. There is very little offering and stocks here have run low. Provisions show increased activity. Groceries are going off readily to the country trade, but scarcely any movement has occurred in the jobbing line. Manufactured and imported goods are selling quiet as well as could be expected under existing circumstances.

BOOTS AND SHOES.—No change has occurred during the week. Orders for fall goods are coming in fairly well and some sorting-up is still doing in summer goods. Prices are unchanged.

CATTLE.—Beeves.—There have been rather more offered than in the preceding week, and the quality shows some little improvement. Prices are easy, but generally unchanged. First-class, or the best offering, usually sell at \$4.50. Second-class are fairly active at \$3.75 to 4; and third-class are fairly active at \$3 to 3.25. **Sheep** have been scarce and in insufficient supply in face of an active demand at firm prices. First-class are firm at \$5 to \$5.75. Second-class sell fairly well at \$4 to 4.50. Third class find a sale, in the absence of better, at \$3 to 3.50. **Lambs**—Receipts have been of fair amount, but all offering have found a ready sale at steady prices. First-class are in insufficient supply; lots firm at \$3.50 to 3.75 and picked worth \$4. Second-class are steady and sell readily at \$2.75 to 3. Third-class range from \$2 to 2.50, but are taken only in default of better. **Calves** continue very quiet and not much wanted at weak, but generally unchanged prices. The range is about \$8 for first-class, dressing over 120 lbs.; \$4.50 to 6 for second-class, declining from 75 to 110 lbs., and about \$3 for third-class. The latter grade is not wanted.

DRUGS.—Trade is fairly active and remittances are said in some cases to be improving. The changes in prices are a fall of five cents in quinine; of one cent in spirits of turpentine, and a slight advance in red lead. Olive oil is rather easier.

FLOUR AND MEAL.—Flour.—Stocks in store on the 16th inst., 3,108 brls., against 2,061 on the corresponding period of last year. The market has been very dull all week; very little demand has been heard and prices have sustained a sharp reaction, nearly all the advance of last week being lost. Superior extra has been very quiet and no movement reported all week. Extra sold on Tuesday last at equal to \$5.80 here, and has been scarce all week, as has also fancy. Spring extra has been inactive; there was a lot of inferior quality sold on Friday at \$5.30 f.o.b. Superfine was neither offered nor wanted. The market yesterday showed some improvement; a more active demand set in, and some sales were made. Extra was wanted at \$5.65, but not to be had; spring extra sold at equal to \$5.30 and superfine at \$4.75 on the track. **Oatmeal.**—There has been no movement in car-lots; they are held at from \$5.35 to 5.40: small lots sell at \$5.50 to 5.75.

Bran.—Cars have sold at \$11.00 on the track and more are wanted at the same price.

FREIGHTS.—There is nothing of consequence doing in grain charters, and rates are nominally unchanged at 14c to Kingston. Neither are there any shipments of lumber, and no rate is established. The rates of the Jacques line are unchanged at 10c on flour to Kingston, Brockville and Prescott, and 15c to Montreal; and 5c on grain in bulk to Montreal, and 3c in bags to Kingston. Grand Trunk rates on flour are unaltered at 20c to Montreal, 60c to St. John, 65c to Halifax and 60c to Boston.

GRAIN.—Stocks in store on the 16th inst: Wheat, 27,742 bush.; oats, 25,812 bush.; barley, 2,217 bush.; peas, 790 bush.; rye, nil bush. against 31,876 bush. of wheat; 3,579 bush. oats; 30 bush. of barley; nil bush. peas; nil bush. of rye and nil bush. of corn on the corresponding date of last year. **Wheat.**—There was a fair enquiry prevalent in the latter part of last week, though at declining prices, but since then, buyers have been few and prices have declined considerably. There were sales of No. 2 fall on Friday at \$1.30 f.o.b., and on the track; and of spring at \$1.26 f.o.b. On Saturday spring was offered at \$1.26 without finding buyers, and on Tuesday it sold at \$1.22 on the track. Yesterday there were buyers of No. 2 fall at \$1.25, and of No. 1 spring at \$1.22 f.o.b., the latter being offered at \$1.23. On the street fall sold at \$1.20 to 1.21, and spring at \$1.18. **Oats.**—There has been a steady demand at former prices all week. Cars sold freely in the latter part of last week at 44c f.o.c. and 44c on the track; and on Tuesday one car brought 47c. delivered. Yesterday one car on the track brought 44c. which may be taken as the ruling price. Street receipts, nil. **Barley.**—Small receipts have continued to come to hand on the street market, and to sell there at steady prices. On Thursday 83c was paid; on Friday 84c, and on Saturday 85c was given. Since then only one load was sold; it brought 85c. A cargo lot to arrive was offered on change yesterday but failed to elicit a bid. **Peas.**—There have been none offered all week; but were they to be had buyers could readily be found at about 50c. On the street there were none offered. **Rye.**—There has been none offered.

GROCERIES.—**Coffee.**—Stocks of all sorts are small and prices very firm. There was a round lot of Porto Rico sold at 26½c., but small lots have brought up to 30c. Java is very scarce, and lots to arrive are held at 32c. Jamaica is wanted, but not to be had. **Fish.**—The only movement is in Cod which is unchanged at \$5.25. **Fruit.**—The movement has been small and prices of some sorts seem to be unsettled. Layers are nominally unchanged at \$2.35 to 2.45; some lots of old have changed hands at \$1.50. Valencias have sold in lots of 100 boxes at 14½c., and small lots have brought 15½c. Seedless have been quiet but are held firmly at 9½ to 10c. Currants have been in active demand and firm; lots of 25 barrels and over have sold at 5½ to 6c. Prunes are quiet and unchanged at 7½ to 8c. Nuts have been active but unchanged at 14½ to 15c. for almonds and 9½ to 10 for filberts. **Liquors.**—There has been no change in prices and the movement has continued to be small. **Rice** is firm, one lot sold \$4.05, but more has been paid in other cases, and small lots bring \$4.40. **Sugar.**—The movement has been small as buyers have been seeking concessions, which are generally refused. A round lot of Porto Rico sold at 7½c. and small lots at 7½c. Barbadoes has gone off at 7½ to 7½c. in lots. Cuba has changed hands at 7½c. Montreal refined has been steady and unchanged at 8½ to 9c, the latter for small parcels. For English refined buyers and sellers are apart. Dry Crushed and

ground have declined about a quarter cent; the former sells at 9½ to 9½, and the latter at 9½ to 9½c., but lots of not less than 25 barrels might be had at a trifle less. **Tea.**—The demand for lines has fallen off and holders are not inclined to press sales; the only transactions reported are the sales of one line of Young Hyson at 35½c, and another at 38c., both being good thirds, and a line of Japan at 55c. New blacks and Japans are in the markets, but holders are not offering them as they expect a rise. The quality of the new crop is said to be good. **Tobacco.**—Some lots of Solace have changed hands on p.t. but the movement generally is small; the heavy brands are quoted about two cents lower. Reports of the crop are highly encouraging.

HARDWARE.—Trade continues to be fairly active and prices steady but generally unchanged. Shelf-goods are in active demand. Nails are selling fairly well. Tin-plates and Canada-plates are going off quickly at former prices. Pig-iron is scarce there being no American, and but little English, in the market. Summerlee is rather easier. Glass is now in fair supply and selling well but still brings former prices. Zinc is still scarce and firm.

HIDES AND SKINS.—**Hides.**—Remain very quiet; stocks of green in the country are large but they are neither offered nor wanted; prices are unchanged. No sales of cured are reported but they are offered at 6½c. **Calfskins.**—Are almost nominal whether green or cured. **Pelts.**—Scarcely any are offering save those from the city butchers and no others are sought; prices are unchanged at 40c for the best green. **Lambskins.**—Are in a similar state to pelts; prices are unchanged, the top price being 60c. **Hops.**—There is scarcely any movement to notice, but some enquires have been heard of late. Prices are unsettled and will probably remain so until the result of the crop is clearly known. Some few complaints of lice are heard, but generally reports are good.

LEATHER.—The market remains as dull as ever. The only movement is to retailers. Prices are nominally unchanged, and there is simply nothing in the situation to notice.

LUMBER.—Remains very dull but with an inclination manifested by holders to make concessions in order to realize. A good many sales might have been made had they been satisfied with the guarantees offered by purchasers. Reports from outside vary, but generally report much the same situation as that existing here. Prices are weak and declining.

PETROLEUM.—Prices remain unchanged at last weeks figures. Nothing further has been heard of the threatened movement outside the combination. Sales are small as is usual at this season.

PROVISIONS.—**Butter.**—There have been some lots of good shipping quality sold since our last at 17c, and the same price would readily be repeated. Holders, however, usually stand out for more, and consequently but little is done; some parties ask as high as 20c. For dairy 18c might be paid, but this is the top value of lots. English advices report nothing doing, and quote fine at 95/0 to 100/0 and good at 80/0 to 90/0. **Cheese.**—Small lots sell slowly at 11½ to 12c. At Ingersoll, last week, 208 boxes sold at 9c. and 270 at 9½c. **Eggs.**—There have been enough offered, but all find a sale at 14 to 14½c. **Pork** has been very quiet but steady at \$21.50 to 22 for small lots. **Bacon** has been in active demand at firm prices. A car of Cumberland sold at 10½c., and a lot of 200 sides at 10½c; tons and under sell at 10½ to 11c. Canada sells at 10½c., and long-clear at 12c. Stocks of all sorts are running low. **Hams** have been in active demand, but selling only in small lots at 13½ to 13½c for smoked, and 13½ to 14½ for canvassed. Holders are very firm. **Lard.**—The only movement is that for the supply of the city trade; tennets sell at 15 to 15½c., and

tierces at 14½c. **Hogs.**—Very few are offered; a few have changed hands at \$8.25, but farmers usually want more and dealers refuse to pay it. **Dried Apples** are moving off very slowly and are very weak in price at 8 to 8½c. for the best.

SALT.—There is very little movement in any sort, although prices are weak and have declined to \$1 for Goderich; \$1.10 for Liverpool coarse and \$1.20 for fine.

WOOL.—There is a good deal offering, but dealers do not seem anxious to buy and steadily refuse to pay anything over previous prices. One lot of 10,000 lbs. of fleece sold on Friday at 32c., and some small lots have changed hands at the same price.

RIDING A HOBBY.—James Parton, in concluding his lecture upon "Kings and Slaves of Business," says: When you have won independence withdraw and make room for younger men. Then set up, not a carriage, merely any one can do that, but a hobby, suited to your powers and means. Choose it well. If you have a turn for improving the breed of sheep or pigs, do that. If you dote upon a horse, raise a colt to beat Dexter. If it is in you to write a book, write it. If science attracts you, pursue your favorite branch. If nature has gifted you with social talents and a friendly heart, throw open wide your house and entertain people rationally and handsomely. If the sorrows of the poor and the orphan move you, pass happy days in helping them to help themselves. If you desire to found an institution, do it. Don't hire it done after your death. If you bequeath money for public objects, give it without conditions to an institution which has shown some right to exist by having existed. Then may it be written upon your gravestone, or your urn, if you prefer cremation: "This person having fairly won the right to his time, set up a noble hobby and rode it worthily all the rest of his days."

BUSINESS INTEGRITY.—The *New York Times*, arguing the suggestion that has been put forward that the establishments that have been made insecure by the panic must be "weeded out" before a revival of business can be brought about, says: "If business men would only live up to the requirements of strict honor, 'weeding out' would take care of itself to a great extent. And this would be done more than it is if it were not for a miserable pride which stands in the way. Many men would rather be poor, and let their creditors suffer, than acknowledge themselves poor and pay their honest debts as far as they can. After all, the 'weeding out' which the country really needs, and which will be most beneficial to it, is that which shall strip men of their credit in cases where they do not strive by self-denial and honorable effort to maintain it."

THE GOLD COINAGE OF GREAT BRITAIN IN 1874.—The British coins struck in the year 1873 were of the nominal value of £2,405,368. The gold coinage of the year comprised 520,713 sovereigns, and 1,884,432 half-sovereigns. This is much below the average gold coinage of a year, which may be reckoned at £5,000,000 sterling; but there had been a very large gold coinage in 1871 and 1872, and the importation into the Bank of England, of Australian sovereigns and half-sovereigns, amounting in 1874 to £1,972,000. contributed in a sensible degree towards maintaining the supply of gold required for circulation in this country.

MIDLAND RAILWAY OF CANADA.—Statement of traffic receipts for week ending July 14th 1875.—Passengers, \$3,054 08; Freight, \$2,945 08; Mail and Express, \$2 40 08; Total, \$6,240 11. Week ending 14th July 1874, \$11,040 99; Total Traffic to date, \$410,825 14; Year previous, \$159,861 12; Decrease, \$19,035 98.

Toronto, Aug. 18.—A fire broke out in a building belonging to Mr. Myles and occupied by Messrs. Booth & Son, John Doty and C. H. Levy, which was destroyed. McCormack & Thornton brass finishers occupied the upper part of an adjoining building which took fire, they were insured for \$800 in the Hand-in-Hand. Booth & Son it is stated were insured for \$7,000 of which \$3,000 was in the Commercial Union.

—A meeting of the stockholders of the Huron and Quebec Railway was held at the Albion Hotel, Goderich, on Tuesday, Aug. 3rd, when the following directors were chosen:—W. Cluxton, D. W. Dumble, W. Toole, W. H. Scott, Peterborough; F. W. Glen, Oshawa; H. Calcutt, Ashburnham; and C. A. Boulton, Lakefield. There was a meeting on Friday in Peterborough, when the following officers were elected: President, W. Cluxton; Vice-President, F. W. Glen, Oshawa; Secretary, W. Beal; Treasurer, W. Cluxton; Managing Director, John Fowler; Solicitor, W. H. Scott.

—The Chicago Times (financial article) of Wednesday week says:—"The profit in carrying corn at the prices of the day before yesterday was wiped out by the fluctuations of the market and one of the slight sources of demand from Board of Trade operators was destroyed. The speculative transactions on the Board absorb but very little money, as most of them are run on margins; and as there is no profit in carrying either wheat or corn at present prices, the banks can dispose of but little of their surplus at the Board of Trade."

—The coal mines east of Corunna, Mich., have ceased to operate. They have recently been worked by lessees. A large caving in of earth has occurred, which has so impeded pumping that they have filled with water, and this entails an expense so large that the lessees refuse to pay it.

—The whole number of locomotives in the world is estimated at fifty thousand, of which nearly fifteen thousand are in the United States, and nearly eleven thousand in Great Britain. The aggregate horse-power is estimated at ten millions, and all the engines in use—locomotive, marine and stationary—are supposed to aggregate fourteen millions horse-power.

—The Pembroke Observer denies the accuracy of the statement of a Toronto journal that over 35,000 pieces of square timber and 24,000 saw logs have been taken down the Ottawa this season, and adds that the lumber operations of the past winter, although exhibiting a falling off on previous years, were heavier than this. One firm alone took out about 70,000 saw logs and 5,000 pieces of square timber, on a couple of the small tributaries of the Ottawa.

—Additional lighthouses are going to be built at Mark's Point on the St. Croix River and Mid-gic Bluff, Passamaquoddy Bay. These places are not noticed in any of the gazettes or nautical almanacs, and one of them, according to a St. Croix paper, is unknown to ship captains who have sailed on the river for twenty years.

—The statement of the firm of Duncan, Sherman & Co., shows the liabilities to be \$4,872,128, assets \$2,112,740. Mr. Duncan explains that the statement is not official and can only be taken as representing the approximate amount.

—J. L. Thompson, Fishery Overseer, has been appointed guardian of the St Lawrence River islands, by the Dominion Government

—Insurers will be pleased to learn that Arn-prior has obtained a steam fire engine.

—The Western Fair will this year be held on the 28th, 29th, and 30th Sept.

—Mr. W. Butler Duncan, one of the members of the firm of Duncan, Sherman & Co., makes the following proposition to their creditors:—"In consideration of our being discharged from our present obligations, I propose to pay, therefore, thirty-three and one-third per cent. as follows:—Eight and one-third per cent. in my note, dated July 27th, payable on or before Nov. 27, 1875; five per cent. in my note dated July 27th, payable on or before May 27th, 1876; five per cent. in my note dated July 27th, payable on or before Nov. 27th, 1876; five per cent. in my note dated July 27th, payable on or before May 27th, 1877; 10 per cent. in my note, date July 27th, payable on or before Nov. 27th, 1877, with interest at 7 per cent. per annum, until paid, or as much sooner as the assets shall be realized and divided. As security for the prompt fulfilment of this agreement, the assets now or hereafter in the hands of the assignee to be held and administered by him, under the advice of the committee.

—A company for supplying Captain Boyton's life-saving apparatus has been organized in London, England. The company was registered on the 27th ult., with a nominal capital of £5,000, in £1 shares, with power to increase to the extent of £1,000,000, the objects being thus described:—"To acquire the patent rights and privileges from Mr. A. G. Newton, for any dress or invention in connection with any apparatus for the saving of life at sea; to supply Her Majesty's navy or other Governments, companies, or persons, with equipments suitable or belonging to steam or other vessels."

INSOLVENT ACT OF 1869.

County Court of the County of York.
Robert Garden Davidson, Plaintiff, and William Henry Rodden and William Albert Rodden, (Insolvents.) Defendants.

Upon hearing the application of the Plaintiff, and on reading the writ of attachment and affidavit of service this day filed herein, I do order that a meeting of the Creditors of the above-named Insolvents, be held at the office of the clerk of this Honorable Court, at the Court House, in the City of Toronto, on Monday, the Twenty-third day of August inst., at the hour of eleven of the clock in the forenoon, for the purpose of appointing an assignee to the estate of the above-named Insolvents, and to take such other proceedings as may be advisable, in pursuance of the said Insolvent Act.

JOHN BOYD, J. Judge.

Dated at Chambers, this 5th day of August, 1875.
JAS. B. BOUSTEAD, Guardian.
WM. DAVIDSON, Plaintiff's Attorney.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

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

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

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

Toronto, 11th August, 1875.
WM. F. MUNRO, Interim Assignee.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of George John Gent, Toronto, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my Office, No. 14 Adelaide Street East, in the City of Toronto, on Monday the 6th day of September next at two o'clock in the afternoon, to receive statements of his affairs and to appoint an Assignee.

JAMES B. BOUSTEAD,
Interim Assignee.

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

THE
ACCIDENT
INSURANCE COMPANY
OF CANADA.

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

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

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

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

PRESIDENT:

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

MANAGER AND SECRETARY:

EDWARD RAWLINGS.

40 ST. JOHN-ST., MONTREAL.

SURETYSHIP.

THE CANADA

GUARANTEE COMPANY

Makes the Granting of Bonds of Suretyship its special business. There is now NO EXCUSE for any employe to continue to hold his friends under such serious liabilities, as he can at once relieve them and be SURETY FOR HIMSELF by the payment of a trifling annual sum to this Company.

HEAD OFFICE:

40 St. John Street, Montreal.

President:

SIR ALEXANDER T. GALT.

Manager:

EDWARD RAWLINGS.

PROVINCIAL INSURANCE COMPANY OF CANADA.

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

On Thursday, the 2nd of September next, at 12 o'clock noon, to receive the Report of the Directors and the Annual Statement of the affairs of the Company, to elect the Board of Directors for the ensuing year, and for other business.

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

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

By order of the Board.

Toronto, July 28, 1875.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

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

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 14 Adelaide Street East, in the City of Toronto, on Tuesday, the Thirty-first day of August inst. at two o'clock in the afternoon, to receive statements of his affairs, and to appoint an assignee.

JAS. B. BOUSTEAD, Interim Assignee.

Dated at Toronto, this 12th day of Aug. A.D. 1875.

INSOLVENT ACT OF 1869.

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

JOHN KERR, Assignee.

Toronto, August 14, 1875.

INSOLVENT ACT OF 1869.

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

JOHN KERR, Assignee.

Toronto, August 17th, 1875.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

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

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

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

Toronto, August 11, 1875.

WILLIAM F. MUNRO, Interim Assignee.

INSOLVENT ACT OF 1869.

In the matter of Henry T. Trotter, individually and as co-partners of the late firm of C. M. Edwards & Co., Insolvent.

The Insolvent has made an assignment of his estate to me, and the Creditors are notified to meet at No. 23 Toronto street, City of Toronto, on the Tuesday, 31st day of August, at the hour of 11 in the forenoon, to receive statements of his affairs and to appoint an assignee.

JOHN KERR, Interim Assignee.

Dated at Toronto, this 12th day of Aug., A.D. 1875.

VICTORIA TOBACCO WORKS, WINDSOR, ONT.

ESTABLISHED 1855.

C. H. GIRDLESTONE & CO.,

MANUFACTURERS OF

Fine Cut Chewing and Smoking Tobaccos.

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

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

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

VICTORIA AND WIG WAG

Our specialties. Orders solicited and promptly filled.

C. H. GIRDLESTONE & CO.,

Box 455, Windsor, Ont.

Western Assurance Company.

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

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

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

B. HALDAN, Managing Director.

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

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

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

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

JOHN ESSON,

By his Attorneys, ad litem, Snelling & Wardrop.

Insolvent Act of 1869 and amendments thereto.

In the matter of William Hewitt, an Insolvent. A second and final dividend sheet has been prepared, open to objection until the 23rd day of August, after which dividends will be paid.

W. T. MASON,

Assignee.

Dated at Toronto, this 7th day of August, A.D., 1875.

Insolvent Act of 1869 and amendments thereto.

In the matter of W. H. Rodden, trading under the name, style, and firm of W. H. Rodden & Co., an Insolvent.

A second and final dividend sheet has been prepared, open to objection until the 23rd day of August, after which dividends will be paid.

W. T. MASON,

Assignee.

Dated at Toronto, this 7th day of August, A.D., 1875.

Insolvent Act of 1869 and amendments thereto.

In the matter of William Moss, trading under the name, style, and firm of Wm. Moss & Co., Insolvent.

A second and final dividend sheet has been prepared, open to objection until the 23rd day of August, after which dividends will be paid.

W. T. MASON,

Assignee.

Dated at Toronto, this 7th day of August, A.D. 1875.

INSOLVENT ACT OF 1869.

In the matter of Lewis Moffatt and Lewis Henry Moffatt, carrying on business under the firm of Moffatt Brothers and Company as individuals and as members of the said firm, Insolvent.

The Insolvents have made an assignment of their estate to me, and the Creditors are notified to meet at their place of business, Yonge Street, Toronto, on Tuesday, the 31st day of August, 1875, at the hour of two o'clock in the afternoon, to receive statements of their affairs and to appoint an assignee.

JOHN KERR, Interim Assignee.

Dated at Toronto, the 12th day of August, A.D. 1875.

Insolvent Act of 1869 and Amendments thereto.

In the matter of Joe Fisher and George H. Sackman, of the City of Toronto, merchants, trading under the name, style, and firm of Joe Fisher & Co., insolvents.

I, the undersigned James Bellingham Boustead, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month, and are hereby notified to meet at my office, No. 16 Adelaide street East, Toronto, on Monday, the Thirtieth day of September next, at two o'clock in the afternoon, for the purpose of examining the Insolvents, and for the ordering of the affairs of the estate generally.

JAMES B. BOUSTEAD,

Assignee.

Dated at Toronto, this 10th day of August, 1875.



Lachine Canal Enlargement.

NOTICE TO CONTRACTORS.

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

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

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

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

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

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

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

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

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

By order,

F. BRAUN,

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

Insurance.

BRITISH AMERICA ASSURANCE COMPANY.

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

SUBSCRIBED STOCK,

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

Ten per cent. on 1st April, 1875.

Ten per cent. on 1st July, 1875.

Ten per cent. on 1st Oct., 1875.

Ten per cent. on 31st Dec., 1875.

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

By order.

F. A. BALL,
Manager.

CANADIAN MUTUAL FIRE Insurance Company.

Head Office, - - - Hamilton, Ont.

AVAILABLE ASSETS, \$200,000.

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

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

F. R. DESPARD,
Secretary

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

HASTINGS MUTUAL

Fire Insurance Company,

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

JAMES H. PECK,
Secretary.

Belleville, July 17, 1874.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Robert Lindsay, of Toronto, grocer, an Insolvent.

The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 7 and 8 Toronto Exchange, Wellington Street, Toronto, on Wednesday day the First day of September next, at 11 o'clock in the forenoon, to receive statements of his affairs and to appoint an assignee.

WILLIAM F. MUNRO,
Interim Assignee.

Toronto, 9th Aug., 1875.

Insurance.

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

Net assets, January 1, 1874.....	\$36,266,802 20
RECEIVED IN 1874.	
For Premiums.....	\$7,512,154 27
For Interest and Rent.....	2,536,850 83
	\$10,049,013 10
	\$46,315,815 30

DISBURSED IN 1874.

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

EXPENSES:	
Commission to Agents.....	\$615,100 04
Salaries of Officers, Clerks, and all others employed on salary.....	68,088 89
Medical Examiners' fees.....	20,945 50
Printing, Stationery, Advertising, Postage, Exchange &c.....	105,930 29
	\$810,044 72
Taxes.....	\$39,353 54
	7,477,547 45

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

SCHEDULE OF ASSETS.

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

ADD:	
Interest accrued and due.....	\$1,262,852 02
Market value of stocks and bonds over cost.....	307,376 30
Net prems. in course of col'n.	1,103 88
Net deferred quarterly and semi-annual premiums.....	34,096 04
	1,605,428 14

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

LIABILITIES:	
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest.....	\$35,832,186 00
All other liabilities.....	779,946 51
	\$36,612,112 51

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

JAS. GOODWIN, President.

JACOB L. GREENE, Secretary.
JOHN M. TAYLOR, Assistant Sec.

PHENIX

Fire Insurance Company, of London.

ESTABLISHED IN 1782.

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

Reliance

Mutual Life Assurance Society.

Established 1840.

Head Office for the Dominion of Canada:

City Bank Chambers,

101 ST. JAMES STREET, MONTREAL.

DIRECTORS:

The Hon. John Hamilton. Duncan MacDonald, Esq.
Robert Simms, Esq.

JAS. GRANT, Resident Secretary.

Insurance.

BRITON

MEDICAL AND GENERAL

Life Association.

Capital and Invested Funds, over.....	\$4,000,000
Annual Income, over.....	\$1,222,000 00
Government Deposit, over.....	100,000 00

Policies payable during lifetime at ordinary life rates,

(By application of profits)

Chief Offices, 429 Strand, London.

Head Office for the Dominion:

12 PLACE D'ARMES, MONTREAL.

JAS. B. M. CHIPMAN,

Manager

Toronto Office—No. 56 Wellington Street East.

E. A. MUMFORD,

Local Agent and Inspector of Agencies.

Liverpool and London and Globe

Insurance Company.

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

CANADA BOARD OF DIRECTORS.

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

G. F. C. SMITH, Resident Secretary.

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

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

MERCANTILE RISKS ACCEPTED AT LOWEST CURRENT RATES.

Dwelling Houses and Farm Property Insured on Special Terms.

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

Claims payable one month after proof of death.

G. F. C. SMITH,

Chief Agent for the Dominion, Montreal.

THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

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

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE

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

Canadian Postage pre-paid on Foreign Subscriptions.

Book and Job Printing.

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

Office—No. 64 Church Street, Toronto, Ontario

J. M. TROUT, business Manager.

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 12 1/2 per cent., or one-eighth of the amount of the "undertaking," and will assess therein at the rate of ten per cent per annum only, at the periods of six, eighteen, and thirty months respectively from the date of each policy, and for no larger sum unless required to pay extra losses occurring within the said Branch.

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

HERBERT HANCOCK,
City Agent.

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

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

Toronto, Sept. 3, 1874.

Messrs. STOCK & WEBSTER,

GENTLEMEN.—In answer to your request as to our opinion of your oil as compared with others, we have to say that we have decided to use no other so long as we can get yours; and this was brought about by the fact that other dealers came round and said that they could give us oil as good as yours for much less money, so we took samples from each. The following is the result of four tests of each sample, in one of Foster's Patent Oil Cups on our engine. Cup No. 12 once filled run with sample No. 1, at 25c. per gall., 2 days; sample No. 2, at 45c. per gall., 3 days; sample No. 3, at 55c. per gall., 6 1/2 days; Stock's EXTRA OIL, at 60c. per gall., out of barrel that we were using, 12 days. The above samples were from the leading oil dealers of Canada. I may also say that we are using your oil on our cylinder instead of tallow, and find it does as well and is much cheaper, and better for the boiler. I think we can truly say that we are saving fifty per cent. in oils since we commenced using Stock's EXTRA. Respectfully yours,

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

THE LONDON
Life Insurance Company
OF LONDON, ONT.

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

Joseph Jeffery, Esq., President.

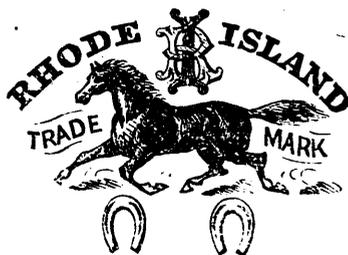
WM. MARDON,
Manager & Secretary.

INSOLVENT ACT OF 1869.

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

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

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



We are manufacturing above celebrated make of

HORSE SHOES,

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

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

Orders solicited, which will be promptly executed.

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

PILLOW, HERSEY & CO., Montreal.



PARTICULAR ATTENTION

is directed to the Great Convenience of the Self-fastening

ACME CLUB SKATE,

(FORBES' PATENT.)

It has a world-wide reputation for quality and finish as well. Unequaled by any recent 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.

MANUFACTURED BY

STARR MANUFACTURING COMPANY,

Address—72 BEDFORD ROW, HALIFAX, N.S.

Patent Rights Fully Secured.

Aug. 12, 1875.

H. R. IVES & CO.,

Manufacturers of Builders' and House Furnishing
HARDWARE,

STOVES, WIRE

IRON BED- WORK,

STEADS, &c.

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

Castings to order.
113 to 125 Queen Street. Montreal.

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS

Stationers, Book-Binders, etc.,

66 and 68 King Street-East, Toronto, Ontario

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

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

**Ridout, Aikenhead
& Crombie,**

Importers of, and dealers in, Foreign and Domestic

HARDWARE,

Gunsmiths' Supplies & Fishing Tackle, etc.

TORONTO.

CANADA SCREW COMPY,
DUNDAS, ONT.

Manufacturers of Gimlet Pointed Screws.

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

Orders solicited.

GEO. F. BURROWS,
Manager.

STARCH, STARCH

PURE WHITE, PURE BLUE,
SATIN, SILVER GLOSS.

ESTABLISHED 1858.

Edwardsburg Starch Co.

PREPARED CORN

For Puddings,

BLANC MANGE, INFANTS' FOOD,

&c., &c., &c.

Office—Montreal.

Works—Edwardsburg, Ont.

CUSTOMS DEPARTMENT.

Ottawa, July 31, 1875.

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

JAMES JOHNSTON,
Commissioner of Customs.

NORTH BRITISH & MERCANTILE

Insurance Company.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

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

LIFE DEPARTMENT.

BONUS YEAR, 1875.

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

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

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

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

MACDOUGALL & DAVIDSON,
General Agents,
72 St. Francois Xavier St., Montreal.

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

STOCK AND BOND REPORT.

THE CITIZENS' INSURANCE COMP'Y.

FIRE, LIFE, GUARANTEE & ACCIDENT.

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

HEAD OFFICE, - - MONTREAL.

DIRECTORS.

Sir Hugh Allan, President. John Pratt, Vice-President.
Adolphe Roy. Henry Lyman.
Andrew Allan. N. B. Corae.

J. L. Cassidy.

EDWARD STARK,

Manager Life, Guarantee and Accident Department.

JOHN HUTCHISON,

Manager of Fire Department.

ARCH'D McGOUN, Secretary-Treasurer.

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

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

A. T. McCORD, Jr., & Co., Agents, Toronto.

CHRISTIE & MACKAY,

General Managers Ontario Branch.

GEORGE B. HARRIS & Co.,

Land Office, London, Ontario.

MERCHANTS, BANKERS,

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

SALES NEGOTIATED THROUGH OUR AGENCY.

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

BETHUNE, HOYLES & BALL,

BARRISTERS, ATTORNEYS, SOLICITORS, & C.,

OFFICE—11 & 12 TEMPLE CHAMBERS,

Toronto St., Toronto.

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

MUTUAL FIRE INSURANCE CO'Y

Of the County of Wellington.

Business done exclusively on the Premium Note System

F. W. STONE, CHAS. DAVIDSON,

President. Secretary.

Head Office, - - Guelph, Ont.

ROBERT STEWART, JR.,

PRODUCE AND COMMISSION

MERCHANT,

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

Liberal Advances made on Consignments.

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

NAME.	Shares.	Capital subscribed	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES	
						Toronto, Aug. 19.	Montreal, Aug. 18.
BANKS.							
British North America	1,750	4,866,666	4,866,666	1,170,000	5		
Canadian Bank of Commerce	80	6,000,000	6,000,000	1,300,000	5	126½	126½
City Bank Montreal	80	1,500,000	1,489,792	130,000	4	102	102½
Du Peuple	50	1,600,000	1,600,000	200,000	4		b. c.
Eastern Townships	50	1,500,000	1,000,000	275,000	4		109 110
Exchange Bank	100	1,000,000	1,000,000	55,000	4		98 100
Hamilton	100	1,000,000	588,550	9,496	4	94	94½
Jacques Cartier	50	2,000,000	1,825,240	75,000	4		12½ 15
Mechanics' Bank	50	500,000	456,570		3		50 80
Metropolitan Bank of Canada	100	8,697,200	8,103,076	1,850,000	4	101½	101½ 101½
Metropolitan	100	1,000,000	697,400	80,000	4		94 96
Molson's Bank	50	2,000,000	1,998,100	400,000	4		112 113
Montreal	200	12,000,000	11,968,100	5,500,000	7		188 188½
Maritime	100	1,000,000	488,870		4		
Nationale	50	2,000,000	2,000,000	400,000	1		109
Dominion Bank	50	970,250	970,250	225,000	4	117	120
Ontario Bank	40	3,000,000	2,943,409	525,000	4	106	107
Quebec Bank	100	2,500,000	2,498,670	475,000	4		106½
Quebec Canadian	40	2,000,000	1,979,918	42,000	1	93	94½
Royal Canadian	100	840,100	624,811		4	50	70
St. Lawrence Bank	100	2,000,000	2,000,000	1,000,000	6	187	187½
Toronto	100	2,000,000	1,989,346	350,000	4		93 95
Union Bank	100	1,000,000	716,913				
Ville Marie	100	800,000	606,260	6,000	3½	92½	95
Federal Bank	100	800,000	606,260	6,000	3½	92½	95
MISCELLANEOUS.							
Canada Landed Credit Company	50	750,000	361,185		½	115	116
Canada Loan and Savings Company	50	1,500,000		457,481	6	164½	165
Canadian Navigation Co.	100	576,800			4½		
Farmers' & Mechanics' Bdg. Socy.	4	250,000			4	103½	104
Freehold Loan and Savings Company	100	500,000			5	136	137
Huron Copper Bay Co.	50		25,300		5		
Huron & Erie Savings & Loan Society	40	800,000	700,000	126,000	5		
Montreal Telegraph Co.	50	1,750,000	1,750,000		5		156½ 157
Montreal City Gas Co.	40	1,440,000	1,400,000		4		128½ 129½
Montreal City Passenger Railway Co.	40	600,000	400,000		6		182½ 187½
Richelieu Navigation Co.	100	750,000	750,000		5		90
Dominion Telegraph Company	50	500,000			3½	100½	103
Provincial Building Society	100	350,000			4		99½ 102
Imperial Building Society	50	662,500			4	101	101½
Building and Loan Association	25	750,000	600,000	55,034	4½	110	113
Toronto Consumers' Gas Co. (old)	50	600,000			2½ p.c. 7 m	131	
Union Permanent Building Society	50	250,000			5	115½	
Western Canada Loan & Savings Co.	50	800,000	735,000	185,500	5	136	

SECURITIES.	Toronto.		Montreal.	
	101	102	101	103
Canadian Government Debentures, 6 p.c. stg.				
Do. do. 5 p.c. cur.				
Do. do. 5 p.c. stg., 1885				
Do. do. 7 p.c. cur.				
Dominion 6 p.c. stock	101	102	101	103
Dominion Bonds				
Montreal Harbour bonds 6½ p.c.			102	103
Do. Corporation 6 p.c.			101	102
Do. 7 p.c. stock			116	
Toronto Corporation 6 p.c., 20 years			98	
County Debentures			98½	
Township Debentures			96	

INSURANCE COMPANIES.					
ENGLISH.—(Quotations on the London Market, July 31.)					
No. Shares.	Last Dividend.	NAME OF COMP'Y.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton M. & G. Life	£10	2	10 4
50,000	20	C. Union F. L. & M	50	5	9½ 10½
5,000	10	Edinburgh Life	100	15	35
40,000	5b £2 10	Guardian Life	100	50	60
12,000	£4 p.sh.	Imperial Fire	100	25	83
100,000	20	Lancashire F. & L	20	2	6 15-16
10,000	11	Life Ass'n of Scot.	40	8½	24½
35,862		London Ass. Corp.	25	12½	58½
10,000		Lon. & Lancash. L	10	1½	1
391,754	15	Liv. Lon. & G. F. & L	20	2	7½
20,000	20	Northern F. & L.	100	5	28 x. d.
40,000	28	North Brit. & Mer	50	64	35 37
6,721	7½ p. s.	Phoenix	10	1½	162
100,000	15	Queen Fire & Life	10	1½	2 11-12
100,000	16½ b £3	Royal Insurance	20	3	10 7-16
100,000	10	Scott's Commercial	10	1	2 5-16
50,000	6	Scottish Imp. F. & L	10	1	29-9
20,000	10	Scot. Prov. F. & L	50	3	6 11-16
10,000	25	Standard Life	50	12	72
1,000	5 b 0	Star Life	25	1½	12½
8,000	5-6 mo	Brit. Amer. F. & M	\$50	\$25	109 1. 0½
2,500	5	Canada Life	400	50	
10,000	None.	Citizens F. & L.	100	25	
5,000	None.	Confederation Life	100	10	
5,000	6-12 mo.	Sun Mutual Life	100	10	
5,000	12	Isolated Ris: Fire	100	10	115
6,500	*	Montreal Assurance	£50	£5	
2,500	10	Provincial F. & M	400	75	
1,085	10	Quebec Fire	400	130	
2,000	10	" Marine	100	40	80 90
15,000	7½ b 82	Queen City Fire	50	10	
		Western Assurance	40	16	141½ 145

AMERICAN.					
When org'niz'd	No. of Shares.	NAME OF CO'Y.	Par val. of Sh'rs.	Offer'd	Asked
1863	20,000	Agricultural	\$ 5		
1853	1,500	Ætna L. of Hart.	100		
1819	30,000	Ætna F. of Hart.	100	203½	205
1810	10,000	Hartford, of Har	100	195	200
1863	5,000	Travelers' L. & A.C.	101	178	180
RAILWAYS.					
			Sh'rs.	London, July 31.	
Atlantic and St. Lawrence			£100	103	105
Do. do. 6 p.c. stg. m. bds.			100	101	103
Canada Southern 7 p.c. 1st Mortgage					
Do. do. 6 p.c. Pref Shares			100	12½	12½
Grand Trunk			100		dis
New Prov. Certificates issued at 22½			100	101	103
Do. Eq. G. M. Bds. 1 ch. 6 p.c.			100	98	100
Do. Eq. Bonds and charge			100	58	60
Do. First Preference, 5 p.c.			100	41	43
Do. Second Pref. Stock, 5 p.c.			100	22	22½
Do. Third Pref. Stock, 4 p.c.			20½	7½	8½
Great Western			100		
Do. 5½ p.c. Bonds, due 1877-78			100		
Do. 5 p.c. Deb. Stock				77	79
Do. 5 p.c. Deb. Stock				87	89
Do. 6 per cent bonds 1890				99	101
International Bridge 6 p.c. Mort. Bds			100		
Midland, 6 p.c. 1st Pref. Bonds			100	96	97
Northern of Can., 6 p.c. First Pref. Bds.			100	92	94
Do. do. Second do.			100	92	94
Toronto, Grey and Bruce, Stock			100		
Do. 1st Mor Bds			95	91	93
Toronto and Nipissing, Stock			100		
Wellington, Grey & Bruce 7 p.c. 1st Mor				72	75

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

*7 per cent on fully paid up shares. †From \$11 to \$600.

MURDOCH & DONALDSON,
45 Front St. East.
TORONTO,
STORAGE, WAREHOUSING
AND
COMMISSION AGENTS.

Large and Commodious Premises.
Goods Stored in or out of Bond, or received on Consignment.

BANKRUPT STOCKS sold on Commission.

CAUTION.
To Canadian Buyers
OF
WROUGHT IRON TUBES.

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

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

- Messrs. S. WADELL & CO., 27 St. John Street, Montreal, their Agents.
- Messrs. LLOYD & LLOYD, 63 Paradise Street, Liverpool.
- Messrs. LLOYD & LLOYD, Albion Tube Works, Birmingham.

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

LLOYD & LLOYD.

ESTABLISHED 1845.

L. COFFEE & CO.,
PRODUCE COMMISSION MERCHANTS,
No. 30 Church Street, Toronto, Ont.

LAWRENCE COFFEE.

THOMAS FLYNN

DOMINION LINE.

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

MONTREAL	3,250 Tons	(Building)
DOMINION	3,400 Tons	Capt. Roberts.
ONTARIO	3,400 Tons	Capt. Bouchette.
MEMPHIS	2,500 Tons	Capt. Mellon.
TEXAS	2,350 Tons	Capt. Launson.
MISSISSIPPI	2,200 Tons	Capt. Lindall.
QUEBEC	2,200 Tons	Capt. Thearle.
St. Louis	1,824 Tons	Capt. Reid.

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

Sailing from Liverpool every Wednesday, calling at Belfast Lough to take in Cargo and Passengers.
Sailing from Quebec every Thursday throughout the season.

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

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

TORONTO PRICES CURRENT.—AUGUST 19, 1875.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. s c.	Hardware—continued.	\$ c. s c.	Oils—continued.	\$ c. s
Mens' Calf Boots	3 00 @ 4 25	Copper: Pig	0 22 0 24	Machinery	0 30 0 40
" Kip Boots	3 10 3 25	Sheet	0 27 0 30	Olive, common, 1/2 gall.	1 00 1 10
" Stogas boots, No. 1	2 75 2 85	Cut Nails:		" salad	1 90 2 30
" " No. 2	2 00 2 50	12 dy. to 7 in. p. kg. 100 lbs.	3 20 3 40	" salad, in bottles,	
" Knee Boots	3 80 3 90	5 dy. to 10 dy.	3 50 0 00	qt., per case	3 20 3 30
" Cong. gaiters & Bal	1 50 2 45	2 1/2 dy. to 4 dy.	0 00 0 00	Seal, pale	0 68 0 70
Boys' Kip boots	1 85 2 25	2 dy.	4 80 5 00	Spirits Turpentine	0 46 0 48
" Stoga Boots	1 55 2 00	Galvanized Iron:		Whale, refined	0 90 0 00
" Gaiters & Bals	1 55 1 80	Best, No. 22	0 07 0 07 1/2	Paints, &c.	
Youths' Stogas	1 45 1 55	Best No. 24	0 08 0 08 1/2	White Lead, genuine, in	
Womens' Bals & Gat, peg	1 20 1 05	" 26	0 08 1/2 0 09	Oil, 25 lbs.	2 45 2 50
" " M.S.	1 60 2 10	" 28	0 08 1/2 0 09 1/2	Do. No. 1	2 00 2 25
Misses' Bals	0 95 1 30	Horse Nails:		" 2	1 60 1 75
" Batts	0 80 1 05	Guest's or Griffin's as-		White Lead, dry	0 07 1/2 0 08
Childs' Bals	0 70 0 90	sorted sizes	0 00 0 00	Red Lead	0 06 1/2 0 07 1/2
" Batts	0 60 0 75	E. T. or W. assd. sizes	0 19 0 20	Venetian Red, English	0 02 1/2 0 03
" Turned Cack p. doz	4 50 4 80	Patent Hammered do.	0 00 0 17	Yellow Ochre, French	0 02 1/2 0 03
Drugs.		Iron (at 6 months):		Whiting	0 85 0 95
Aloes Cape	0 16 0 20	Pig—Gartsherrrie, No. 1	00 00 00 00	Petroleum.	
Alum	0 02 0 03	Eglington No. 1	23 50 24 00	(Refined, 1/2 gallon.)	
Borax	0 17 0 20	" No. 3	0 00 0 00	Delivered at London, Ont	
Castor Oil	0 13 1/2 0 14	W. W. & Co.	22 00 24 00	No. 1, 5 cars	0 28 0 00
Caustic Soda	0 04 0 05	" No. 2	0 00 0 00	Delivered in Toronto:	
Creom Tartar	0 32 0 33	Bar—Amer., 1/2 100 lb.	2 65 2 75	No. 1, 10 brls.	0 31 1/2 0 00
Epsom Salts	0 02 1/2 0 03	Refined	4 50 5 00	" 5 brls.	0 31 1/2 0 00
" extract Logwood	0 12 1/2 0 00	Hoops—Coopers	3 30 3 50	" single brls.	0 32 1/2 0 00
Indigo, Madras	0 80 0 90	" Band	3 35 3 50	Benzine	0 00 0 42
Madder	0 10 0 12	Boiler Plates	3 50 4 00	Produce.	
Opium	7 50 8 00	Hatton	4 75 5 00	Flour (per brl.): f.o.c	
Oxalic Acid	0 19 0 22	Arrow & Glamorgan	5 50 5 75	Superior extra	5 15 6 00
Potass Iodide	3 75 3 90	Swansea	5 00 5 75	Extra	5 65 5 70
Quinine	2 20 2 25	Lead (at 4 months):		Fancy	5 45 5 50
Soda Ash	0 03 0 04	Bar 1/2 100 lbs.	0 07 0 07 1/2	Spring wheat, extra	5 25 5 30
Soda Bicarb.	0 05 0 06	Sheet	0 06 1/2 0 06 3/4	No. 1 Superfine	4 75 4 85
Tartaric Acid	0 50 0 60	Shot	0 07 1/2 0 07 3/4	Oatmeal	5 30 5 40
Groceries.		Iron Wire (4 months):		Cornmeal, small lots	3 90 4 00
Coffees: Java, 1/2 lb	0 31 0 32	No. 6, 1/2 bundle	3 00 3 25	Grain: f.o.b.	
" Ceylon	0 00 0 00	" 9	3 30 3 55	Fall Wheat, No. 1	0 00 0 00
" Rio	0 22 1/2 0 24	" 12	3 60 3 85	" No. 2	1 25 1 27
Fish: Herrings, Lab.	0 00 0 00	" 16	4 00 4 25	Treadwell	1 20 1 27
" Canso	0 00 0 00	Powder:		Spring Wheat, No. 1	1 22 1 23
" round	0 00 0 00	Blasting Canada	4 00 0 00	" No. 2	1 20 1 22
" scaled	0 42 0 45	FF	5 00 0 00	Oats	0 44 0 00
Mackerel, brls.	9 00 10 00	FFF	5 25 0 00	Barley, No. 1	0 80 0 85
White Fish	3 00 3 25	Blasting, English	5 00 0 00	" No. 2	0 75 0 00
Trout	2 75 3 00	FF	0 00 0 00	Peas	0 80 0 00
Salmon, salt water	15 50 16 00	FFF	5 25 0 00	Provisions	
Dry Cod, 1/2 112 lbs.	5 25 5 50	Pressed Spikes (4 months):		Butter, choice, 1/2 lb	0 17 0 18
Fruit: Raisins, Layer	2 35 2 45	Regular sizes, 100	5 50 6 00	ordinary	0 12 0 13
" Sultanas	0 14 1/2 0 15 1/2	Extra	6 50 7 50	Cheese	0 11 0 12
" Valentias	0 07 1/2 0 08 1/2	Fin Plate (4 months):		Pork, mess, new	21 50 22 00
" Seedless	0 09 1/2 0 10	IC Coke	8 60 8 25	Bacon, Canada	0 00 0 00
Currants, 1874	6 00 6 50	IC Charcoal	9 25 9 50	" Cumberland cut.	0 10 1/2 0 11
" old	0 06 0 00	IX	11 25 11 50	" smoked	0 12 0 00
Molasses: Clayed, 1/2 gall.	0 48 0 42	IXX	13 50 13 75	Hams, smoked	0 13 1/2 0 13 1/2
Syrups, Standard	0 40 0 50	DC	8 50 9 00	" canvassed	0 13 1/2 0 14 1/2
" Golden	0 52 0 55	Hides & Skins, 1/2 lb:		Shoulders, in salt	0 00 0 00
Rice	4 05 4 40	Green, No. 1	0 05 1/2 0 00	Lard	0 14 0 15 1/2
Spices:		" No. 2	0 04 0 00	Eggs	0 14 0 14 1/2
Cassia, whole, 1/2 lb	0 22 0 26	Cured and inspected	0 4 1/2 0 06 1/2	Beef Hams	c 12 0 12 1/2
Cloves	0 54 0 58	Calfskins, green	0 8 c 11	Tailow rendered	0 06 0 06 1/2
Nutmegs	1 20 1 30	" cured	0 11 1/2 0 12	Salt, etc.	
Ginger, ground	0 25 0 35	Pelts	0 15 0 40	Liverpool coarse	1 10 0 00
" Jamaica, root	0 32 0 34	Leather, @ 4 months:		Goderich	1 00 0 00
Pepper, black	0 20 0 22	In lots of less than		Wines, Liquors, etc	
Sugars—Porto Rico, 1/2 lb	0 07 1/2 0 07 1/2	50 sides, 10 cent		Ale: English, pts	1 95 2 10
Centrifugal, in boxes	0 00 0 00	higher		qts.	2 80 2 90
Cuba	0 07 1/2 0 07 1/2	Spanish Sole, 1st quality		Brandy: Hennessy's 1/2 gall	
Demerara	0 00 0 00	heavy weights, 1/2 lb	0 26 0 28	Martell's	2 80 3 00
Redpath's refined	0 08 1/2 0 08 1/2	Do. No. 2	0 23 0 25	Hennessy's cases	9 25 9 50
Low A Crushed	0 09 0 00	Slaughter, heavy	0 26 0 29	Martell's	8 50 9 00
English refined yellow	0 08 1/2 0 09	Do. light	0 24 0 27	Orard Dupuy & Co	9 00 9 25
Dry Crushed	0 09 1/2 0 09 1/2	Harness, best	0 27 0 30	J. Robin & Co	8 00 8 50
Ground	0 09 1/2 0 09 1/2	" No. 2	0 00 0 30	Gin: DeKuyers 1/2 gal	1 85 1 90
Teas:		Upper heavy	0 33 0 37	" green cases	4 50 4 75
Japan common to good	0 40 0 50	" light	0 37 0 40	" red	7 75 8 00
" fine to choicest	0 60 0 65	Kip skins, French	0 90 1 00	Booth's Old Tom	6 25 6 50
Colored, common to fine	0 45 0 75	English	0 07 0 00	Rum: Jamaica 16 o. p.	2 30 2 35
Congou & Souchong	0 30 0 80	Hemlock Calf (30 to 35	0 65 0 90	Demerara	1 85 2 00
Oolong, good to fine	0 45 0 60	lbs.), per doz.	0 70 0 85	Whisky:	
Y. Hyson, com. to good	0 29 0 38	Do. light	0 48 0 58	GOODRICH & WORTS	
Medium to choice	0 40 0 55	French Calf	1 35 1 45	Terms Cash.—Under 5	
Extra choice	0 60 0 75	Splits, large, 1/2 lb.	0 24 0 28	brls., nett.; 5 to 10 brls.,	
Gunpowd com. to med.	0 35 0 40	" small	0 18 0 20	2 1/2 p.c. off; 10 brls. and	
" med. to fine	0 45 0 58	Enamelled Cow, per ft.	0 20 0 21	over, 5 p.c. off.	
" fine to finest.	0 60 0 80	Patent	0 20 0 21	The following are our	
Hyson	0 30 0 80	Pebble Grain	0 16 18	present prices of Spirits:	
Imperial	0 35 0 75	Buff	0 16 0 18	Alcohol, 65 o.p. 1/2 W gall	In Duty
Tobacco—Manufactured:		Russetts, light	0 30 0 40	Pure Spirits " 1/2	Bond. Paid
Darks & 10s	0 43 0 46	" heavy	0 30 0 35	" 50 "	0 66 1 97
" Western Leaf,		Oils.		" 25 u. p.	0 67 1 98
[good to fine	0 41 0 45	Cod Oil	0 55 0 68	Family Proof Whisky "	0 60 1 79
Bright sorts, gd. to fine.	0 60 0 65	Lard, extra	0 00 1 00	" "	0 33 0 93
" choice	0 70 0 80	" No. 1	0 87 0 90	Old Bourbon " "	0 40 1 04
Solace	0 40 0 55	" No. 2	0 73 0 75	" Rye " "	0 40 1 04
Hardware.		Stocks, mach.	0 50 0 55	" Toddy " "	0 36 0 96
Tin (four months):		Duncan-Clark & Co's.	0 45 0 00	" Malt " "	0 36 0 96
Block, 1/2 lb	0 24 0 25	Linseed raw	58 60	Domestic Whisky, 32 u. p.	0 27 0 81
Grain	0 25 0 28	" boiled	63 65	Wool.	0 00 0 00
				Fleece, lb	0 32 0 00
				Pulled	0 29 0 31

**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

**JAMES WATSON,
OFFICIAL ASSIGNEE.**

MANAGERS:

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

**CURRIE & THOMSON,
GENERAL GRAIN DEALERS**

And Manufacturers of

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

Mitchell, Ont.

**The Equitable Life Assurance
SOCIETY**

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

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

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

- All Premiums Payable in Cash.
- No Notes Taken, or Credits Given.
- All Losses by Death Paid in Cash.
- No Deductions from Losses on Account of Notes Taken, or Credits Given.
- All Profits Divided Among Assured.
- No Gains from Policy-holders Allowed to Stock-holders.
- Equitable Rights of Policy-holders to be regarded, Rather than Technical Points.
- The Greatest Liberality in Dealing, Consistent with Security.
- Promptness in Payment of Losses.
- Strict Economy in Management of Business.

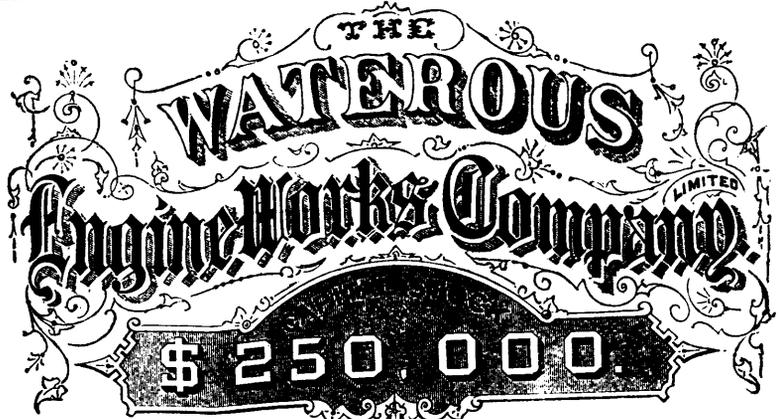
Founded upon such principles the business of the Equitable Society has been cautiously, but energetically conducted, as the following results indicate—results which have never been equaled or approached during any similar period of time, by any life insurance company in the world.

Assets of the Society, Dec. 31, 1874.....	\$25,981,757 44
Amount of Risks Outstanding Dec. 31, '74	181,000,000 00
Cash Annual Income, Dec. 31, 1874.....	9,650,787 00
The gross am't new Assurances in 1874...	94,189,815 00
Total Surplus over Legal Reserve.....	\$3,662,587 28

The attention of intending assurers are called to the Tontine Savings Fund plan, now so popular and pronounced by distinguished actuaries and leading business men to possess advantages never before offered to the public.

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

GEO. B. HOLLAND, Gen. Agent West. Ont. Branch.
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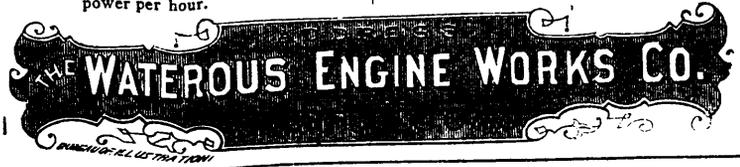


J. Cockshutt,
PRESIDENT.
C.H. Waterous,
MECHANICAL MANAGER.

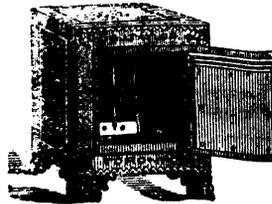
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- PORTABLE SAW MILLS,**
That will cut 2,000 feet of Lumber in a single hour.
- GRIST MILLS,**
That will grind a 100 barrels of Flour, while using only one cord of wood.
- ECONOMICAL ENGINES,**
That will consume only two pounds of coal per horse power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



TORONTO SAFE WORKS.
Established 1855.



J. & J. TAYLOR, (Registered.)
We have had **TWENTY YEARS** experience in the manufacture of **FIRE and BURGLAR PROOF SAFES**, and upwards of 15,000 of our Safes and Vaults are now in use throughout the Dominion. Correspondents will please be careful to address
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ST. CATHARINES SAW WORKS.

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PATENT PLASTERING TROWELS, STRAW KNIVES, &c.,
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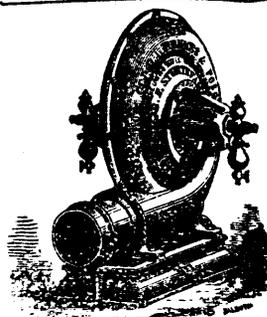
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Patent Pressure Blower,**

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

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The only Canadian Exclusively Marine Insurance Co.

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THE ONTARIO BANK AND CANADIAN BANK OF COMMERCE.

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MOWAT, MACLENNAN & DOWNEY, Solicitors.

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SCOTT & WALMSLEY, GENERAL AGENTS.

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

THE METROPOLITAN Life Insurance Company of New York.

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WM. P. STEWART, *Actuary.*

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

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

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

THEIR SALIENT POINTS ARE:

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

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

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

The total new business of the Company for 1873, exceeded the aggregate of nineteen other companies, as shown by official returns; and the increase over the corresponding business of the previous year exhibits the METROPOLITAN ahead of all the companies in the country, save one. This is a flattering exhibit, and demonstrates that in the management and the Reserve Plans of the Company, it maintains its strong hold on public confidence.

STERLING AGENTS WANTED AT EVERY UNOCCUPIED POINT,

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

F. A. MOORE & SON, Toronto,
Superintendents for Ontario and Quebec.

THOS. A. TEMPLE & SON, St. John, N.B.,
Superintendents for the Maritime Provinces.

CANADA LIFE ASSURANCE COMPANY.

ESTABLISHED 1847.

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

CASH INCOME ABOUT \$11,000 PER WEEK.

SUMS ASSURED OVER \$13,422,000.

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

The following are among the advantages offered :

LOW RATES OF PREMIUM.

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

R. HILLS, *Assistant Secretary.*
HAMILTON, MAY 28, 1875.

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

THE MERCHANTS' MARINE INSURANCE COMP'Y OF CANADA,

Incorporated by Special Act of Parliament of Canada.

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

WITH POWER TO INCREASE TO \$2,000,000.

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Vice-President
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HON. PETER MITCHELL, M.P.
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SOLICITOR—J. C. HATTON, Esq.

MANAGER.....JAMES K. OSWALD.

This Company was incorporated by an Act of the Parliament of Canada, for the purpose of carrying on the business of Inland and Ocean Marine Insurance, more especially throughout the Dominion of Canada.

It is proposed to do an extensive Inland and comparatively limited Ocean Marine business. The large and continually increasing business of our Lower Ports and Inland Waters is daily demanding increased insuring facilities, which at present are wholly insufficient for the wants of the community. This want this Company—a strong home institution—proposes to supply.

There still remains some of the capital stock of the Company unsubscribed for, which is now offered to the public, the Directors being desirous of having the full capital subscribed.

Applications for stock to be made to the Manager, at the Office of the Company, 55 St. Francois Xavier Street, Montreal.

J. K. OSWALD, Manager.

STADACONA FIRE & LIFE INSURANCE COMPANY.

Incorporated 26th May, 1874.

AUTHORISED CAPITAL - - \$5,000,000

Head Office:—20 Peter Street, Quebec.

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

Hon. E. Chinc, President La Banque Nationale.

C. Tetu, Esq., Director do. do.

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

John Ross, Esq., Director Stadacona Bank.

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

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

Manager, G. J. PYKE.

Inspector for Dominion, E. ROBY O'BRIEN.

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Insurances effected at reasonable rates on all descriptions of property.

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

SUN MUTUAL

Life Insurance Company,
OF MONTREAL.

President, Vice-President,

THOMAS WORKMAN. T. JAMES CLAXTON.

Man. Director.—M. H. GAULT.

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

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

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

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

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

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

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

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

R. MACAULAY, Secretary.

ROBINSON & SWITZER, Agents for Toronto.

SCOTTISH IMPERIAL INSURANCE COMPANY.

CAPITAL £1,000,000.

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

TAYLOR BROS., Gen'l Agents.

ISAAC C. GILMOUR, Agent, Toronto.

McKENZIE & OSBORNE, Agents, Hamilton.

Insurance.

The Waterloo County Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.

ESTABLISHED 1863.

THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.

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J. HUGHES, Inspector.

QUEEN

Insurance Co'y.

OF LIVERPOOL AND LONDON.

CAPITAL, - \$10,000,000

FIRE.

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

LIFE.

The Security of a British Company offered.

A. MACKENZIE FORBES,

H. J. MUDGE,

Montreal,

Chief Agents for Canada.

WM. ROWLAND,

AGENT, TORONTO.

Canada Farmers'

Mutual Insurance Company.

HEAD OFFICE.....HAMILTON, ONTARIO

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

THOMAS STOCK, President.

RICHARD P. STREET, Secretary

VICTORIA MUTUAL

FIRE INSURANCE COMPANY OF CANADA

Hamilton Branch

Within range of Hydrants in Hamilton.

Water-Works Branch :

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

General Branch :

Farm and other non-hazardous property only.

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

GEO. H. MILLS, President.

W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO

IMPERIAL

Fire Insurance Company of London.

No. 1 OLD BROAD STREET, AND NO. 16 PALL MALL.

ESTABLISHED 1803.

Canada General Agency,—

RINTOUL BROS.,

24 St. Sacrament Street, Montreal.

ANDREW RINTOUL,

Inspector.

TORONTO OFFICE—75 Colborne Street.

A. W. SMITH, Agent.

Insurance.

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Head Office, Edinburgh, Scotland.

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

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

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

W. M. RAMSAY, Manager, Montreal.

TORONTO, Office—26 Wellington St. East,

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

WESTERN

Assurance Company,

INCORPORATED 1851.

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

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO

HON. JOHN McMURRICH, President.

CHARLES MAGRATH, Vice-President.

DIRECTORS.

JAMES MICHIE, Esq. | NOAH BARNHART, Esq.

JOHN FISKEN, Esq. | ROBERT BEATY, Esq.

A. M. SMITH, Esq. | Wm. GOODERHAM, Jr., Esq.

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WM. BLIGHT, Fire Inspector.

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JAMES PRINGLE, General Agent.

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

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

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

On Cargoes by steamers to British Ports.

THE LANCASHIRE INSURANCE COMPANY.



Capital

£2,000,000 Stg.

Head Office for Canada :

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

GENERAL AGENTS FOR CANADA,—

S. C. DUNCAN-CLARK & CO.

Resident Chief Agent,

S. C. DUNCAN CLARK, Toronto.

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

The Ontario

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

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

Applications for Insurance made through any of the Agents.

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JAMES JOHNSON Secretary-Treasurer

Insurance.

CANADA AGRICULTURAL INS. CO'Y.

Capital, \$1,000,000.

Office—245 St. James Street, MONTREAL.

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VICE-PRESIDENT: WILLIAM ANGUS, Esq.

MANAGING DIRECTOR AND SECRETARY: EDWARD H. GOFF, Esq.

INSPECTOR: JAS. H. SMITH.

Western Branch Office,

King Street, Cobourg, Ont.

WM. T. FISH, General Agent.

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This Company is organized for the purpose of insuring Farm Property and Private Residences, thus avoiding heavy losses from sweeping fires and hazardous risks. An arrangement has been completed by which this Company has the benefit of the renewals and business of the Agricultural of Watertown, N. Y., which at once places the Company in possession of a large and profitable business.

JAS. B. BOUSTEAD,

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OFFICE—14 ADELAIDE STREET.

CONFEDERATION Life Association.

HEAD OFFICE—TEMPLE CHAMBERS, TORONTO.

PRESIDENT—Hon. W. P. HOWLAND, C.B.
VICE-PRESIDENTS—Hon. Wm. McMASTER, Wm. ELLIOT, Esq.

A HOME COMPANY.

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

All policies are non-forfeitable after two annual premiums have been paid.

Its "Government Savings Bank" policies deserve special attention.

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

J. K. MACDONALD, Managing Director.

INSOLVENT ACT OF 1869.

In the County Court of the County of York.

In the matter of William Rogerson, an insolvent.

On Tuesday the 3rd day of August next the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

WILLIAM ROGERSON,

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

Toronto, July 28, 1875.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

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

The Insolvent has made an assignment of his estate to me, and the Creditors are notified to meet at my office, No. 7 Toronto, on Saturday, the Twenty-first day of August, 1875, at eleven o'clock a.m. to receive statements of his affairs, and to appoint an assignee.

WILLIAM F. MUNRO, Interim Assignee.

Toronto, 4th August, 1875.

Agents' Directory.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ROBERT MARSHALL, Fire and Marine Insurance Agent, Broker, Notary Public, &c., St. John, New Brunswick, Canada.

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

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

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

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

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

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

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

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

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

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

Insurance.

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

Liability of Shareholders unlimited.

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

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium
Life Assurances granted in all the most approved forms

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

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

Fire and Marine Insurance.

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ASSURANCE COMPANY.

Incorporated 1833.

HEAD OFFICE:

Corner of Church and Court Streets, TORONTO.

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

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

F. A. BALL,
Manager.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

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

PRESIDENT:

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

VICE-PRESIDENT:

Lewis Moffatt, Esq., of Moffatt, Bros.

OTHER DIRECTORS:

C. J. Campbell, Esq., of Campbell & Cassels, Toronto.

W. J. MacDonell, Esq., President, Toronto Savings Bank, Toronto.

A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto.

H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto.

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

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

ARTHUR HARVEY, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

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

Dividends declared yearly after Policies are three years old.

WM HENDRY, Manager,
Waterloo, Oa

DOBBIE & CARRIE.

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

FALL AND WINTER IMPORTS,

And are Daily adding New Goods as they arrive.

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

CANADIAN AND AMERICAN BUYING

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

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

LARGE, COMPLETE, VARIED AND ATTRACTIVE STOCK

WHICH WILL BE FULLY ASSORTED BY

FOURTH OF SEPTEMBER.

WE HAVE ALL THE LINES KEPT BY A GENERAL HOUSE INCLUDING

COTTON GOODS of all kinds, WOOLLENS, WINCEYS,

DRESS GOODS,

Gents Furnishings, Haberdashery, Hosiery, Gloves. Ribbons,

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

FULL LINES IN CANADIAN GOODS, INCLUDING

CORNWALL GREY COTTONS,

Also many lines of American Goods.

WE ARE CONTINUALLY RECEIVING NEW GOODS,

AND SPARE NO PAINS NOR EXPENSE TO HAVE OUR

STOCK AT ALL TIMES THOROUGHLY ASSORTED.

ORDERS BY MAIL PROMPTLY AND CAREFULLY EXECUTED.

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

DOBBIE & CARRIE,

9 Front street West, Toronto.

71 Cannon street, Manchester, England.

Toronto, August 20th, 1875.