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

VOL. V—NO. 14.

TORONTO, ONT., FRIDAY, OCTOBER 13, 1871.

SUBSCRIPTION,  
\$2 a Year.

The Leading Wholesale Trade of Toronto.

**JOHN MACDONALD and CO.,**

OCTOBER.

One of the most important months for keeping  
one's stock

**FULLY ASSORTED.**

The trade will find with

**JOHN MACDONALD & CO.**

*A SPLENDID STOCK in every de-  
partment.*

**JNO. MACDONALD & CO.**

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

3 YORK STREET, MANCHESTER, ENGLAND.  
Toronto, Sept. 26th, 1871. 32-ly

**J. GILLESPIE and CO.,**

INVITE INSPECTION OF THEIR

**FALL STOCK**

CONSISTING OF

CANADIAN, ENGLISH & AMERICAN

**FELT AND SILK HATS,**

LADIES FURS,

KID, CALF & BUCK GLOVES & MITTS,

FUR, BEAVER AND WHITNEY CAPS,

**BUFFALO AND ALASKA ROBES, etc.**

**J. GILLESPIE & CO.,**

34 Yonge Street.

Toronto, August, 1871

The Leading Wholesale Trade of Toronto.

1871. FALL. 1871.

**A. R. McMASTER**

and BROTHER,  
TORONTO.

Will be prepared to show a complete assortment of

**FALL AND WINTER GOODS**

To their Customers and friends on and after  
MONDAY NEXT, THE 11TH INSTANT,

AT

**32 YONGE STREET**

SEPTEMBER.

"BEAVER MILLS" CARPET WARP COTTON  
YARN, COTTON BAGS.

OFFICE:

10 Ross St., Albert Square, Manchester, England.  
Toronto, 1871. 32-ly

**SMITH and KEIGHLEY,**

IMPORTERS OF TEAS,

*English and Foreign Groceries,*

Have just received a cargo of BRIGHT MUSCOVADO  
SUGARS, also,

1,200 barrels Yellow Refined and Crushed Sugars,

1,500 half chest new season Young Hyson Teas,

Ex "Avonvale," "Benefactor," and "Riga."

300 half-chests Gunpowder do.

200 half-chests uncolored Japan do.

200 half-chests Moning and Kaisow Congous.

250 Caddies do. do. do.

Also, a large and well assorted stock of

**ENGLISH AND FOREIGN GROCERIES,**

To which they invite the special attention of the  
trade.

A. M. SMITH.

Toronto, 1871

W. W. KEIGHLEY.

32

The Leading Wholesale Trade of Toronto.

AUTUMN, 1871.

**GORDON MACKAY and CO.**

Have received the greater portion of this Season's  
Importations, and by

**Tuesday. the 29th instant,**

will have Complete Assortments in the various Depart-  
ments, including full lines of

**CANADIAN MANUFACTURES.**

The Attention of the Trade is respect-  
fully solicited.

N.B.—Also full lines of their Celebrated

LYBSTER MILLS PRODUCTIONS.

**GORDON, MACKAY & Co.**

Toronto, 1871.

32-ly

**SAMSON,**

**KENNEDY,**

and **GEMMEL,**

HAVE

**LARGE SHIPMENTS**

On the way

**THEIR STOCK**

will be

**KEPT WELL ASSORTED**

throughout the season.

**SAMSON, KENNEDY & GEMMEL,**

Corner of Scott and Colborne Sts.,

TORONTO.

October 1, 1871.

The Leading Wholesale Trade of Toronto.

**REMOVAL.****John Charlesworth & Co.,**

Beg to announce their removal to their new and commodious premises

**IRON BLOCK, 13 FRONT ST. WEST,**

And are now showing a

**LARGE AND WELL ASSORTED**

Stock of

**NEW FALL DRY GOODS AND MILLINERY.***Special inducements to A 1 buyers. An inspection respectfully solicited.***JNO. CHARLESWORTH & CO.,**

Iron Block, 13 Front Street West, Toronto.

Toronto, September, 1871.

**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.

**Ridout, Aikenhead and Crombie,**

(Late Ridout Brothers &amp; Co.)

Corner of King and Yonge Streets, Toronto.

Importers of and Dealers in

**IRON, STEEL, NAILS, COPPER, LEAD,**

TIN, CUTLERY, PAINTS, CORDAGE.

**FISHING AND SHOOTING TACKLE.**

And every description of

*British, American and Domestic Hardware.***Henderson and Bostwick,**

IMPORTERS OF

**MILLINERY and FANCY GOODS,**

MANUFACTURERS OF

**STRAW GOODS,**

CORNER OF FRONT AND BAY STREETS,

TORONTO, ONT.

**Robert McPhail,**

IMPORTER OF

**ENGLISH, FRENCH AND GERMAN**  
**FANCY GOODS,****STATIONER, SCHOOL BOOK PUBLISHER,**  
and Blank Book Manufacturer.

8 FRONT STREET, TORONTO.

**S. H. MAY and CO.,**

Importers and Dealers in

**PAINTS, OIL, VARNISH, etc.,**

CHANCES SMITHWICK; 26 AND 21 OZ.

*Star, Diamond Star, and Double Thick Glass.*

274, ST. PAUL ST., MONTREAL. 17Oct71

The Leading Wholesale Trade of Toronto.

**THOMAS LAILEY and CO.,**

IMPORTERS

AND

**WHOLESALE CLOTHIERS**

DEALERS IN

**AMERICAN RUBBER CLOTHING.**

WAREHOUSE:

6 FRONT STREET WEST,

TORONTO.

**GOODERHAM and WORTS,****DISTILLERS, MALTSTERS,****AND MILLERS,**

MANUFACTURERS OF

PURE SPIRITS,

ALCOHOL.

OLD RYE,

TODDY AND

MALT WHISKIES.

MALT FOR BREWERS,

AND

"TEA ROSE" FLOUR.

*Canada Confectionery and Biscuit*  
*Works.***WILLIAM HESSIN,****WHOLESALE CONFECTIONER**

AND

**BISCUIT MANUFACTURER,**

OFFICES AND FACTORY:

No. 7, FRONT STREET, TORONTO.

**NOTICE.**

THE undersigned beg to notify the Trade that they have been appointed Agents for the City of Toronto, and points East, for the sale of Messrs. DOW &amp; CO.'S Celebrated Ales and Porter. All orders will receive prompt attention.

**Cramp, Torrances and Co.****FOR SALE, in store and to arrive:—**  
TEAS.COFFEES.  
SUGARS,

and

**NEW CROP (1870) FRUITS**

TEAS.—Hyson, Young Hyson, Gunpowder, Imperial Natural Leaf Japan, Oolong, Souchong, and Congou.

COFFEES.—Old Government Java, Maracaibo, Laguayra and Rio.

SUGARS.—Tierces and barrels Scotch Refined. Barrels Bright Porto Rico.

Also, now landing, 25 cases German cigars.

**CRAMP, TORRANCES & CO.,**

10, Wellington Street East.

The Leading Wholesale Trade of Hamilton.

FALL 1871.

**Buchanans, Binny and McKenzie,**

HAMILTON; ONT.

Will have their

**FALL IMPORTATIONS**

OF

**STAPLE AND FANCY DRY GOODS,**

complete and opened for inspection on

**FRIDAY THE 1st SEPTEMBER,**

to which they invite the attention of their customers and of the trade generally.

**IN CANADIAN MANUFACTURES.****TWEEDS, BLANKETS, KNITTED GOODS,**

COTTONS, COTTON YARNS, BATS, &amp;c.

Their Stock will be found large and well bought.

**BUCHANANS, BINNIE & MCKENZIE.**

Hamilton, 21st August, 1871.

**John Boice and Co.,**

Are prepared to show an

**ATTRACTIVE ASSORTMENT**

—OF—

Gentlemen's Furnishings,  
Fancy Goods,

Small Wares, etc.

Hamilton, Sept. 1, 1871.

**Thompson, Birkett and Bell,**

HAMILTON.

Have their

**STOCK FULLY ASSORTED**

For the

**FALL TRADE.**

W. J. PITON.

R. M. HUNTER.

**Piton & Hunter,****GENERAL COMMISSION****AND MANUFACTURER'S AGENTS,**

WINNEPEG, PROVINCE OF MANITOBA.

*Consignments Solicited.***Rice Brothers,****PAPER COLLAR MANUFACTURERS,**

MONTREAL.

**MESSRS. RICE BROS.** have constantly on hand all styles of Gent's paper collars, cuffs, fronts, &c. Also Ladies' collars and cuffs, which are manufactured in the neatest possible manner, from the best material, imported from London and Germany. New Styles just being completed.

16Oct71

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.

**FERRIER & CO.,**

IRON & HARDWARE MERCHANTS,

*St. Francois Xavier Street,*

MONTREAL.

Agents for:

Windsor Powder Mills.  
La Tortu Rope-Walk.  
Burrill's Axe Factory.  
Sherbrooke's Safety Fuse.

31 Dec 71

**Kingan and Kinloch,**

IMPORTERS OF

TEAS, GENERAL GROCERIES,

WINES, &c.,

*Corner of St. Peter and St. Sacrament Streets,*

MONTREAL.

**JOHN McARTHUR and SON,**

*Importers and Wholesale Dealers in*

Window Glass (Star and Diamond Star Brands),

Sheet and Plate Glass of every description,

Linseed Oil, Paints, Colors, Varnishes;

Japans, Artists' and Painters' Materials,

Naval Stores, Chemical Dye Stuffs, etc.,

*Cod, Seal, Whale, Lard, Sperm, Olive,  
Machinery and Wool Oils.*

18 LEMOINE STREET.

**THE MERCANTILE AGENCY,**

FOR THE

PROMOTION AND PROTECTION OF TRADE.

*Established in 1845.*

DUN, WIMAN & CO.:

Montreal, Toronto, and Halifax.

REFERENCE BOOK, containing Names and ratings  
of Business Men in the Dominion, published semi-  
annually. 24-27

**J. A. MATHEWSON,**

202 MCGILL ST., and LONGUEIL LANE,

TEAS AND

GENERAL GROCERIES.

Stock and assortment kept large and attractive.

ORDERS CAREFULLY EXECUTED. 16 Oct 71

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

60 GREY NUN STREET, MONTREAL,

IMPORTERS OF

IRON, TIN, STEEL, BOILER PLATES,

Galvanized Iron, Canada Plates,

BOILER TUBES, GAS TUBES, IRON WIRE,

Gas Tube Fittings, Boiler Rivets, Gauge Glasses, Paint  
and Putty, Cements, Window Glass, Fire Bricks, Fire Clay,  
Drain Pipes, Patent Encaustic Tiles, &c., &c.

MANUFACTURER OF

"Crown" Sofa Chair and Bed Springs.

A large stock always on hand. 34-4

The Leading Wholesale Trade of Montreal.

**David Torrance & Co.,**

EAST and WEST INDIA MERCHANTS,

EXCHANGE COURT,

MONTREAL.

Montreal, 1871.

10 July 71

**JAMES ROBERTSON,**

**METAL MERCHANT,**

AND MANUFACTURER OF

LEAD PIPE, SHOT, PAINTS, PUTTY, &c.

ALSO,

*Circular, Gang, Cross Cut, and other Saws.*

PROPRIETOR, } Also { Dominion Saw Works  
Canada Lead & Saw Works, } Toronto.  
Montreal.

**R. Dunn, Fish and Co.,**

WHOLESALE DRY GOODS,

479, St. Paul Street, Montreal.

Sole Importers of the celebrated

GLADSTONE BRAND DOUBLE WARP

RAVEN BLACK LUSTRE.

*Trade Mark Registered.*

**JOSEPH GOULD,**

(Successor to GOULD & HILL),

IMPORTER OF THE

*Celebrated Chickering, Steinway, and  
other Pianofortes,*

And the well-known

*Mason & Hamlin Cabinet Organs,*

115, GREAT ST. JAMES' STREET, MONTREAL.

24 Aug 70

**N. S. WHITNEY,**

Importer of Foreign Leather, Elastic Webs,

Prunella Linings, etc.,

14 ST. HELEN STREET, MONTREAL.

**B. HUTCHINS,**

**TEA MERCHANT,**

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

**W. R. ROSS & CO.,**

**GENERAL MERCHANTS,**

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

464 and 466, St. Paul Street,

MONTREAL.

**CANADA MARBLE WORKS.**

R. FORSYTH, PROPRIETOR.

OFFICE—130 Bleury Street. MILL—552 William Street  
MONTREAL.

Marble, Slate Mantles, Grates, etc.

The Leading Wholesale Trade of Montreal.

**FURS. FURS. FURS.**

**GREENE and SONS,**

MONTREAL.

WE are now fully prepared to supply our customers  
with all the leading novelties of HOME AND  
FOREIGN MANUFACTURE of

*Furs, Felt Hats, Cloth Caps, Buckskin*

*and Kid Gloves and Mitts, Moose*

*Moccasins, and Mitts, Snow*

*Shoes, Buffalo Robes, &c.*

Forty years experience our firm have had in the manu-  
facture of the various lines pertaining to the Fur and  
Hat trade. We seek to please our customers by produc-  
ing goods well made and cheap, and we hope by careful  
attention to maintain the standing we now hold amongst  
our customers and the business community.

FACTORIES:

FUR GOODS—525 S PAUL STREET.

FELT HATS—114 QUEEN STREET.

STRAW GOODS—624 ST. PAUL STREET.

MOCCASINS AND SNOW SHOES—LORETTE, QUEBEC.

WAREHOUSE—517, 519, 521 St. Paul St., Montreal

**GREENE & SONS.**

*FALL TRADE, 1871.*

**T. JAMES CLAXTON & Co.,**

IMPORTERS OF

DRY GOODS,

Our Stock is now complete in every Department.

T. JAMES CLAXTON & CO.,

Caverhill's Buildings,

St. Peter St., Montreal.

**Mercantile Summary.**

AT A LATE meeting of the Port Harbor Com-  
missioners, it was determined to increase the  
capacity of the harbor by extending it to the  
west—the great increase of the lumber traffic  
rendering increased shipping facilities necessary.

THE COUNCIL of the College of Pharmacy  
(associated druggists) was elected recently, and  
consists of the following gentlemen:—J. W.  
Bickle, Hamilton; W. Saunders, London; W.  
Elliott, B. Lyman, G. Hodgetts, H. Miller, H.  
J. Rose, E. B. Shuttleworth, all of Toronto;  
F. Brendon, Brantford; C. Brent, Port Hope;  
J. C. Holden, Belleville; E. H. Parker, King-  
ston; and J. Roberts, Ottawa.

THE MONTREAL Harbor Commissioners have  
resolved to improve the harbor by constructing  
a basin at Windmill Point, in the open water  
shore, by admitting a crib work to the depth of  
ten feet, so as to accommodate a large number of  
small vessels, thereby relieving the deep water  
portion of the harbor. This improvement will  
give an increased wharfage of 2,325 feet. The

The Leading Wholesale Trade of Toronto.

**THOMSON and BURNS,**

IMPORTERS OF

**SHELF AND HEAVY HARDWARE,**

Crockery, China, Glassware,

AND DEALERS IN

*Canadian and American Manufactures*

OF

**HARDWARE AND AGRICULTURAL****IMPLEMENTS,****10 & 12 Front Street West, Toronto.**

"Market Basin" is to be deepened to 20 feet, making it available for sea-going vessels. Commissioner's wharf is to be continued to Monarque street wharf, giving a frontage of 910 feet, and 20 feet deep at low water. To build a powerful floating engine for the purpose of assisting large vessels up the current from Hochelaga into the harbor; for this service the Commissioners will make only a small charge, or, perhaps none at all, thereby, a large sum will be saved to ship owners in the cost of towage from Quebec.

Messrs. Wm. Boice & Co., woollens, and Messrs. John Boice & Co., fancy goods, Hamilton, have, we understand, both assigned to Mr. Jas. T. Findlay of that place.

THERE is a report that an American who has for some years been doing business at a port on Lake Huron has left suddenly leaving numerous creditors.

WE UNDERSTAND that the Bank of Montreal saved all their valuables at the recent fire in Chicago, and that they will re-open there in a few days.

IT HAS been arranged that a committee of the Dominion Board of Trade shall meet a committee of the National Board of Trade of the United States, at Chicago, on the 25th Oct., to discuss the commercial relations of the two countries. The members of the Canadian Board selected to make up the committee are, Messrs. C. H. Fairweather, of St. John's, N.B.; Hon. John Young, Montreal; Hugh McLellan, Montreal; W. H. Howland, Toronto; James Watson, Hamilton; John Carruthers, Kingston. As the Chicago Board of Trade building has been swept away in the late conflagration, it is likely that other arrangements may have to be made.

The following is the list of the new Insolvents as published in the Quebec *Official Gazette* for October 7th, 1871:—Robert Byers Dodds, grocer, Montreal; Joseph Labelle, baker, St. John's, P.Q.; Francois X. Mongeon, trader, Iberville; Raphael Richard, trader, Arthabaska-ville; James Baxter, watchmaker, Three Rivers.

Mr. JAMES COLEMAN, for many years a worthy and respected miller of Dundas, has assigned to

The Leading Wholesale Trade in Toronto.

**OGILVY and CO.,**

CORNER OF WELLINGTON AND JORDAN STS.

We invite an inspection of our Stock, which is now complete in all Departments,

**WOOLLENS, COTTONS, LINENS,**SILKS, SMALL WARES AND  
**FANCY GOODS.***Liberal Terms and Close Prices.*

OGILVY &amp; CO.

Toronto, 13th September, 1871.

**R. H. GRAY & CO.,**

43, YONGE STREET, TORONTO,

**KNITTED JACKETS.**

MENS' GRAY JACKETS,

MENS' CANADIAN CARDIGAN JACKETS,

MENS' ENGLISH CARDIGAN JACKETS,

BOYS' CARDIGAN JACKETS,

*In Great Variety.***R. H. GRAY & CO.**

NOTE.—Haberdashery and Furnishing Stock complete.

Mr. J. T. Findlay, Hamilton. As far as we can learn his difficulties have not been caused by any recent heavy losses, but rather from the want of moral courage to face his difficulties ere their proportions overmastered him. We are sorry to learn that another worthy merchant of the same place is likely to be seriously involved by this unexpected turn of affairs. Much sympathy is felt for Mr. Coleman, who was one of the wealthy men of the place.

MESSRS. DEBLOIS & SUTHERLAND, who were doing a large general business at Bathurst, had a meeting of their creditors called, and, it is said, will be able to make a compromise by paying about fifty cents to the dollar. The cause of their suspension is due to the fact that they have been heavy endorsers for another party, for \$18,000 of whose paper they have become responsible, and his failure was too much for them. Their liabilities are over \$60,000—\$12,000 of which are to a well known Dry Goods firm on the Market Square, and there is considerable amount due other St. John establishments. One gentleman who had about \$2,500 worth of goods in transit, by using a special train was enabled to save his advance. They have also some liabilities in Halifax. Among their assets is \$40,000 worth of goods to different parties, including railway contractors, on the North Shore. Messrs. Deblois & Sutherland were active, energetic business men, and the suspension, which, we hope, is only temporary, will be a severe blow to the business of Bathurst.—*St. John Globe*. The concern alluded to in the above, as dragging down De B. & S. is Babson Brothers of Gloucester Mass. who were engaged in fishing operations near Bathurst, N.B. They were unsuccessful and involved De B. & S. The latter firm

The Leading Wholesale Trade of Toronto.

**THOMAS WALLS and Co.,**

7 Front Street,

*(The New Iron Block,*

TORONTO,

ARE prepared to shew the contents of 400 packages of well assorted

**DRY GOODS.***Terms liberal to close buyers.***FISH! FISH!! FISH!!!**

LAKE SUPERIOR

**Trout and White Fish,**

500 half Barrels just received from our own Fishery. Also on hand

Bbls. Round Herrings.

Bbls. and ½ bbls. Mackerel.

Quintals prime Table Codfish.

¾ Boxes choice scaled Digby Herrings.

Cases Fresh Mackerel, (1½ b. tins.)

Cases Fresh Salmon (2lb. tins.)

&amp;c., &amp;c., &amp;c.,

**THOMAS GRIFFITH & CO.,**

Wholesale Grocers, Wine and Spirit Merchants,

37 &amp; 39 Front Street, Toronto

also owe part of their embarrassment to over-tending in small capital, they having let out pretty heavy amounts to Railroad Contractors, by some of whom they lose, and with many they will have to wait a long time for their pay.

A CORRESPONDENT informs us that an act has been passed by the Legislature of Manitoba in reference to the collection of debts, which, if correctly represented, demands the immediate attention of the Attorney-General for the Dominion. The effect of the particular statute in question is that a resident in Manitoba cannot be sued for a debt incurred in the other provinces of the Dominion for seven years after the time of contracting such debt, unless the debt be for goods purchased for importation into Manitoba. It is easy to see that such a law might greatly stimulate immigration into the new province, although the class of immigrants would scarcely be the most desirable. By constituting Manitoba a sort of rogues' paradise, in which the whole race of absquatulators and impetuous debtors of every shade may find a haven of refuge, the work of filling up the territory should not be difficult. The effect would be to divert this class of border immigration from the United States, which has always been the "land of promise" for bankrupts of the "wide-awake" stamp. The limitation of seven years can serve no good purpose, for in six years a debt is outlawed by our statute of limitations. The enactment in question is nothing less than an outrage upon the creditor classes of the old provinces, exposing them to the tricks of unprincipled persons, and placing

The Leading Wholesale Trade of Toronto.

**DOBBIE and CARRIE**

IRON BLOCK,

No. 3 FRONT STREET WEST,

invite inspection of their Stock which is large and well assorted in each department.

**COTTONS, WOOLLENS, LINENS**

SMALL WARES,

**FANCY GOODS, VELVETS, &c.,**

Orders by mail promptly and carefully filled.

**DOBBIE & CARRIE.**

**BOOTS AND SHOES**

WHOLESALE.

**CHILDS & HAMILTON,**

MANUFACTURERS.

THIS Business was established in 1847, and is continued at the OLD STAND, No. 7, Wellington St. East, Toronto.

Our Productive Power has so much increased, that we are now producing all classes of Boots and Shoes, and of just the kinds required by our largely increasing TRADE. We have only to say that all dealers in Boots and Shoes requiring goods to suit the wants of this Province, will do well to send their orders to, or call on

**CHILDS & HAMILTON.**

Factory and Warehouse—No. 7 Wellington St., Toronto.

them out of the reach of a remedy. Such a law would doubtless be unconstitutional, and cannot be suffered to remain on the Manitoba statute book, if indeed an act so flagrantly unjust has been placed there.

IT IS A too common failing among the sons of merchants in entering upon the duties and responsibilities of a business career, to rely upon their father's reputation, and to assume an air of dignity, if not *hautour*, that in no way contributes to success. They forget that the key to success lies in patient perseverance, and earnest individual endeavor, and that their credit must rest on personal fitness for their position, and unblemished integrity rather than on any effect created by extravagant display, and assumed airs of supreme gentility. A worthy leather merchant, accustomed to frequent the New York market, and in the habit of selecting his stock in his shirt-sleeves, carefully inspecting the quality of his purchases, at his death left a handsome patrimony to his children. Two sons who succeeded to the business in due time, presented themselves in the same market, and waited upon the house with which their father had been accustomed to deal, arrayed in elegant modern costume, which received the finishing touch by an elegant gold-headed cane. Enquiring for leather, they were politely shown through the extensive stocks on sale. Instead of carefully examining the goods, they were satisfied by a few enquiries, negligently looking at the stock at a distance, and occasionally tipping up a corner with the point of their cane. On going out, with a promise to

return shortly and complete their purchases, the head of the firm quietly remarked to a friend of ours who happened to be on the spot, "What simpletons! I shall not sell them a dollar's worth of leather." In explanation of this statement he said that notwithstanding their means, success was impossible in that line of business to men of their stamp. A case not altogether dissimilar has just come to our notice, very much nearer home. The scion of a careful and prudent merchant having succeeded to his father's business, and giving his mind rather to ostentatious display, and his attentions obsequiously to the fair sex rather than his business, has come to grief. His habits, when abroad, attracted special attention, by his attempts to create an impression by the free and easy style of his expenditure. When in London, nothing less than the guinea seats at the Handel festival suited the loftiness of his ideas; and decked in the most correct attire, surrounded by a bevy of ladies, he filled the most prominent half-guinea seats at the Patti concerts. Did the result of such folly affect none but himself, we should have passed it over in silence, but when worthy partners and trusting creditors suffer, such conduct becomes a just object of censure. The name of the individual in question will shortly grace the columns of the *Gazette* among the list of insolvents.

**RECENT U. S. LAND GRANTS TO RAILROADS.**

—The aggregate is 162,000,000 acres, or more than five times the entire area of the Empire State of New York. The record is compiled from official sources, and shows the land granted to railroads between March 4th 1869, and July, 1870. Previous to this the Pacific Railroad Companies had received in the aggregate 82,000,000 acres.

Chicago and Northwestern.....	188,801
Bay de Noquet and Marquette.....	128,000
Marquette and Ontonagon.....	243,309
St. Paul and Pacific.....	560,000
Branch St. Paul and Pacific.....	760,000
Minnesota Central.....	200,000
Winona and St. Peter.....	690,000
Memphis and Little Rock.....	365,532
Cairo and Fulton.....	965,439
Little Rock and Fort Smith.....	458,771
Iron Mountain Railroad.....	586,000
Cairo and Fulton.....	182,716
Iron Mountain.....	1,400,000
Jackson, Lansing and Saginaw.....	1,062,450
Flint and Pere Marquette.....	856,822
Lake Superior and Mississippi.....	800,000
Minnesota Southern.....	735,000
Hastings and Dacotah.....	550,000
St. Joseph and Denver City.....	1,700,000
Kansas and Neosho Valley.....	2,350,000
Southern Branch Union Pacific.....	1,202,000
Placerville and Sacramento.....	200,000
California and Oregon.....	1,540,000
Atlantic and Pacific.....	42,000,000
Northern Pacific.....	20,000,000
Stockton and Copperopolis.....	320,000

Say 79,984,940 acres, which, with above 82,000,000 make a great total of nearly, 162,000,000 acres of land. All these grants, except for the Pacific Roads are quite recent. 1872.

**BROOM CORN IN CHICAGO, OCT. 1ST.**—The market is firm for the new crop with light receipts and active demand. Prices are \$10 to \$20 per ton higher on receipts of new. Old in good supply at unchanged prices.

**PROSPECT OF BREADSTUFFS.**

Mr. H. Kains-Jackson, an accepted authority, estimates the English wheat crop to be fifteen per cent. deficient. *Mark Lane Express*, the great British agricultural journal, is less sanguine than Mr. Kains Jackson, while Mr. James Sanderson, another great authority, is less hopeful than either. He estimates the wheat yield at 22 bushels per acre, or eight bushels less than the average, 8 bushels less than last year, 2 bushels less than 1869, 14 bushels less than the great crop of 1868, and about the same as 1867. He states the actual yield in 1868 as 132,000,000 bushels; in 1869, 96,000,000 bushels; in 1870, 104,000,000 bush.; and his estimate for this year, assuming that the area of wheat is equal to that of last year, is 76,000,000 bushels.

From the Continent, the harvest accounts are also a good deal mixed. A French authority of some repute states that the wheat crop of France is fully twenty-five per cent. below the average, which is stated to have been, of late years, about 15 hectolitres (2½ bushels each per hectare, equal to 16½ bushels per acre, or a total of from 110 to 112 millions of hectolitres); the yield in 1868 was 116,783,000 hectolitres, or one of the best years known. In 1869, the total fell to 107½ millions; the returns for 1870 have not yet been published. The same authority estimates the yield this year at a little more than 10½ hectolitres per hectare, or an aggregate of 78,523,000 hectolitres. Estimating the consumption at from 100 millions, there remains a deficit of 22 millions to be provided for. In ordinary circumstances, this void would be of little importance; in 1867, for example, the yield was only 83 millions, and the deficit of 17 millions was imported without difficulty. This year, however, other countries are likely to be large purchasers; agriculture in Germany as well as in France having been neglected in consequence of the scarcity of labor, arising out of the war. The crops in Russia appear to be very unequal; the yield in the south will be good, although the last accounts from the Sea of Azof are less favorable than before; in the centre, and in the west especially, the crops are generally bad. The advices from Turkey and Egypt are, on the other hand, good, as well as from the Danubian Principalities, notwithstanding the inundations from which the crops suffered in the early part of the year. While no fear of absolute scarcity is expressed, it is admitted that purchases will be effected under difficulties, further increased by an active competition among buyers. France has already made liberal drafts upon the Baltic and this country for wheat, but it is altogether likely that further considerable purchases will have to be made here. Great Britain, too, will without doubt, continue to be a sufficiently liberal customer for both wheat and Indian corn, to absorb the bulk of the surplus that can be brought from the interior during the autumn and winter months. In such an event, there would seem to be fair margin for a further moderate advance in prices, and a lucrative business for the shipping likely to be attracted here. Exporters continue to give wheat the preference over flour, even at a price relatively higher. This has borne with so much severity upon our milling interest, as to have considerably curtailed the production of flour, which, if persevered in, can hardly fail to restore the equilibrium of prices in due time. Our corn is something altogether unprecedented this year, and all the indications point to an enormous exportation to Great Britain and Ireland. The outlook for this department of trade is therefore highly promising.—*Shipping List.*

1871.] AUTUMN TRADE. [1871,

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## THE MONETARY TIMES, AND TRADE REVIEW.

TORONTO, CAN., FRIDAY, OCT. 13, 1871.

### RAILWAY MOVEMENTS.

There are unmistakable indications of a rivalry springing up between the chief cities of Ontario and Quebec regarding railway extension into the *terra incognita* north of the Georgian Bay, and adjacent to and beyond the inland waters known as Lake Nipissing. It has become a settled conviction with a few of the leading railway and business men of these provinces that the Government are in a position to redeem all their promises to parliament and the country, respecting an inter-oceanic railway. The idea, too, seems to have gained almost equal currency in the same well-informed quarters, that the plan sketched by us some weeks ago for the attainment of this object is the one which, from its intrinsic merits, is most likely of adoption. We mean the providing of railway communication with Manitoba, by co-operating with the North Pacific Railway Company, our part of the work being to supply the connecting link between the terminus of that line at the Sault Ste. Marie and the railway system of the Dominion.

It is not difficult to gather from the Montreal journals that a part of the programme of the Northern Colonization Railway Company is to do all that lies in their

power to enter upon this field first. The scheme is to connect that Line running on the north side of the Ottawa with the Canada Central running on the south side, by bridging the Ottawa river just above the Capital, as provided by existing legislation, and then to use all the combined influence of the two Companies to extend the Canada Central to the point that it is desired to reach. Sir Hugh Allan is at the head of the Northern Colonization Company, and it is not difficult to infer from his movements that he is on the alert to secure to Montreal the advantages which the realization of those aims is expected to confer.

Meantime certain Toronto gentlemen possess charter powers, granted last session, to build a railway the entire distance to Sault St. Marie—powers which have been granted to none else—so that in case such a railway policy as is indicated by the current rumor is once decided on, and a financial basis laid, the Toronto Company are prepared to proceed at once. Whether a Pacific line is attempted around the north shore of Lake Superior, or the connection spoken of is made with the North Pacific Company, in either case connections with both Montreal and Toronto will undoubtedly be made. However desirable it may be in the interest of these cities that each should seek to be the first to tap this expected stream of trade, yet neither city will entirely control it; there can be no doubt but that trade will in this, as in all other cases, gradually fall under the operation of the well established laws that govern it, and that both cities will derive just such a share as its position and advantages will suffice to attract. Port Hope, Belleville, Kingston, and Brockville each have projects on hand looking in the same general direction, and all are equally sanguine about gathering into their respective laps the treasures of trade that are to flow from the Northwest Provinces of the Dominion, and from portions of the Western States by this new channel.

Out of all this rivalry good must spring. The impenetrable fastnesses of a boundless wilderness will be made to disclose their hidden wealth. Intersected by railways, whatever is valuable in all this region will be made to contribute to our commerce, and become accessory to our manufactures. All these lines acting as so many branches of the parent stem—the inter-oceanic or trunk line—will place all the markets of the Dominion in direct and easy communication with the great Northwest, so that the reciprocal advantages arising out of a diversity of wants may be fairly participated in by all the towns and cities, and so the greatest good be conferred upon the greatest number.

### TRADE IN NEW BRUNSWICK.

A prominent merchant of St. John favors us with the following careful review of the state of trade in this prosperous province:

Great activity in all branches of trade is the feature of the present time in this city, and, indeed, the remark may take a wider range, and be considered applicable to the province generally. Here the near approach of cold weather warns the merchants and lumberers of the large section of country which ice seals up in winter, that goods must soon be sent forward. This gives large orders to all the stores, and the quantity of merchandize shipping, and in transit for the interior, is very large. The expectation of the lumbering interest that a good season's business would be realized this year, has been fully justified by the result, the price of all products of wood having gradually enhanced since spring, so that it has been a remunerative business. The shipments have been large, both to the United Kingdom and the United States. Now attention is being turned to West India shipments, and already large orders for shooks have been executed, with the prospect of a good demand for all our product in that article. Pine boards for the West Indies are also beginning to attract attention, and during the next three or four months the mills engaged in producing that description of lumber will have full employment. Of course the carrying of these goods forms an important item in the industry of this place, and that department will be no exception to the general condition of prosperity. Indeed it is when we come to speak of shipping that we are authorized to indulge in the brightest views of our present and prospective advancement. Tonnage of all descriptions is now very remunerative property, an advance of a very material amount in rates of freight in nearly all trades having lately been established. Ship-building is, in consequence, receiving a stimulus, and the only barrier to a rapid increase of tonnage is the scarcity and high wages of workmen. In a community where this trade of ship-building is not carried on, people have little idea of the large amount of employment an active prosecution of the business offers; the blacksmith, painter, rigger, joiner—all are set to work when the laying down of keels and launching of ships is a thing of frequent occurrence.

A demand for ships from the United States has of late manifested itself, resulting in the taking of a contract by one of our shipbuilders for a ship of large class, the frame of which, however, is furnished by the merchant, and is of American oak.

This frame has recently arrived here, and the work of building has commenced. It will be a new era in the trade if it is found advantageous to United States ship-owners to build in New Brunswick. A heavy amount of repairing on American vessels has been done here every season of late, and a few vessels of small class have heretofore been built in St. John for owners in the United States. This is the first instance of so large a ship having been built here for such owners.

The ships which are now built in this Province are mainly owned here in smaller or larger shares, and the improved rate of earnings now being realized will inure to the benefit of a large class of our people.

House-building is fairly active; the trade, however, is somewhat hampered by the scarcity of bricks and lime. In these articles, though the manufacture has increased, yet consumption has overtaken production, and though all can remember when these materials, which are manufactured close at hand, were a drug in the market, now builders almost have to beg for the privilege of buying a portion of the lots offered for sale.

There is no doubt that every effort will be put forth during the coming winter to get out lumber; with all that can be got the market cannot be overstocked, so large is the demand. The value of pine lumber has nearly doubled in the past twelve years, and timber lands are eagerly sought after. The Government grant to the River De Loup Railway will absorb a large portion, if not all, the Crown Lands in the Counties on the River St. John, and many look with apprehension at so large a monopoly falling into the hands of a company. It is feared the result will be detrimental to the lumbermen of moderate means, while it may largely benefit the capitalist who is able to speculate and secure large blocks of the lands.

The latter part of this month is to be made memorable by the opening of the European and North American Railroad to Bangor, thus giving connection with the railroads of the United States and the Provinces of Quebec and Ontario. Although it may not be that heavy freight will take that route, yet the increased facilities for travel and communication cannot fail to bring the people of the old Canadian Provinces and the Maritime Provinces into closer commercial relations.

The customs receipts for the quarter ending 30th Sept. are just published. The amount is \$296,000. Receipts for the same quarter in 1870 were \$237,000. The receipts of the European and North American Railroad have steadily increased every

month during the year over the corresponding months of last year.

The banks here to-day are contracting their lines of discount. Money has been very easy for a long while; the higher rate of interest in England prompts a policy of restriction.

#### THE CHICAGO DISASTER.

Judging by the confused and contradictory accounts that have reached us up to the time of this writing, no such conflagration has been suffered by any city of the world, as that which has laid Chicago in ashes, unless the great fire of London in 1666, furnishes the parallel. That fire levelled 13,000 houses, desolated a district measuring 436 acres, the flames occupying three days and nights in the march of destruction. The causes of that calamity were evident; rows of wooden buildings seasoned by a dry and heated term, and on either sides of wretchedly narrow streets, furnished the food most acceptable to a conflagration, fanned and driven by a violent east wind. In this respect, the case of Chicago is entirely different, and the first lesson its catastrophe suggests to insurers and the business public is, that there is some serious and radical defect in the prevalent style of business structures in American cities, constituting a great public danger against which wide streets and the most efficient and best arranged fire companies and water works furnish no adequate safeguard. In the rebuilding of Chicago—a work which will doubtless be only less sudden and surprising than its destruction—the most stringent and comprehensive regulations should be prescribed and rigidly enforced. When London was rebuilt the use of lath and timber was strictly forbidden, the houses were distributed under the discretionary power of the king, the streets were widened, and to this exercise of a salutary, if somewhat arbitrary power, London undoubtedly owes its subsequent escape from any similar visitation. American and Canadian cities are at best but a medley of incongruous structures, without uniformity of design; buildings of all sizes shapes and materials, and devoted to every conceivable object, huddled together at the caprice of a multitude of discordant builders; lumber, wood and coal yards, factories of all kinds, for soap and candles, doors and sashes, planing mills, pork factories, distilleries, and everything of the tinder-box character are sandwiched among banks, mercantile warehouses and private residences, constituting a pile tempting enough to the torch of an incendiary, and most aptly designed to feed a conflagration. The rage for

Mansard roofs, which has swept over the whole continent with the rapidity of an epidemic, has not at all mended the matter. In Chicago these roofs are seen surmounting a four or five story row of warehouses, so high that fire engines are powerless to reach them effectively. Hollow as a shell within, and constructed of wood, they make a grand horizontal flue through which a current of air carries the flames with resistless speed. Many of these buildings, with their attractive iron fronts, rendered so to draw tenants, have no proper parting walls between them extending as they should do up through the roof, and hence when one falls a prey to the flames the whole block is bound to follow suit. All this must be remedied if we are to be spared the repetition of such appalling and heart-rending disasters as have thrilled the whole continent with grief, and made the names of Portland and Chicago forever famous in the annals of insurance.

It is almost useless to dwell upon the results to the interests of trade, and insurance of this conflagration, until the facts are better known. This much we regard as certain, that a number of companies are utterly ruined, and enveloped in the same gulph which has swallowed the fortunes of so many affluent merchants. Others will be seriously crippled but may recover. Some four or five of the leading British Companies have agencies there; but we have no idea as to the extent of their risks; two or three of them are in the habit of writing large lines, and may therefore be regarded as heavy sufferers. It is fortunate, however, that the financial position of such companies as the Liverpool and London and Globe, the Royal and Imperial can only be shaken by unprecedented and unheard of calamities. The Chicago fire is an event that does not enter into the calculations of fire insurance companies even as a possibility, and it would be no imputation upon their business sagacity or financial soundness if they were unprepared for it.

Of much more present importance than the losses to insurance companies, merchants and brokers, is the terrible suffering that has been inflicted upon crowds of homeless and helpless poor. With characteristic liberality and promptitude this phase of the calamity is being rapidly mitigated. And we are glad to see the prompt steps that are being taken by some of our municipal bodies and mercantile associations to lend a helping hand. It is a fit time to show that brotherhood of good will that should stir us to relieve suffering fellow-creatures, especially when many of them are Canadians, and all are our nearest neighbors. "The liberal soul shall be made



fat; and he that watereth shall be watered also himself."

In answer to a correspondent, there is nothing to prevent any person, a resident of Canada or otherwise, from insuring his property in a foreign company which has not complied with the statutes of the Dominion, authorising the transaction of business in this country. But the policy (unless ocean marine) must not be issued by the company in this country nor through any agent residing here, otherwise the penalties imposed by the insurance act of 1868 are incurred.

**FIRE INSURANCE IN THE UNITED STATES.**

An examination of the official report upon the business of fire insurance in the State of New York in 1870, shows that the ratio of losses on fire risks to premiums among the 123 New York Joint Stock Fire Insurance Companies was 55½ per cent., against 47 per cent. in 1869. Companies of other States lost 62½ per cent., against 55 per cent. in 1869. The total premiums and losses in each year in the past decade are shown as follows;

*New York Joint Stock Fire Insurance Comp'ys.*

Years.	Premiums.	Losses.
1860.....	\$7,261,596	\$3,984,442
1861.....	6,827,736	3,771,189
1862.....	7,742,191	4,679,323
1863.....	10,181,030	4,189,673
1864.....	15,618,604	8,737,600
1865.....	17,052,087	12,046,794
1866.....	20,786,847	15,312,751
1867.....	21,012,050	12,220,493
1868.....	20,686,198	10,188,295
1869.....	20,537,288	9,683,748
1870.....	20,064,153	11,119,308

Totals.....\$167,757,780 \$95,942,616

*Fire and Marine Co's of other States.*

Years.	Premiums.	Losses.
1860.....	\$6,489,167	\$1,256,529
1861.....	5,572,909	3,894,797
1862.....	6,662,407	3,662,057
1863.....	6,233,194	3,131,771
1864.....	8,224,918	4,968,291
1865.....	8,367,503	5,217,825
1866.....	11,494,357	8,600,995
1867.....	15,635,046	8,940,140
1868.....	16,709,542	9,095,684
1869.....	8,816,200	10,370,594
1870.....	173,469	10,750,132

Totals.....\$120,799,602 \$73,098,815

NOTE.—The premiums and loss in 1860 to 1864, inclusive, in the foregoing table, include those on inland marine risks; for 1865 and years following they are for fire risks only.

The annual losses to premiums are thus shown to be, for the New York companies, 57½ per cent.; for the companies of other States, 60½ per cent.

Taken in separate groups, the companies whose ratio of fire losses to premiums exceeded in 1870 one hundred per cent.; the companies, in which this ratio was over ninety, but not over one hundred, per cent.;

those in which this ratio was over eighty, but not over ninety per cent., &c., &c., the following results are arrived at:

New York Companies.				Companies from other States.			
Average per cent. of losses on premiums.	Risks written.	Premiums.	Losses.	Average per cent. of losses on premiums.	Risks written.	Premiums.	Losses.
Over 100.....	4	\$264,525	\$324,889	Over 100.....	3	\$30,880,473	\$270,360
91-100.....	3	\$28,180,843	602,446	91-100.....	6	96,067,026	885,674
81-90.....	3	54,285,399	558,698	81-90.....	6	106,016,766	1,037,800
71-80.....	3	60,904,872	588,130	71-80.....	9	247,489,198	2,571,501
61-70.....	13	260,700,150	2,235,701	61-70.....	9	138,410,939	1,445,338
51-60.....	14	739,225,805	5,982,616	51-60.....	11	941,131,686	9,593,367
41-50.....	20	604,714,406	4,567,672	41-50.....	4	41,824,401	556,634
31-40.....	8	211,698,009	1,718,638	31-40.....	5	49,410,369	451,287
Under 30.....	17	301,292,034	1,744,056	Under 30.....	7	46,580,852	616,985
	74	588,817,745	2,512,496				

\*The words "loss-rate" being understood to mean ratio of fire losses during the year, to net cash premiums received on fire risks during the year.

For the purpose of comparing these results with those of 1863 and 1866—the years in which the highest and lowest loss rates respectively are shown—we give the following table, showing at one view the proportionate risks written, premiums and losses of 1863, 1866, 1870. (Only companies writing thirty millions of risks or over are included in the comparison):—

No. Co's.	Premiums per million risks written.	Losses per million of prem's.	No. Co's.	Premiums.	Losses.
1863.			1866.		
8 N. Y. Co's.	\$6,289	\$320,256	21 N. Y. Co's.	\$11,671,034	\$5,519,031
3 Other "	9,633	426,998	8 Other "	8,238,921	5,679,086
			1870.		
			24 N. Y. Co's.	\$1,619,714,344	\$6,630,545
			14 Other "	\$1,107,769,273	\$12,865,186

It is often affirmed that fire insurance does not yield an adequate return for the capital employed in it. How far this is true of the American fire insurance companies appears from a statement showing the div-

idends for twelve years, the percentage of such dividends to the capital each year, and the average for the whole period of twelve years, both for New York companies and those of other States doing business in New York State:—

*Dividends for twelve years—New York Companies only.*

DATE.	DIVIDENDS	CAPITAL	P.C. ON CAPITAL
1859.....	\$2,851,723	\$20,007,000	14.25
1860.....	2,469,090	20,482,860	12.05
1861.....	2,121,788	20,282,860	10.45
1862.....	2,043,898	20,432,860	10.00
1863.....	2,024,742	23,633,860	8.56
1864.....	2,483,370	28,807,070	8.66
1865.....	2,661,284	31,557,010	8.43
1866.....	2,073,375	30,649,660	6.76
1867.....	2,272,237	30,961,232	7.55
1868.....	2,753,724	30,042,145	9.16
1869.....	3,380,134	28,611,232	11.81
1870.....	3,441,904	29,761,233	11.56
	30,577,269	315,228,022	9.70

*Dividends for twelve years—Companies from other States.*

DATE	DIVIDENDS	CAPITAL	P.C. ON CAPITAL
1859.....	\$1,743,628	\$12,351,315	14.12
1860.....	1,367,052	9,515,900	14.37
1861.....	1,138,962	9,101,400	12.51
1862.....	1,280,668	9,401,400	13.62
1863.....	1,542,590	9,613,900	16.05
1864.....	1,658,003	12,822,875	12.93
1865.....	1,995,323	12,725,740	15.68
1866.....	1,295,875	13,760,690	9.31
1867.....	1,502,089	16,750,000	8.97
1868.....	2,260,515	19,376,856	11.67
1869.....	3,097,474	22,507,370	13.32
1870.....	3,068,095	22,971,101	13.35
	21,950,274	170,878,547	12.84

It is impossible to say whether these figures represent with strict accuracy the actual results, as the capital accounts of many of the companies are largely made up of profits, so that with respect to such companies, the actual gains of the shareholders have been very much greater than these dividends indicate. On the other hand, a certain amount of capital has been utterly lost through unsuccessful companies. Upon the whole, the dividend returns above given are most likely within the mark, that is to say, that the profits of fire insurance in that country have been larger than represented in the table. Assuming that conclusion as a fact, it is apparent that fire insurance is not an uninviting field for capital where the conditions are such as would be considered necessary to success in any other class of business.

**QUEEN CITY FIRE INSURANCE COMPANY.**

We are pleased to learn from a circular issued by this Company that during the three months which have elapsed since the commencement of operations a very good business has been secured, exceeding by fifty per cent. the estimate made at the time of organization. Limited by the charter to the City of Toronto and County of York, it is not expected that a great

volume of insurance will be secured, but without doubt the Queen City will receive its full share of the business appertaining to its legitimate field. Mr. W. H. Howland, the energetic president, evidently does not regard his position as a sinecure, but is thoroughly determined to make the undertaking to which he has lent the influence of his name a complete success, and in these endeavors he is well supported by an active body of directors.

**INSURANCE LOSSES AT CHICAGO.**—The latest despatch received says,—"The following insurance items have been gathered from trustworthy sources:—Royal Insurance Company of Liverpool, loss, \$133,000; Imperial of Liverpool, \$900,000; North British of Liverpool, \$2,700,000. Good authority foots up the losses of the Liverpool and London Insurance Company at four millions five hundred thousand dollars. The Aetna, of Hartford, and Home of New York, have each \$6,000,000 of insurance in the city. About \$4,000,000 each are in the burnt district. These Companies say that their losses will not exceed \$2,000,000. The Phoenix, of Hartford, has \$700,000 insurance. The Commercial and Mutual, of Cleveland loses \$300,000 of their entire capital, but the stockholders have subscribed \$200,000, and the Company will commence anew. The Pacific and Occidental Companies lost their entire assets. The President of the International Company telegraphs that he will be prepared to pay all their losses amounting to \$800,000. The Boston insurance offices as far as ascertained, are liable for \$4,000,000 Chicago risks. The Hide and Leather Insurance Company has the largest risk, amounting to \$750,000.

**FALSE PROMISES.**—A life agent writes,—"I am much pleased with your reference to the New York Life, under the head of "False Promises in Life Insurance," in your last issue. It was needed. At Three Rivers, one Lewis, a canvasser of theirs, assured several parties that the profits on their "Ten Year Endowment Plan" paid all premiums after seven years, and actually insured six parties on the strength of this assertion. It is really disgraceful that respectable offices will permit these statements to be made on their behalf. This Three Rivers affair occurred lately, and will not be let pass.

**ANDES OF CINCINNATI.**—By a special telegram from Cincinnati we learn that the Andes will pay all its Chicago losses promptly, and remain perfectly solvent. This is gratifying intelligence; we hope to hear similar intelligence respecting other companies represented here

**TORONTO & NIPISSING RAILWAY.**—We understand that Mr. Wm. Gooderham, Jr., was appointed Managing Director of this line at a recent meeting of the Board of Directors.

—Two three-storey brick houses, Nos. 231 and 235 on King street east, Toronto, to Mr. John Fiskin, for \$3,640, at auction.

## THE WINDSOR FIRE.

By Special Telegraph to the Monetary Times.

Windsor, Oct. 10.

An extensive conflagration occurred here this morning. About twenty-five buildings on Main Street, principally stores, including Post Office, Telegraph Office, Hiron's House Hotel, &c., were consumed. Loss estimated about one hundred and fifty thousand dollars. Insurance not ascertained, but North British and Mercantile, Imperial, Royal, Aetna, British American, Western, Provincial and others lose heavily.

## Correspondence.

### AGRICULTURAL INSURANCE CO.

Editor Monetary Times.

SIR,—I see an article in your issue of the 27th September, over the signature of "Insurance," in which he "comes down" on the Agricultural Insurance Company of Watertown for insuring residences, blocks, and furniture in them. That novice in Insurance does not know that detached residence, blocks of from 3 to 6 residences even in them, within the fire limits of Toronto, with their excellent facilities for putting out fires, are not safer and better risks than a large farm establishment with a half dozen barns, all connected, and no means of extinguishing fire? There is nothing in the charter of this Company to prevent taking such risks. When the writer of this article has shown his ability to teach the Agricultural how to do Insurance business, by increasing the surplus of the Company he represents to one a half million of dollars, and has raised the market value of the stock of his Company to 400 per cent., and has deposited \$100,000 of the profits of his business with the Dominion Government to secure its policy holders, we will then listen to his instructions, but until such ability is evinced, we must decline to act upon his *disinterested* advice.

AGRICULTURAL.

Kingston, Ont., Oct. 10, 1871.

## Insurance.

**FIRE RECORD.**—Toronto, Oct. 9.—A fire broke out in Charlton's bake house, on King street west, and spread to the laundry and servants rooms of Thomas' Chop House. Thomas' loss is stated at \$100, with \$300 insurance in the Hartford. The other buildings belonged to David Wilson, and were not insured.

—A dispatch from Windsor, Ont., received just as we were going to press, says that a large portion that town, including a great number of the business establishments, has been consumed by fire.

Odesa, Oct. 7.—On Saturday last the barns and sheds of J. A. Shibley, Yarker, were consumed by fire. A span of his working horses perished in the flames; loss about \$1,500, and \$500 insurance.

Pakenham, Ont., Oct.—The sheds and stables belonging to McPherson's hotel were burned. Three horses and five fanning mills were burnt in them. Cause of fire unknown. Loss about \$1,500, partly covered by insurance on the building.

St. John, N. B., Sept.—The steam saw mill belonging to Gideon D. Bailey, at Newcastle Creek, head of Grand Lake, was burned to the ground. A quantity of small lumber valued at about \$300 was also destroyed. The mill was worth about \$15,000 and was insured for \$8,000.

Listowel, Ont., Oct. 8.—Mr. Becket's barn, was burnt, as it is alleged by an incendiary; insurance \$600.

Scarboro, Sept. 10.—Barns of Thos. Jacques in the 3rd con. were consumed. Watson the tenant had his crop insured. No insurance on the building.

Widder, Ont., Oct. 9.—On Sunday night the barn of Jonathan Ireland was set on fire. The barn and contents were insured for \$400. Loss about \$600.

Windsor, Oct. 9.—A fire broke out in Sandwhich, and spread with great rapidity before it could be checked. It destroyed thirteen dwellings, three stores, butcher's shop, and four barns with their contents. Very little furniture or goods were saved, as most of the inhabitants were at church at the time the fire commenced. The loss will be over \$50,000, only a small part of which is covered by insurance. The fire is supposed to have originated from sparks from a building which had been burned on Friday.

Collingwood, Oct. 9.—There were large bush fires west of this place yesterday, which destroyed one or two small buildings, damaged the lines of the Montreal Telegraph Company, and interfered somewhat with operations on the North Grey Railway. The large tannery near this town, belonging to Pelea & McMillen, caught fire, and in less than five minutes was enveloped in flames, owing to the dryness of the materials it was composed of. The new steam fire engine belonging to the town was on hand in a few minutes, but could do nothing towards saving the burning building, although it prevented the fire from spreading to others in the immediate vicinity. The loss on the building alone is about \$1,000. The owners say they had \$20,000 worth of stock destroyed, the insurance on which was only \$3,000. There were only a few hides, some barrels of oil, and a small quantity of leather saved.

Georgetown, Oct. 9.—A fire broke out in the store of G. Kilbourn. The flames rapidly communicated to the adjoining buildings. J. H. Chase's hotel and stables, S. F. McKinnon & Co.'s store and warehouse, T. Stewart & Co., Spaulding's butcher stalls, S. Stathem's store depot, J. F. Taylor's saddler shop and Benham's dwelling house and stables, were destroyed. By the untiring efforts of the inhabitants the fire was checked. The losses so far ascertained are as follows:—Jas. Young on building \$3,000 insurance \$1,000 in British America; S. F. McKinnon & Co., stock valued at \$15,000 partially saved, insurance \$6,000, Provincial, \$1,000; British America, \$2,000; Western \$3,000; Crozier & McMillan, surplus stock stored in warehouse; S. F. McKinnon & Co., \$600, no insurance; J. H. Chase's loss not known, insurance \$1,000; W. W. Roe's buildings, probable loss \$4,000, insurance \$1,000 in Western, \$500 in another Co.; G. Kilbourn, loss \$1,500, insurance \$1,000 in British America; D. McKenzie, on buildings, total loss above insurance \$400 in Gore and Niagara Mutual; J. F. Taylor, loss \$1,500, insurance \$500 with Provincial; A. Benham, loss not known, no insurance; Mr. Statham's loss about \$600, no insurance.

**THE CHICAGO FIRE.**—It has been quite impossible to collect reliable intelligence respecting the losses suffered at this conflagration. The Associated Press despatch, which contains various inconsistencies, is as follows: The entire assets of insurance companies doing business in Chicago are \$73,000,000, of which about \$7,000,000 are owned by local companies, and about \$66,000,000 by companies outside the State of Illinois, chiefly companies in the Eastern States, at points like New York, Boston, Providence, Norwich and Hartford. The assets of New York companies are in various forms of securities, U. S. State, city and railroad, in bonds and mortgages and in call loans on collaterals.

The only companies likely to live through this terrible ordeal are those which have been very cautiously managed, and which have distributed their risks in small amounts. In the confusion of the day, and with natural unwillingness of officers of losing companies to reveal the amount of risks they have taken on property in Chicago, it is impossible as yet to give a complete list of losses which fall upon insurance companies of New York, but diligent inquiry has furnished the material for the following estimates:—Beckman, \$200,000; Citizens, \$25,000; Columbia, \$3,000; Commercial, \$5,000; Excelsior, \$200,000; Fulton, \$200,000; Guardian, \$35,000; Home, heavy; Howard, \$300,000; International, \$300,000; Lafayette, \$7,500; Liverpool and London and Globe, very heavy; Market, \$100,000; Commerce, small; Aetna, heavy; Mechanics', \$15,000; Mechanics' and Traders', \$30,000; Merchants' of New York, \$15,000 New Amsterdam, heavy; New York, \$15,000; North American, heavy; N. B. and Mercantile, very heavy; Pacific, of New York, \$12,000; Pacific of California, gone; Phoenix, \$300,000; Tradesmen's \$21,000; Williamsburg City, \$85,000; Germania, Hanover, Republic Niagara, four companies, about \$1,000,000. Total so far estimated, \$2,868,000. Boston losses, \$618,000. Total insurance East, so far as is known, \$3,436,500. It will be seen that the total losses of New York companies, and those of foreign companies who have agencies here are estimated thus far at nearly \$3,000,000. It should be said, however, that several of the companies named as holding risks are not yet apprised that they have suffered loss. They have taken policies in various parts of Chicago, and some of them may have escaped serious loss, among these are the Commercial, Columbia, Lafayette, Guardian and Pacific of New York. The amounts held by these companies in Chicago, given in a foregoing table, are therefore not of necessity total losses. It is known however, that terribly heavy losses have been incurred. The Phoenix in this city will probably lose \$300,000, and the amount cannot exceed \$350,000. Its surplus \$858,755, and its capital \$1,000,000, liabilities outside of Chicago amounting to \$93,736, leaving a balance on capital and surplus over and above all losses, \$1,515,018. This is official. English Companies which have agencies in this city, Liverpool and London and Globe and North British and Mercantile have been very heavily struck; but the latter has a reserved fund of \$6,000,000. The exact amount falling on these two Companies cannot be ascertained, but their stability will not be shaken. It is feared that four companies at least will be "wiped out" by this terrible disaster. Rumor names Beckman, Fulton, Excelsior, and the Pacific of California, but we give this only as a rumor. Another rumor says New Amsterdam lost all its surplus and a part of its capital. Home and Market companies are also heavy losers. It is supposed, the loss of the Market Company will exceed \$1,000,000; the Howard Company lose a large amount, it is not yet known how much. Its total liabilities in Chicago are \$300,000. The Merchants' Insurance Co., of New York, had only 15,000 in the burned district, and has a net surplus of \$232,414 over its capital of \$200,000, as the following statement shows: The Merchants' Insurance Co., of this city, escape the Chicago fire with the loss of \$15,000 as the most extreme limit of their loss. LATER.—A careful survey of the insurances to-day shows that there were written on the property destroyed over \$200,000,000. Add another hundred million to this sum and a fair estimate can be reached of the loss.

—8,000 acres of swamp lands in Greenock township, County Bruce, were sold at auction by the Ontario Crown Lands Department, realizing \$40,199.

## Railways.

**OTTAWA JUNCTION RAILWAY.**—This project was formerly designated as the Coteau and Ottawa. The proposed route is thus shown on the plans which have been prepared:—From River Rouge, where it leaves the Grand Trunk, the line passes through the townships of Soulanges, Newton, Longueuil and Lochiel, to Alexandria, a distance of 26½ miles. The line then passes through the township of Kenyon, and near the village of Athole, in the Indian Reserves of Kenyoh, and continuing on through the northern portion of Roxburgh and the southern part of South Plantagenet into Cambridge township, to the High Falls or Casselmanville. It then continues through the latter township to the boundary of Russell, and through that township in a straight line, and passes within one mile and a half of North Duncanville, thence westerly toward Ottawa, passing through Osgoode, Gloucester and a small part of Carleton. A level bridge crosses the Rideau, and the Rideau Canal is crossed by a high level bridge, so as not to interfere with the navigation. It will then enter Ottawa about the line of Bridget street, some quarter of a mile behind the Russell House, and is to effect a junction with the Canada Central at the Union station proposed to be built. The engineer, calculates the cost at \$12,000 a mile, equal to \$960,000, the length of the line being 80 miles from River Rouge to Ottawa: This does not include rolling stock, estimated at about \$4,000 a mile. The line is to be 4 ft. 8½ in. gauge, and it is understood that permission will be given by the Grand Trunk to lay down a third rail from River Rouge to Montreal. A branch line has also been surveyed to Hawkesbury, passing through Vankleek Hill, so as to accommodate that portion of the country. The distance by the present survey from Montreal to Ottawa is 113 miles, namely, 33 miles by Grand Trunk to River Rouge, and from thence 80 miles, the length to be built. By Vandreuil, according to Mr. Kingsford's survey, the distance would be 119 miles; by the present route, via Prescott, it is 166 miles. The promoters disclaim all idea of competing with the Northern Colonization road. Municipal bonuses of \$230,000, including \$100,000 from Ottawa City, and \$3,000 a mile from the Ontario Government for the 66 miles of the line within this Province, or \$328,000, are the principal resources expected to be available for the construction of the line.

**THE NORTHERN PACIFIC RAILROAD.**—At a meeting of the directors of this company, held on September 28, the contract was let to Payson, Canda & Co., of Chicago, for the construction of the road from the Red River to the Missouri River, 200 miles, to be completed by the 1st day of July next. At the same time the contract was let to De Graff & Co., of St. Paul, for the construction of the St. Paul and Pacific road from Sauk Rapids to Brainard, to be completed by December 1; also, the line from St. Cloud to Pembina, to be done before the 1st day of January, 1873, a distance of about 350 miles. The completion of these contracts will put the Territories of Dakota and Montana, as well as the District of Manitoba and the great valley of the Saskatchewan, in direct communication with the entire system of railways of the United States and Canada, and make a grand total of 850 miles of railway under the management of the Northern Pacific in Minnesota and Dakota.

**THE BUFFALO BRIDGE.**—An exchange paper says of the International Bridge now building for the Grand Trunk Railway at Buffalo:—"Negotiations have been opened with the Great Western Railway of Canada, with a view to having that road take an interest of one-half in the bridge. The London directory of the latter road, anxious to know that the investment will

be a safe one, commissioned Capt. Jas. B. Eads, Mr. E. S. Chesbrough, of Chicago, Engineer of the Detroit Tunnel, and Mr. George Howe Reid, Chief Engineer of the Great Western Railway, to visit the bridge and report upon its safety, solidity, design, etc. After visiting the bridge these gentlemen met in St. Louis, and during the last four or five days have been engaged in the preparation of their report. The report has been forwarded to Mr. Joseph Price, Treasurer of the Great Western Railway, at Hamilton, Ontario, and will be by him at once sent on to London. The contents of the report are not known, but it is believed to be unfavorable to the bridge, and to suggest important alterations in the design, to insure its safety against the action of the heavy ice usually formed on Lake Erie.

**THE DETROIT TUNNEL.**—The plan contemplates really a series of three cylindrical tunnels. Two of these will be for road purposes, each being 18½ feet interior diameter. They will be parallel, and 50 feet apart. This plan is deemed preferable to a single tunnel with double tracks, both on account of less liability to accidents and delays, and on account of strength and economy. The third tunnel will only run under the river; will be below and midway between the others; is designed for drainage only, and will have an interior diameter of 5 feet. This third tunnel will be constructed first, in order to fully develop the character of the soil, and to drain the other two as the work progresses. It is expected that the building of the lower tunnel will fully determine the feasibility of the entire project, and this will, therefore, be completed before work is undertaken on the road tunnels proper. If difficulties are met with anywhere, the drainage tunnel will be likely to encounter them, and their nature can then be determined before any great expense is incurred. Work will be commenced on the Detroit side, and advanced to the centre of the river, when the Windsor end will be opened. It is expected that 2½ years will be required to complete the work, assuming it to be possible.

**THE MONT CENIS TUNNEL.**—The total expenses of this tunnel amount to 65,000,000f.; of these, 28,000,000f. are to be contributed by the Victor Emmanuel Railway, or Railway of Northern Italy. This sum is to be paid on or before the opening of the tunnel. The French Government was to pay 19,000,000f. if the work was accomplished within twenty years, reckoning from 1862. But if the work was accomplished at an earlier date, France bound herself to pay 500,000f. more for every year gained upon the stipulated time. As there have been eleven years thus gained, France will have to pay 5,500,000f. besides the 19,000,000f. of the original stipulation. She has, besides, to pay five per cent. interest on the money due for the work as it proceeded from year to year. Thus Italy will pay something less than 20,000,000. Had the construction of the tunnel continued beyond the stipulated term of twenty years, Italy would have lost 500,000f. for every year in excess of that period. The tunnel was opened with great success on Saturday, Sept. 16th.

—Out of 307,000,000 people carried on English railroads in 1869, only 17 were killed by causes beyond their own control, while on the streets of London 140 persons were killed, and it is estimated that the orangepeel on London pavements kills more people than all the English railroads.

—The Premier of New Brunswick, Mr. Hatheway, stated at the Kingston Exhibition, that the funds for the construction of the Frederickton and Riviere Du Loup railway between these points had been secured, and that the contracts would soon be let.

## Financial.

## TORONTO STOCK MARKET.

Reported by Blaikie &amp; Alexander, Brokers.

TORONTO, Oct. 11, 1871.

We have to note a continued dullness in the stock market. During the past few days, however the transactions have been more numerous, but at somewhat lower figures.

**Banks.**—A large amount of Commerce changed hands during the week at rates varying from 119 to 121½, closing to-day rather firm with sales at 121½ and buyers at 121. The sales of Toronto have been small, a few lots being placed at 172½ and 173. Royal is firm and shows an improvement, the sales being made at rates running from 101½ to 103½, closing with sellers at 104. Some demand is made for Ontario at 105 to 105½, but holders generally look for higher figures. Quotations of Dominion remain unchanged, and are 109 bid, 110 asked. Montreal ruled pretty steady through the week with sales at 239 to 240½, closing 239½ to 240. Merchants' was placed at rates between 121½ and 123, the last sales being at 122½.

**Bonds.**—In Governments there is nothing doing, and quotations are quite nominal. Sales of Dominion stock were made at 111, but there is little on the market. Long date City Bonds are offered at 96½ to 97. Some round lots of first-class Counties were placed at 103½, and a lot of first-class Townships at 97½.

**Sundries.**—There is nothing at all doing in the miscellaneous stocks, sellers asking figures a little below the rates of last week, but without finding any buyers. Quotations on the whole list are not materially changed from those of some weeks since.

**MERCHANTS' BANK OF P. E. I.**—This new Bank, newly organized in Charlottetown, Prince Edward Island, will shortly commence business. The following gentlemen have been elected directors:—Robert Longworth, John F. Robertson, Artemas Lord, George R. Beer, L. C. Owen, Andrew A. McDonald, and Alexander Brown. Mr. Longworth was appointed President.

**THE UNCERTAIN DURATION OF RICHES.**—The duration of riches is as uncertain as the duration of life. There are few business men who do not fail at one time or another, and the number that retire on a competency is very limited. Take at random a score of men whom you have known in the hey-day of business life and prosperity, and trace them to the sere and yellow leaf, and how many of them do you find in independent circumstances? It is a sad truth that even among the earnest and faithful class of merchants few secure for themselves a comfortable living in the declining years of life. Nor is the application of this remark limited to business men alone; lawyers, physicians, clergymen, mechanics, and even farmers, are subject to corresponding vicissitudes and are over-reached by similar eventualities. Surely in the light of such experience common sense would suggest the making of some provision of an alienable character for old age. The form of insurance known as endowment enables us to do this in the easiest and surest manner, while, at the same time, it affords all the protection of a life policy during the active part of our career. For example: the annual premium per \$1,000 pure insurance is, at age 30, \$19.63. The policy is payable at death only. But for an additional annual payment of say \$14.15 a company will stipulate to pay the insurance when the insured reaches age 55, and, of course, previously, in the event of his death. Such a policy is a protection to oneself in old age as well as to one's family during the busy part of life.

## Commercial.

## OIL MATTERS IN PETROLIA.

(From our Own Correspondent.)

PETROLIA, Oct. 9, '71.

Nothing new in oil-matters. There have been some very fair strikes, and east of the railroad, near Pithole station; appears to be the favorite place. There have been some very good wells got in that vicinity within the last three months, amongst which the Linsay (now 3 years in operation); the Penton, the Prince, the Craise & M'Kenzie, the Montcrief, the Holston, and several others, are all wells from 25 brls. to 75 brls. per day. The McMillan territory, west of this, is for the present neglected. Adjoining it, the Shoemaker, west, and the Perkins, north, have several good wells running, and more going down. Lot 12, in 12th con., is also a favorite spot; in fact, lands all around there are held at high rates.

The production has not fallen off, and the combination of producers stick to their prices, and sell all they have on hand. There is a more lively demand for refined at better rates. The shipping is still held up, and averages from here to different points 24 cars per day. The mammoth still will soon be in full blast. Mr. Williams, of Hamilton, has commenced building a refinery here. Business in all its branches brisk. No demand for outside lots.

Crude.....	\$1.50	Export.
.....	2.50	Home Con.
Refined firm.....	23cts	per gal.

## MONTREAL MARKET.

From our own Reporter.

MONTREAL, Oct. 10, '71.

The trade in most departments has been pretty active, and for foreign produce the tendency of prices is upward. The breadstuffs market has continued easy since last report. Dry goods are still moved in considerable quantities, but stocks are well assorted, and are sufficient to meet the demand. Large quantities of new groceries are beginning to arrive, and a brisk trade is anticipated. Pig iron is in brisk demand. Freighters are rather easier, and tonnage is in fair supply. The harbor commissioners have decided on having a survey of the channel between Montreal and Quebec, with the view of deepening it, so as to allow the largest vessels to come to this port without discharging part of their cargo at Quebec. Ashes are steady. Provisions in good demand, at rather higher rates.

**ASHES.**—**Pots.**—The demand for pots has been well sustained all week, and sales are reported at various prices, from \$6.60 to 6.67½ and 6.75. **Seconds** have met a steady sale, at \$6 to 6.07½. **Thirds** are in active demand, at \$5.25. **Pearls.**—**First**s are sold at \$7.50, and **seconds** at 7.10. The stock of ashes at present in store are, pots, 329 brls.; pearls, 102 brls. An advance in the rate of freight on ashes is noted, which will no doubt tend to keep the market quiet.

**BOOTS AND SHOES.**—A moderate demand for all kinds exists, and some of the heavy kind of goods are in short supply for the wants of the trade, and an advance in price is looked for, but for the present there is no change to note in price.

**COAL.**—There has been a great deal of activity in all kinds of coal, as the large consumers are desirous of laying in their stocks before the weather breaks up. Scotch steam is in more plentiful supply, and is now obtainable at \$5. American coal is firm at the advance noted in our last report, and a further advance is still spoken of.

**FISH.**—The market is not so active as is usual at this season; there is no desire shown to press the stock on the market. Dry cod has been moved to some extent at \$1 to 4.25; green cod is nominal at \$3 to 3.50; salmon is easier, with sales at \$14.50 to 15; a few lots of herrings have been sold at auction, but prices have not yet been established.

**FLOUR.**—Receipts for the past week, 29,486 brls; total receipts from 1st Jan. to date, 657,848 brls, being a decrease of 88,326 brls on the receipts for the corresponding period of 1870; shipments for the past week, 20,086 brls; total shipments from 1st January to date, 572,479 brls, being a decrease of 71,858 brls on the shipments for the corresponding period of 1870. The sales this week foot up to a large quantity, but the advance noted last week has not been maintained; market closed steady at a decline of about 5c. Superior extra nominal at \$7; extra superfine, \$6.50 to 6.60; fancy superfine, \$6.30 to 6.40; super from Canada wheat, \$6.10 to 6.20; strong bakers' flour, \$6.20 to 6.40; Welland Canal flour \$6.15; superfine No. 2, \$5.70 to 5.75; fine, \$5.25 to 5.30; Middlings, \$4.25 to 4.50; Pollard's, \$3.50 to 3.75; Upper Canada bag flour, \$2.80 to 2.85; oatmeal, \$5.50 to 5.60.

**GRAIN.**—**Wheat.**—Receipts for the past week, 356,232 bus; total receipts from 1st January to date, 5,644,843 bus, being an increase of 694,138 bus on the receipts for the corresponding period of 1870; shipments for the past week, 367,963 bus; total shipments from 1st January to date, 5,077,633 bus, being an increase of 933,219 bus on the shipments for the corresponding period of 1870. Market this last week has been moderately active, but prices have somewhat declined; the current quotations to-day are:—U C white winter, \$1.45 to 1.46; Canada red winter, \$1.40; Chicago No. 2 spring, \$1.32½. **Maize.**—Very little doing, and cargo lots are nominal at 65c to 66c. **Peas.**—Are scarce, and are now at 78c to 80c. **Barley.**—The new crop is now beginning to arrive, and sales have been made at 54c to 56c. **Oats.**—This department has been very quiet, and any sales reported have been for small lots at 32c to 34c.

**GROCERIES.**—**Teas.**—There is no change to note in prices, but the sales of Uncolored Japans, Twankay and Young Hysons have been very large, and a healthy, strong feeling pervades the market. **Sugar.**—Business has been fairly active, and large sales of low to refining grades have been made at 8c to 8½c; yellow refined have been in good demand by local refiners at 9½c to 9½c; Scotch refined has been placed to some extent at 9c to 9½c. **Molasses.**—A moderate business has been done this week:—Centrifugal at 20c to 21c; fair to good clayed, 22c to 23c; Barbadoes, 35c to 37c; choice Porto Rico is held at 39c to 40c. Syrup are firm but unchanged in price. **Rice.**—Market strong and prices tend upward; sales at \$4.10 to 4.35, according to sample. **Fruit.**—The new crops are arriving, and are more freely offered: new Layer raisins are still rather scarce; old are held from \$1.70 to 1.75 per box; new Valentias have been sold at 7c to 7½c; currants have been extensively dealt in at 5½c to 5½c; other fruits are in good demand and late rates are realized.

**HARDWARE.**—There has been a steady and increasing demand, and western buyers are largely in the market, and the advance noted in last report has been fully realized. The rates of quotation have not been altered during the week, but almost all the sales reported have been at last week's outside rates.

**NAVAL STORES.**—The current of the market runs high. Spirits of turpentine are scarce in this market, and are now held firmly at 77½c to 80c. Rosins have advanced; common to strained, \$4; No. 2, 4.50; No. 1 to pale, \$5 to 7; extra, \$8 to 9. Pine pitch and tar, \$4 to 4.25.

**OILS.**—Market has been dull. Sales of cod at 48c to 49c; pale seal quiet, at 52c to 53c; steam refined, 54c to 56c; straw seal, 48c to 49c; olive oil, \$1 to 1.15.

**SALT.**—There has been an active market during the week; coarse has sold from 55c to 62½c, market closing at 62½c to 65c; fine in fair demand, at 70c. to 72½c; factory filled, \$1.35 to 1.50.

**TORONTO MARKET.**

Trade during the week has been quiet in the leading branches, though there were some exceptions. Barley is coming forward freely at all the various towns in Ontario, causing a steady demand for money for its purchase. The dry character of the season has been of much advantage to farmers in the way of facilitating the teaming of their grain, and will tend much to bring the crop earlier into market. On the other hand, numerous fires, some small, but two or three of larger proportions, as at Georgetown and Sandwich, Ont., have done a good deal of damage in the aggregate. Attention has been much occupied with the Chicago fire, which is admitted to be the most serious calamity of the kind in the records of history. It undoubtedly far exceeds the great fire of London in Sept., 1866, in respect of the amount of property destroyed on the extent of ground burned over. A great blow has been inflicted upon the trade of the Garden City, from which it cannot recover, even with all the characteristic energy of its inhabitants, for a good while to come. This event has had a decided effect on prices, and the views of holders of stock in several lines of trade.

**BOOTS AND SHOES.**—Prices are stationary as quoted. Trade is rather quieter this week, the orders now coming in being solely for sorting up or replenishing stock.

**DRY GOODS.**—A steady trade was done during the week, without any special feature to notice. Heavy goods continue firm, and altogether the tone and feeling in the market is much the same as last week.

**GROCERIES.**—Coffees continues very stiff in response to the advance taking place in the leading markets of the world. In New York, owners of stocks are buoyant in their ideas, and prices advanced a quarter to half a cent at a time. Stocks there are 42,946 bags, against 62,838 bags at the same date last year. Sugar keeps very steady, with a rather dull market, and without change in prices. There is very little doing in Montreal sugars, the Scotch refined taking the preference on account of price and color. An extra demand is expected from the Chicago market in consequence of the fire, and we know that the feeling of some holders is stiffer on this account. The stock in New York is—

	bx.	hhds.	bags.
Stock in first hands..	74,878	57,339	320,679
Same time 1870.....	94,862	60,564	465,381
" " 1869.....	114,285	95,653	135,633

Da Costa & Co.'s circular, received by last mail, and dated Sept. 7th, says: "No sugar to be had.—Molasses—Last sales 20c per gal. and \$4 for pun.; very little on the Island. We have had, within the past few days, some fine showers; these have tended to improve the young canes extensively—we therefore may still look for a good crop next season." Tea—The usual demand exists for the various descriptions, without any special improvement to notice. An observer that telegrams from Hong Kong, dated 31st August, gives the total exports from China and Japan up to that time as 74,000,000 lbs., against 72,000,000 lbs., and 88,500,000 lbs., about the same dates in 1870 and 1869 respectively. The receipts in New York on the 6th inst, since January 1st, were 36,894,451 lbs., against 38,069,778 lbs. last year.

**HIDES AND SKINS.**—There is an active demand at firm prices, but receipts up to the present have been very light. *Calfskins*—Few or none coming in, and prices quite nominal. *Sheepskins*—Are now plentiful, but all that offer are eagerly taken at \$1.

**LEATHER.**—Trade has been active. The demand for Spanish and Harness has been brisk at unchanged prices. For other descriptions of stock, except upper and kip, the enquiry has been very good and prices well maintained.

**PETROLEUM.**—The market is firm, and holders being confident, are indisposed to sell, except retail lots, at our quotations. For wholesale rates see our Petrolia correspondence.

**PRODUCE.**—The business has been a good deal disturbed by the derangement of western market, consequent upon the Chicago fire; it is now asserted that less than two millions of bushels of grain were destroyed, although there were over 6,000,000 in store. Holders, however, make this a pretext for asking higher prices. It is pretty well ascertained that but six elevators were destroyed; this will tend much to retard the forwarding of the crop, besides the actual loss suffered. The possibility of a financial panic, growing out of the failure of insurance companies, is regarded as one of the contingencies of the future. On the 30th September the visible supply of wheat at all the principal points of accumulation in the United States and Canada, including the amount in transit by rail and canal, was 8,756,000 bush., against 7,600,000 bushels the week previous, and 8,798,000 bushels on the 30th September last year when stocks in Montreal, Toronto, Baltimore and Philadelphia were not included. *Flour*—No. 1 superfine has been held at equal to \$5.50 to 5.60 here; spring extra at \$5.60 to 6.65; fancy at \$5.70 to 5.75; and extra at \$5.90 to 6.00. Sales, mostly of small lots, have been frequent but terms are rarely reported. The above figures, however, represent present values pretty nearly. *Oatmeal*—Sale of 100 barrels at \$5 on the track. *Cornmeal*—Unchanged at \$3.25 to 3.50 for small lots on the track. *Bran*—\$13 to 14 on the track. *Wheat*—Has been freely offered with a fair demand at \$1.32 to 1.33 for No. 1 Soules and Deihl on the track. Several cars of No. 1 Treadwell sold at \$1.33 f.o.b., and Spring at \$1.23 on the track. *Barley*—The market, during the greater part of the week, showed signs of weakness, the result of large receipts, scarcity of vessels, and high freights. The shipping prospects was also discouraging. The demand was chiefly confined to No. 1, other grades being unsaleable. Carloads of No. 1 Northern generally brought 60c; other lots of No. 1 made 58c to 59c on the track, there were sales of a number of cars of No. 2 at 56½c, sales afterwards reported of 11 cars of No. 1 Nipissing at 59½c on the track, which is equal to 61c in store; 2 cars No. 2 sold at 65c on the track. *Peas*—The street price continues at 73c to 74c, with light receipts; no lots selling. *Oats*—Steady, with a moderate demand for car loads on the track, at 37c to 37½c; sale of 3 cars at the inside rate. *Rye*—Nothing doing in lot; 65c would now be paid at the distilleries.

**PROVISIONS.**—*Butter*—The feeling is rather easier. Shipping lots of fine quality are still wanted at 16c to 16½c. Small lots of really choice for local use would fetch 17c to 18c. *Cheese*—Small lots selling at 10c to 10½c; shipping lots at 9½ to 9¾c. *Eggs*—Continue scarce and dear, 15c to 16c being paid for shipping lots. *Bacon*—Small lots continue to move at the old prices. *Hams*—Nominally unchanged. *Lard*—Held in small lots at 10c to 11c. *Dressed Hogs*—Selling at 5½c to 5¾c per lb. *Salt*—Continues moderately active, at unchanged prices. Godrich fine, \$1.50 by the carload; do coarse, 80c per bag; Liverpool coarse, 76c to 84c; do fine, 90c f.o.c. on the wharf.

**THE MUTUAL**

*Life Association of Canada*

Incorporated by Special Act of the Parliament of Canada, 1871.

Government Deposits made and License obtained, under the General Insurance Act.

**BOARD OF DIRECTORS:**

- CLARKE GAMBLE, Esq., President.
- JOHN TURNER, Esq., Vice-President.
- WILLIAM THOMSON, Esq.
- HON. WILLIAM McDUGALL, C. B.
- JAMES MICHIE, Esq.
- FRANCIS SHANLY, Esq.
- A. THORNTON TODD, Esq.
- HON. WILLIAM CAYLEY,
- G. L. BEARDMORE, Esq.
- W. N. HOWLAND, Esq.
- JOHN BIRRELL, Esq., London.
- W. L. BILLINGS, Esq., M. D., Hamilton.

SOLICITOR.  
RICHARD GRAHAME,  
MEDICAL ADVISERS.

J. H. RICHARDSON, M.D., and N. BETHUNE, M.D.  
BANKERS.

**THE ROYAL CANADIAN BANK.**

**HEAD OFFICE:**

British America Insurance Company's Buildings,  
Corner of Church and Court Sts., Toronto.

This Society is the first MUTUAL Life Assurance Company of Canada, and as the MUTUAL Companies of Great Britain and the United States have the most successful Companies, there is every reason to believe that the experience of Canada will realize the same results.

The attention of intending assurers is invited to the prospectus of the Association, which not only establishes the fact of the universal success which attends the operation of Mutual Life Assurance Societies, but in a measure explains why such is the case.

It is important to observe that in the case of the very best Companies, nearly the whole of the paid-up capital has been paid by bonuses out of the premiums of the assured members.

A Life Assurance Society is in reality a Saving's Bank and may be regarded as gathering together the annua savings of the assured under an agreement that as each dies, his representatives will receive whatever sum his savings would amount to on an average in a lifetime.

This Company will be controlled by the assured members themselves, and it is therefore unnecessary to urge any further argument in its favor than the fact that it is a Mutual Company, and a Canadian one.

The following special advantages may be secured by assuring in this Company:

**Low PREMIUMS,** which at the same time are high enough, even though in the future the rate of interest realized should fall to 4 per cent.

**Premiums are deposited to the credit of Assured Members,** earning whatever rate of interest the Society obtains upon its investments, and may be withdrawn at any time, deducting therefrom an equitable share of claims and expenses.

**Profits are distributed equitably on what is known as the "Contribution" plan,** and will therefore continually increase.

**Profits may be deferred** at the option of the assured, to a specified age, in which case a handsome endowment is secured in addition to Life Assurance, for the ordinary premium.

**Policies kept in force** for members so long as any funds remain at the credit of the assured.

As all the assured members share the profits, a policy in this Association is far more valuable than one for a similar amount in a Proprietary or Mixed Company.

Prospectuses and every information may be had at the Chief Office, or at any of the agencies.

**WM. POWIS,**  
Actuary and Secretary.



**Grand Trunk Railway.**

**TRAINS ARRIVE AND DEPART AS FOLLOWS**  
at and from Toronto:

EAST.					
	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	5:37	5:52	12:07	6:22	7:07
Arrive	9:07	10:37	9:22	5:07	9:52

WEST.					
	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	7:30	11:45	3:45	5:30	11:30
Arrive	5:15	10:10	1:05	6:00	9:05

**Great Western Railway.**

	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	7:00	11:45	4:00	5:30	8:00
Arrive	9:20	11:00	1:15	5:30	9:20

**Northern Railway.**

	a.m.	p.m.
Depart	7:00	4:00
Arrive	10:35	9:10

**Toronto and Nipissing Railway.**

	a.m.	p.m.
Depart, Berkeley Street	7:45	3:30
Arrive	10:45	6:20

**Toronto, Grey and Bruce Railway.**

	a.m.	p.m.
Depart, Union Station	7:45	4:15
Arrive	10:40	7:20

**CONFEDERATION**

**LIFE ASSOCIATION OF CANADA.**

HEAD OFFICE—MASONIC HALL, TORONTO.

GUARANTEE CAPITAL ..... \$500,000  
*Stock and Mutual Plans combined.*

Deposited with Dominion Government for security of Policy-holders—\$50,000.

Its participating policies give assured one vote in management for each \$1,000 insured. Holders of these policies must constitute at least one-third of Board of Directors.

Its Government Savings' Bank Policy provides an absolute security to the assured for the full value of his Policy at any time, the funds for this purpose being invested on his behalf and deposited in the Government Savings' Bank, beyond the control of the Directors, and withdrawable only by himself or order, notwithstanding forfeiture or discontinuance of payment.

This is a home institution, founded upon the safest and soundest principles. Its investments will be made in Canada, thus helping to promote home enterprises and the welfare of our own country.

**OFFICERS.**

PRESIDENT.

SIR FRANCIS HINCKS, K.C.M.G., C.B., Finance Minister of Canada.

VICE-PRESIDENTS.

Hon. W. P. HOWLAND, C.B., Lieut.-Governor of Ontario.

Hon. WM. McMASTER, President Canadian Bank of Commerce.

DIRECTORS.

Hon. M. C. CAMERON, Provincial Secretary.

JAS. YOUNG, M.P., of Galt.

B. HOMER DIXON, K.N.L., Consul General of the Netherlands.

WM. ELLIOT, President Board of Trade, Toronto.

EDWARD HOOPER, Druggist, Toronto.

J. H. MASON, Sec. & Treas. Can. Per. B. & S. S.

Wm. McGIVERIN, Pres. Board of Trade, Hamilton.

THOS. N. GIBBS, M.P., of Oshawa.

ROBT. WILKES, Wholesale Jeweller, Toronto.

JNO. K. MACDONALD, Treasurer County of York.

W. H. BEATTY, Solicitor, T. G. and B. R. R.

BENJ. MORTON, of Messrs. Morton & Smith, R. E. Brokers.

ACTUARY.

J. B. CHERRIMAN, M.A., Prof. Mathematics, University College, Toronto.

SOLICITORS.

Messrs. PATTERSON & BEATY.

MEDICAL EXAMINER.

JOHN P. RUSSELL, M.D., Edin.

BANKERS.

THE CANADIAN BANK OF COMMERCE.

Energetic Agents wanted throughout the Dominion, Apply, with references, to

WILLIAM McCABE,

General Manager, Toronto.

**Insolvent Act of 1869.**

In the matter of WILLIAM McMULLEN, an Insolvent.

The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at the Insolvent's place of business, in Yorkville, on Tuesday, the seventeenth day of October, 1871, at ten o'clock, a.m., to receive statements of his affairs, and to appoint an assignee.

JOHN KERR, Interim Assignee.

**AGRICULTURAL**

Insurance Company of Watertown, N. Y.

CANADA BRANCH OFFICE—KINGSTON, ONT.

Cash; Assets - - - - - \$600,000.  
Deposit at Ottawa - - - - - 100,000.

This Company commenced business in Canada in June, 1870, and up to the present time has issued upwards of 8,000 Policies—a result in first year's business unparalleled in the history of Canadian Insurance.

**ADVANTAGES OFFERED.**

1st. Absolute security to Policy-holders in the shape of a large paid-up Cash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of Canada Policy-holders especially.

2nd. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.

3rd. A large and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay without any delay.

4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

ISAAC MUNSON, Secretary.

JOHN C. COOPER, President.

E. H. GOFF, General Agent and Adjuster.

**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,

1-17 Waterloo, Ont.

**PHOENIX**

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.

**Insolvent Act of 1869.**

In the matter of William Ball Yeats, an Insolvent.

I the undersigned, John Kerr, have been appointed Assignee in this matter.

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

JOHN KERR,

Interim Assignee.

Toronto, Oct. 5, 1871.

**Hall & Fairweather,**

**COMMISSION MERCHANTS**

AND

DEALERS IN FLOUR.

ST. JOHN, NEW BRUNSWICK.

COLLECTION OF DEBTS.

**Cupples & Hunter,**

Managers of the

Canada Mercantile Protective Association,

Established in 1864, for the Collection of Debts throughout the Dominion, &c. Commission charged only on the amount collected.

20 TORONTO STREET, TORONTO.

**Financial.**

Philip Browne & Co.,

BANKERS AND STOCK BROKERS,

DEALERS IN

STERLING EXCHANGE, U. S. Currency, Silver and Bonds, Bank Stocks, Debentures, Mortgages, &c., &c. Drafts on New York issued, in Gold and Currency. Prompt attention given to collections. Advances made on Securities.

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE, & PHILIP BROWNE, Notary Public.

**DOMINION BANK.**

NOTICE is hereby given that

A DIVIDEND

At the rate of

EIGHT PER CENT. PER ANNUM

Upon the paid up Capital Stock of this institution has been this day declared, and that the same will be payable at the Banking House in this city, on and after Wednesday, the

First day of November next.

The Dividend will be calculated from the date of the organization of the Bank, viz.: the 10th day of January last, and upon subsequent payments from their dates.

The Transfer Books will be closed from the 15th to the 31st October next, both days inclusive.

By order of the Board.

Toronto, 8th Sept., 1871. R. H. BETHUNE, Cashier.

Robert Beaty & Co.,

EXCHANGE OFFICE,

BANKERS, BROKERS &c.,

53 King Street East, opposite Toronto St., Toronto.

DRAFTS ON NEW YORK, GOLD, SILVER, UN- current money, Mortgages, Stocks, Lands, Houses &c., bought and sold at best rates. Orders, by Telegraph or letter promptly attended to. interest paid on Deposits. 18-3m

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

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce

W. J. MACDONELL,

Manager

THE BANKING AND EXCHANGE OFFICE OF

R. Henry Brett,

TORONTO, CANADA.

In addition to a local business this office draws Exchange on London and Liverpool and also small bills at sight for the accommodation of emigrants and others. APPLICATION FOR DISCOUNT may be made daily at the counter from ten to twelve o'clock.

BANK OF ENGLAND NOTES,

Sterling Exchange, American Currency bought and sold

R. H. BRETT,

Toronto, August, 1871. Toronto Street

Dickson & Macgregor,

INSURANCE AND GENERAL AGENTS AND Accountants. Marine and Fire Losses carefully adjusted; accounts audited, and prompt attention given to collections. No. 8 Ontario Chambers, corner Church and Wellington Streets.

CHARLES R. DICKSON. ALEX. MURRAY MACGREGOR

**Mercantile.**

**Lawson, Harrington & Co.,**  
**GENERAL COMMISSION MERCHANTS,**  
 DEALERS IN  
 DRY AND PICKLED FISH, FISH OIL AND KEROSENE,  
*Commercial Wharf,*  
 Halifax, N. S.

**Joseph S. Belcher,**  
 (Late Geo. H. Starr & Co.)  
*Commission and West India Merchant,*  
 HALIFAX, N. S.  
*Particular attention given to the purchase and sale of Dry and Pickled Fish, Flour and West India Produce, &c.*  
 CONSIGNMENTS SOLICITED.  
 REFERENCES.—Quebec Bank, Toronto; G. H. Starr, President People's Bank, Halifax; R. W. Fraser & Co., Halifax; Geo. Hughes & Co., Boston. 3-6m

**J. F. Lawton,**  
 Manufacturer of every description of  
 PATENT GROUND  
**WARRANTED CAST STEEL SAWS.**  
 ST. JOHN, N.B.  
 For Price List and Terms send address.

**EXTRA SHOE NAILS, TACKS, &c.**  
**S. R. Foster's**  
**NAIL, SHOE NAIL AND TACK WORKS,**  
 ST. JOHN, N.B.  
 For Price List and Samples please address our Agent at Montreal.

**JOHN A. ADAMS,**  
 39 St. Francois-Xavier Street.

**Richard Hall & Co.,**  
**HARDWARE MERCHANTS AND MANUFACTURERS' AGENTS,** 37 Front Street, Toronto.

**L. Coffee & Co.,**  
**PRODUCE AND COMMISSION MERCHANTS,**  
 No. 2 Manning's Block, Front Street, Toronto, Ont.  
 Advances made on Consignments of Produce.

**Parson Bros.,**  
**PETROLEUM REFINERS, AND WHOLSALE**  
 Dealers in Lamps, Chimneys, etc. Warerooms, 51 Front St.; Refinery, cor. River and Don Sts., Toronto.

**Sessions, Turner & Cooper,**  
**MANUFACTURERS, IMPORTERS & WHOLESALE**  
 Dealers in Boots and Shoes, Leather Findings, etc. Warehouse, Front St., and next door to that of Jas. Campbell.

**John Beard,**  
**WOODSTOCK, ONT., MANUFACTURER OF**  
 First-Class Turned Flour Barrel Heading. Insurance and Land Agent. 24

**Herrick & Crombie,**  
**BANKERS, COMMISSION MERCHANTS,**  
**AND GENERAL AGENTS.**  
 For the Purchase and Sale of Manufacturers, Produce Bank and other Stocks, &c.,  
**OTTAWA AND PEMBROKE.**  
 Consignments solicited. Parliamentary business attended  
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**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.**

**Hotels.**

**St. James' Hotel, Montreal.**  
**THE UNDERSIGNED BEG TO NOTIFY THE**  
 public that they have purchased the above well known first-class Hotel, and which is now carried on as a Branch Establishment of the St. Lawrence Hall,  
 Under the management of Mr. Samuel Montgomery, (nephew of Mr. Hogan,) and Mr. Frederick Geriken, both well known to the travelling community, both in the United States and Canada, as being connected with the St. Lawrence Hall.  
 The ST. JAMES is favorably situated, facing Victoria Square, in the very centre of the city, and contiguous to the Post Office and Banks. Its convenience for business men is everything that can be desired, as it is in the immediate vicinity of the leading Wholesale Houses. The rooms being well appointed and ventilated, are cheerful for families, while the *menage* will be unexceptionable, and no pains will be spared in ministering to the comfort of guests. The proprietors, having leased the adjoining premises, are prepared to offer every inducement to the Spring and Fall Trade; and as their tariff is unexceptionably reasonable, they hope to obtain a large share of public patronage.  
**H. HOGAN & CO.**

**Real Estate.**

**Wadsworth & Unwin,**  
 (Successors to Dennis & Gossage.)  
**PROVINCIAL LAND SURVEYORS, VALUATORS,**  
 Civil Engineers and Land Agents. Office—42 Adelaide Street East, opposite the Court House, Toronto.  
 N.B.—Surveys of every description performed in all parts of Ontario. Mining Lands and Tiuber Limits, in unsurveyed territory, surveyed in accordance with the rules and regulations of the Crown Lands Department.  
**V. B. WADSWORTH,** CHARLES UNWIN,  
 27-17t P. L. Surveyor. P. P. Suaveyor.

**GOOD FARM LANDS**  
 Can be purchased by actual settlers on advantageous terms from  
**The Canadian Land and Emigration Company.**  
 Apply to  
**C. J. BLOMFIELD,** Manager,  
 Peterborough,  
 Or to the Agency in Toronto,  
**W. R. STRICKLAND,**  
 39 King St. West.

**D. Mitchell McDonald,**  
**BARRISTER, ATTORNEY-AT-LAW,**  
 AND  
**SOLICITOR IN CHANCERY,**  
 Toronto Street, Toronto, Ont.

**Insurance.**

**THE ISOLATED RISK**  
**FIRE INSURANCE CO. OF CANADA.**  
 HEAD OFFICE:  
*King Street, Corner of Church, Toronto.*  
**CAPITAL - - - - - \$500,000**  
**DEPOSITED WITH GOVERNMENT - 50,000**  
**President,**  
**ALEXANDER MCKENZIE, Esq., M. P.**  
**Manager,**  
**JOHN MAUGHAN, JUN.**  
 (Late Assistant-Secretary Western Assurance Co.)  
**Bankers—Canadian Bank of Commerce.**

**Advantages Offered:**  
 1st. Absolute security to Policy Holders, in the shape of a very large Cash Capital.  
 2nd. The important feature introduced by this Company of insuring non-hazardous property only, being the means of giving its Policy Holders very low rates on detached dwellings, &c.  
 3rd. The Stockholders, Directors and Agents, being all resident in Canada, losses will be adjusted without delay, and paid in cash at once. t.f.

**THE EQUITABLE**

**Life Assurance Society.**  
*From the Daily Telegraph June 10.*

It would be impossible for any one at all conversant with the feelings of the Canadian people to mistake the fact that there exists a strong attachment in favor of Home Life Insurance Companies. This arises not from any feeling that they are sounder, or more liberal in their dealing with the assured than the Foreign Companies, but because their assets are in the country and subject to the control of our laws, and the jurisdiction of our courts. It is felt, too, that the deposit required by the present Insurance Act is not graduated according to the liabilities of Foreign Companies, but is arbitrary and fixed, the amount of deposit being the same for all Companies, and hence having no relation to the liabilities they are intended to secure. This state of facts is fully recognized by the intelligent management of the "Equitable," and seeing the justice of this view, they have resolved to secure Canadian policyholders beyond the possibility of loss by depositing in this country the full amount of the re-insurance fund! that is, a sum which, in case of such an almost unimaginable possibility as the failure of the "Equitable," would be accepted by any other Company as compensation for assuming the entire responsibility of paying off these risks at maturity. Such a step makes the Equitable substantially a Canadian Company, with the additional advantage of the strict and careful supervision of the State laws of New York and Massachusetts, which are enforced over all American Co's. The premiums are invested here where the risks are taken, and hence the money does not go to diminish the floating capital of the country. This wise arrangement must tend greatly to increase the popularity of the Equitable in this country and to extend its business.

We publish below the letter of the 2nd Vice-President to Mr. R. W. Gale, the talented and energetic manager of the society for the Dominion of Canada, as to their determination to make this voluntary deposit. Mr. Geo. B. Holland of this city, an old and respected citizen, the representative of the Equitable in the Province, and is now organizing agencies throughout Ontario, and has openings in unrepresented districts for energetic agents, and for a few gentlemen of experience to act as special agents, to whom liberal inducements will be offered.

*Branch Office of the Equitable Assurance Society of the United States, 198 St. James St., adjoining Molson's Bank.*

**MONTREAL, 5th JULY, 1871.**  
**Geo. B. HOLLAND, Esq.,**  
 General Agent for Ontario of the Equitable Life Assurance Society, Toronto.

DEAR SIR,—I enclose a copy of letter received from J. W. Alexander, Esq., 2nd Vice-President, to the effect that the society have determined to keep in Canada always a deposit sufficient to reinsure all Canadian risks. This will forever set at rest the question raised by some parties as to the protection of Canadian policy holders, so far as the Equitable is concerned, and virtually make the Equitable a Home Company in Canada. You will therefore give this the necessary publicity, and notify your sub-agents of this important voluntary step on the part of the society.

Your obedient servant,  
**R. W. GALE,**  
*Manager for Dominion of Canada.*

*Office of the Equitable Life Assurance Society of the United States, 120 Broadway.*  
 New York, June 9th, 1871

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

DEAR SIR,—After much deliberation and careful examination of the subject, we have determined whether the Government of Canada require it or not, to keep a deposit in the Dominion of Canada always sufficient to reinsure the Canadian risks on the basis of the New York State Tables, at 4 1/2 per cent. interest.

Yours truly,  
**J. W. ALEXANDER,**  
 2nd Vice-President.

Insurance.

THE ATLANTIC

Mutual Life Insurance Company,  
OF ALBANY, N. Y.,

Is the only Company in Canada authorized to issue Registered Policies

SECURED BY STATE GUARANTEE.

The Superintendent certifies that every

Registered Policy

IS SECURED BY SPECIAL DEPOSIT.

"The deposits of Stocks in this Department are for the purpose of securing the payment of the Policies, and such Deposits are adequate for the purpose."—HON. WM. BARNES, Supt. Insurance Dept. N.Y.

SUPERINTENDENT MILLER, in his last Report, says that a Registered Policy offers the following advantages:

1st. That the legal reserve according to the Department computation, is faithfully set aside to meet the company's liabilities.

2nd. That such reserve fund consist of securities of the highest class, and which have passed not only the examination of the officers and counsel of the Company, but also the scrutiny of the Department.

3rd. The obligation of the State that the deposits shall be faithfully kept and applied.

4th. The impossibility of any loss or great inconvenience even, from the loss of any policy, a duplicate always being on file in the Department, and a copy obtainable on application.

Perfect assurance that a company has, securely invested and in entirely safe keeping, the amount which, by the legal standard, will be sufficient to meet its liabilities, is about the highest security which can reasonably be expected. This assurance would seem to be fairly the result of the registered policy system. It certainly removes all question as to the amount of a company's reserve fund being made up of fictitious items, or assets which look large on paper, but fail to meet expectations when wanted to pay losses. There are but few of our non-registering companies but which credit themselves with items of assets to make up the required reserve, which would be entirely unavailable as a deposit under the registered policy system. There are many who believe that this system should be made compulsory; that the public interests demand that the Legislature should provide this protection to those interested in life insurance. The Superintendent, however, in this, as in other particulars, is inclined to think it the better policy to leave both insurer and insured unrestricted by law to the widest possible degree compatible with ultimate security. If investigation discloses that companies are not honestly and faithfully reserving assets to an amount and of a character adequate to meet their ultimate liabilities, a remedy will very likely be provided by the Legislature compelling the adoption of this system.—Hon. GEO. W. MILLER, Supt. Ins. Dept. New York.

ALL POLICIES ARE NON-FORFEITABLE.

Annual Dividends to Policyholders on the Contribution Plan.

Losses paid on proof, and not as usual, in ninety days.

AGENTS

wanted in unrepresented localities, to whom every assistance will be rendered in conducting an honorable competition.

For particulars or Agencies, address

H. C. ALLEN,

General Manager,  
BRANTFORD.

Agents' Directory.

KERR & ANDERSON, Official Assignees, Brokers and Accountants. Agents for Guardian Fire Ins. Co. of England. Office, cor. Church & Court sts. Toronto.

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

ROBERT D. VIBERT, Fire and Marine Insurance Agent; General Commission and Land Agent, Auctioneer and Broker &c. Perce, Gaspé, P. Q.

JOHN TISSIMAN, Agent, Hartford Fire and Canada Life Insurance Companies, General Land Agent, &c., &c., Chatham, Ont.

A. C. BUCK, Agent of Liverpool and London and Globe Provincial, and Canada Life Insurance Companies; Exchange Broker; Money loaned and received on deposit, Caledonia, Ont.

D. S. R. DICKSON, Notary Public, Commissioner, &c., Money, Land and General Insurance Agent. Offices, River street, Paris, and Roy's Buildings, Brantford.

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

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

J. L. HOOPER, Agent for Liverpool, London and Globe, Fire and Life; also British America Marine. Hamilton.

GREGORY & YOUNG, Agents for Imperial Fire Ins. Co., Commercial Union Fire and Life, Montreal Marine, and Equitable Life Ass. Soc. 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 Fire and Life; Provincial Fire and Marine; Scottish Provincial, Life; Aetna, of Hartford, Inland Marine, Phoenix, Ocean Marine, Hamilton, Ont.

W. F. FINDLAY, Accountant, Official Assignee, Agent for Aetna Ins. Co. of Hartford; London Assurance Corporation, and Edinburgh Life Assurance Company, Hamilton.

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

R. N. GOOCH, Agent, Life Association of Scotland, North British & Mercantile (Fire) and Montreal Ins. Comp'y (Marine), No. 32 Wellington st. east, Toronto.

JAMES FRASER, Agent, Liverpool and London and Globe and Briton Medical and General Life Association, and Sec'y Metrop'ln Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

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

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

WADDELL & GUNN, Imperial Fire Ins. Co., London Assurance Corporation, Fire Ins. Co., Hartford, British Am. Ass. Co., and Scottish Prov'l Ass. Co. (Life), Talbot street, London, Ont.

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

JOHN AGNEW, Agent for Royal, Imperial, North British, Home, and Provincial Fire Ins. Cos; Scottish Provincial Ins. Co.; also for the Colonial Securities Co. Whitby, Ont.

JOHN BUTLER, Agent for Queen Ins. Co., Hartford Ins. Co., Western Ins. Co., and Travelers' Life and Accident Ins. Co. Victoria Hall, Cobourg, Ont.

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

Insurance.

PHENIX MUTUAL

Life Insurance Company,

HARTFORD, CONN.

JUNE 15TH, 1871.

ASSETS, securely invested.....\$6,554,476 54  
SURPLUS, free of all liabilities..... 1,761,147 19  
Ratio of Assets to Liabilities larger than that of any other Company of equal age, being

140.68 of Assets to every 100 of Liabilities.

DIVIDENDS paid to Policy-holders.....\$1,255,593 65  
INCOME for the year..... 2,937,939 83

As indicating the uninterrupted and rapid increase of the business of the Company, the following statement is given, comparing the business of 1868 and 1871 respectively.

No. of Policies Issued.	Income.	Assets.
1868..... 7,167	\$1,445,211.50	\$2,992,840.11
1871..... 9,107	2,937,939.83	6,554,476.54

And in the same period of time the yearly Dividends paid to policy-holders have been increased from

\$85,382.00 to \$585,364.00.

Thus it appears that while there has been so large an increase in Dividends within the past three years, the Company has still been able to nearly three-fold its Assets, as well as to maintain a large and regularly accumulating Surplus over all Liabilities. And it is to be further considered, that within the same time there has been paid in losses by death the sum of

\$1,258,566 00.

These facts afford sufficient evidence that the Company is, in all particulars, ever watchful of the present interests of policy-holders, in order that in the end it may not only be just, but liberal toward them.

That the business of the Company is managed with strictest economy, is indicated by the fact that notwithstanding the large increase in business the expenses have been in inverse proportion, as will be seen by the following table:—

	1870.	1869.	1868.	1867.
Ratio of Expense to Prem. Receipts	17.39	19.27	19.67	22.53
Ratio of Expense to Gross Receipts	15.41	17.20	18.07	20.53

As evidence of the special care taken by the Company in the selection of risks, it is sufficient to state that its ratio of losses paid to amount at risk, is smaller than that of any other Company of equal age, namely, 0.91.

Since the commencement of business, the Company has issued more than

47,000 POLICIES,

and has paid in losses

Nearly Two Million Dollars

To the families of those who have deceased while members of the Company.

J. F. BURNS, Sec. E. FESSENDEN, Pres

SIMPSON & BETHUNE,

General Agent for Canada—Montreal.

Good, active men wanted to act as agents in Canada, on reasonable terms. Address the General Agent, Montreal.

A. H. FOX,

AGENT, TORONTO.

Office, 22 Toronto Street



British Advertisements.

Dunville & Co.'s

V.  R.

**OLD IRISH WHISKY,**  
BELFAST,

Of same quality as that supplied to the  
INTERNATIONAL EXHIBITION of 1862,  
DUBLIN EXHIBITION 1865,

PARIS EXHIBITION, 1867,

and now regularly to the House of Lords, the quality of  
which is equal to the finest French Brandy, may be had  
in casks and cases from the principal Spirit Merchants in  
Canada. The Trade only supplied.

Quotations on application to

Messrs. DUNVILLE & Co.,  
Royal Irish Distillers,  
BELFAST, IRELAND.

**JOHN HEATH,**

(Late Thos. Lowe & Co.)

Buckingham Buildings, George Street, Parade,  
and 33 Newhall Hill,

BIRMINGHAM, ENGLAND,

**STEEL PEN MANUFACTURER,**

AND

STATIONERS' IRONMONGER.

Sole Manufacturer of Thos. Lowe's celebrated Steel Pens.  
Agent for Hart's Patent Paper Fasteners.

Almost every article in demand under the head of  
Stationers' Sundries kept in stock, and any special make  
of Goods obtained to order.

Particular attention is requested to J. HEATH'S first-class  
Extra Strong Pens, now so largely used.

A liberal Discount to Wholesale Stationers.

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**JOSEPH GILLOTT'S**  
**STEEL PENS.**

Sold by all Dealers throughout the World.

**BREAKFAST—Epps's COCOA—GRATEFUL AND COM-  
FORTING.**—By a thorough knowledge of the natural  
laws which govern the operations of digestion and nutri-  
tion, and by a careful application of the fine properties  
of well-selected cocoa, Mr. Epps has provided our break-  
fast tables with a delicately flavored beverage which may  
save us many heavy doctor's bills.—*Civil Service Gazette.*  
Made simply with Boiling Water or Milk. Each packet  
is labelled—"James Epps & Co., Homoeopathic Chem-  
ists, London." Also, makers of Epps's Milky Cocoa  
(Cocoa and Condensed Milk).

**Seymer's Straw Bottle  
Envelopes,**

Shipped in eight gross canvas pack-  
ages, at 6s. 6d. per gross, or forwarded  
for packing empty Bottles or Wines  
and Ales for shipment. They save  
freight, breakage, &c., and re-sell on  
arriving. Established 15 years. Sole  
Manufacturer,

THOS. WHITEHEAD,  
37 Eastcheap, London, E.C.

**DRY LUMBER OF ALL KINDS,**

To Builders and Dealers, by the Car Load, at  
Wholesale Prices.

THE Subscribers have on hand an unlimited supply of  
Dry beards of all kinds, 1 1/2" and 1 3/4" Flooring, 1 1/2" and  
3/4" Pickings, Clear Strips, Sheeting and cut-offs, all thorough-  
ly dry, and loaded on cars to suit purchasers, at the lowest  
wholesale prices.

McDOUGALL & BRO.

Office, south-west corner of King and Yonge Streets,  
over Dow's Dry Goods Store.  
All Orders promptly supplied. Bills sent to order on the  
shortest notice.

TORONTO PRICES CURRENT.—OCT. 5, 1871.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes:</b>	\$ c. s. c.	<b>Groceries—continued.</b>	\$ c. s. c.	<b>Leather—continued.</b>	\$ c. s. c.
Mens' Gaiters Boots Tapsl	0 00 3 85	Dry Crushed	0 13 133	Spanish Sole, 1st quality	0 26 0 29
" French Calf Boots...	3 75 4 00	Extra Ground	0 14 0 14	middle, heavy, wgt. lb	0 24 0 25
" Tapsole Kip Boots...	2 40 2 50	<b>Teas:</b>		Do. No. 2, light weights	0 26 0 29
" " No. IX	0 00 3 25	Japan common to good	0 42 0 50	Slaughter, heavy	0 24 0 27
" " No. 10	0 00 3 00	" fine to choicest	0 60 0 70	Do. light	0 28 0 34
" Dbl. " No. IX	0 00 2 75	Colored, common to fine	0 50 0 70	Harness, best	0 26 0 30
" " Stogie " No. 1	1 40 1 50	Congou & Souchong	0 38 0 75	" No. 2	0 36 0 38
" " " " No. 2	2 20 2 30	Oolong, good to fine	0 50 0 65	Upper heavy	0 40 0 44
" " " " Split	0 00 2 00	Y. Hyson, com. to good	0 34 0 55	light	0 35 0 40
" Hy. Dbl. Sole Bals.	1 80 2 50	Medium to choicest	0 65 0 75	Kip skins, Patna	0 70 0 80
" " Cf. Foxd Cong Gtrs	2 00 2 60	Extra choice	0 80 0 85	French	0 65 0 90
" Buff & Gn. do.	1 75 2 30	Gunwdr. com. to med.	0 55 0 70	English	0 70 0 85
" Felt Cong. Gaiters.	1 45 2 25	" med. to fine	0 70 0 80	Hemlock Calf (30 to 35	0 70 0 85
Boys' Dbl. SITHk Bts No IX	0 00 1 95	" fine to finest	0 85 0 90	lbs.), per doz	0 65 0 70
" " Stogie do.	1 55 1 75	Hyson	0 38 0 40	Do. light	1 20 1 40
" Bals & Cong. ....	1 40 1 80	Imperial	0 42 0 80	French Calf	0 30 0 55
Youths' Thick Boots	1 35 1 60	<b>Tobacco—Manufactured:</b>		Splits, large, # lb	0 30 0 24
" Bals & Cong. ....	0 85 1 35	Darks & Tos Cn Leaf # lb	0 32 0 35	" small	0 20 0 21
" Kip Boots S. sole	1 25 1 40	" " West do. com.	0 32 0 35	Enamelled Cow, per ft.	0 20 0 21
Womens' Cf. Bals. Dbl sole	1 50 1 75	" " Western Leaf,		Patent	0 15 0 18
" Buff & Gn. do.	1 20 1 60	" " good to fine	0 38 0 50	Pebble Grain	0 15 0 18
" Kid & Goat Bals.	2 00 2 60	" choice	0 42 0 50	Buff	0 15 0 18
" & Cong. Dbl. sl	1 25 1 85	<b>Hardware.</b>		<b>Oils.</b>	
" Felt Balmorals	1 00 1 10	Tin (net cash prices) :		Cod	0 60 0 65
" Dbl. sole Split Batts	1 20 1 30	Block, # lb	0 35 0 36	Lard, extra	0 95 1 00
" " Buff Batts	0 90 1 00	Grain	0 36 0 37	" No. 2	0 85 0 95
Misses' Buff Batts, Dbl. sl	0 80 0 90	<b>Copper:</b>		" No. 2, patent	0 30 0 35
" Split	0 95 1 30	Pig	0 20 0 22	Lubricating, patent	0 30 0 35
" Buff & Gn. Bals.	0 70 1 10	Sheet	0 29 0 31	" Mot's economic	0 76 0 81
Childs' Buff & Gn. Bals. Dbl. sl	0 60 0 72 1/2	<b>Cut Nails:</b>		Linseed, raw	0 87 0 88
" Split	0 55 0 65	Assorted 1/4 Shingles,		" boiled	0 00 0 00
<b>Drugs.</b>		# 100 lbs.	0 00 3 50	Machinery	0 00 0 00
Aloue Cape	0 12 0 16	Shingle alone do.	0 00 3 75	Olive, common, # gall.	1 13 1 25
Alum	0 02 0 03 1/2	Lathe	0 00 4 00	" salad	1 80 2 30
Borax	0 22 0 25	<b>Galvanized Iron:</b>		" salad, in bottles,	
Camphor, refined	0 50 0 55	Assorted sizes	0 00 0 00	qt., per case	3 65 3 75
Castor Oil	0 13 0 16	Best No. 24	0 00 0 00	Seal, pale	0 67 0 75
Caustic Soda	0 03 0 05	" 26	0 07 0 08	Spirits Turpentine	0 78 0 80
Cream Tartar	0 27 0 28	" 28	0 08 0 09	Whale, refined	0 80 0 90
Epsom Salts	0 02 0 03	<b>Horse Nails:</b>		<b>Paints, &amp;c.</b>	
Extract Logwood	0 10 0 13	Guest's or Griffin's as-		White Lead, genuine, in	
Gum Arabic, sorts	0 28 0 33	sorted sizes	0 00 0 00	Oil, # 25 lbs.	0 00 2 30
Indigo, Madras	0 95 1 05	For W. assd. sizes	0 18 0 19	Do. No. 1	0 00 2 10
Liquorice, com.	0 14 0 25	Patent Hammered do.	0 15 0 17	" 2	0 00 1 70
Madder	0 26 0 18	<b>Iron (at 4 months):</b>		" 3	1 30 0 00
Opium	5 00 6 00	Fig—Gartsherrrie, No. 1	27 50 28 50	White Lead, dry	0 00 0 00
Oxalic Acid	0 26 0 32	Calder, No. 1	25 50 26 00	Red Lead	0 06 0 08
Potash, Bi-tart	0 27 0 28	" No. 3	25 50 26 50	Venetian Red, English	0 02 0 03
" Bichromate	0 26 0 27	Other brands, No. 1	25 50 26 50	Yellow Ochre, French	0 02 0 03
Potass Iodide	8 00 8 50	" No. 2	0 00 0 00	Whiting	0 85 1 25
Soda Ash	0 03 0 04	Bar—Scotch, # 100 lb	2 50 2 60	<b>Petroleum.</b>	
Soda Bicarb	4 25 4 50	Refined	3 00 3 25	(Refined, # gallon.)	
Tartaric Acid	0 40 0 45	Swedes	5 00 5 50	Water white	0 00 0 28
<b>Groceries.</b>		Hoops—Coopers	3 25 3 35	Straw, 5 brls.	0 00 0 25
<b>Coffees:</b>		" Band	3 25 3 35	" single brl.	0 00 0 25
Java, # lb	0 22 0 24	Boiler Plates	3 25 0 00	Standard White	0 00 0 26
Laguayra	0 18 0 20	Canada Plates	0 00 0 00	Benzine	0 00 0 37 1/2
Rio	0 17 1/2 0 18	Coatbridge	0 00 0 00	<b>Produce.</b>	
<b>Fish:</b>		Pontypool	0 00 0 00	<b>Grain:</b>	
Herrings, Lab. split	6 62 7 00	Swansea	4 00 4 20	Wheat, Spring, 60 lb.	1 20 1 22
" Canso	5 25 5 50	<b>Lead (at 4 months):</b>		" Fall, 60 lb.	1 33 1 37
" round	4 40 4 50	Bar # 100 lbs.	0 06 0 07	Barley, new, 48 lb.	0 58 0 61
" scaled	0 32 0 37	Sheet	0 06 0 08	Peas, new, 60 lb.	0 71 0 73
Mackerel, brls.	0 00 0 00	Shot	0 07 0 07 1/2	Oats, new, 34 lb.	0 37 0 38
Loch. Her. wile frks	0 00 0 00	<b>Iron Wire (net cash):</b>		Rye	0 00 0 60
" half	0 00 0 00	No. 6, # bundle	2 50 0 00	<b>Seeds:</b>	
White Fish and Trout	3 50 4 00	" 9,	2 80 0 00	Clover, choice, 60 lb.	0 00 0 00
Salmon, salt water	15 75 16 00	" 12,	3 20 0 00	Timothy, choice, 60 lb.	0 00 0 00
Dry Cod, # 112 lbs.	5 00 5 25	" 16,	3 80 0 00	Flax	0 00 0 00
<b>Fruit:</b>		<b>Powder:</b>		<b>Flour (per brl.):</b>	
Raisins, Layer	1 75 1 85	Blasting, Canada	3 75 0 00	Superior extra	6 25 6 50
" M. R.	1 60 1 70	FF	4 75 0 00	Extra superfine	6 00 6 25
" Valentias	6 00 6 50	Blasting, English	5 25 0 00	Fancy superfine	5 80 5 90
Currants, new	6 50 7 25	FF	0 00 0 00	Superfine No. 1	5 60 5 75
" old	5 75 6 00	FFF	5 50 5 50	" 2	0 00 0 00
Figs	0 11 0 12 1/2	<b>Pressed Spikes (4 months):</b>		Oatmeal, per brl.	4 50 0 00
<b>Molasses:</b>		Regular sizes, 100	4 00 4 25	<b>Provisions.</b>	
Clayed, # gall.	0 30 0 35	Extra	4 50 5 00	Butter, dairy tub, # lb.	0 15 0 15 1/2
Syrups, Standard	0 48 0 50	<b>Iron Plate (net cash):</b>		store packed	0 12 0 15
" Golden	0 52 0 53	IC Coke	7 25 0 00	Cheese	0 09 0 11
Rice—Arracan	4 60 4 70	IC Charcoal	0 00 8 75	Pork, mess, new	15 50 16 00
" Rangoon	4 50 4 60	IX	0 00 10 75	" prime mess	0 00 0 00
<b>Spices:</b>		IXX	0 00 13 25	" prime	0 00 0 00
Cassia, whole, # lb	0 35 0 40	DX	0 00 7 75	Bacon, Canada	0 08 0 09
Cloves	0 10 0 12	DX	0 00 9 75	" Cumberland cut	0 08 0 09
Nutmegs	0 80 0 85	<b>Hides &amp; Skins, # lb.</b>		" smoked	0 10 0 10 1/2
Ginger, ground	0 18 0 23	Given, No. 1	0 00 0 08 1/2	Hams, canvassed	0 14 0 14 1/2
" Jamaica, root	0 17 0 20	" No. 2	0 00 0 07 1/2	" smoked	0 12 0 13
Pepper, black	0 14 0 15	Cured	0 09 0 00	Shoulders, in salt	0 09 0 10
Pimento	0 06 1/2 0 08	Calfskins, green	0 00 0 12	Lard, in kegs	0 10 0 11 1/2
<b>Sugars—(60 days)</b>		" cured	0 00 0 13 1/2	Eggs, packed	0 14 0 15
Porto Rico, # lb	0 10 0 10	Sheepskins	0 00 1 00	Beef Hams	0 00 0 00
Cuba	0 09 0 10	<b>Hops.</b>		Tallow	0 07 0 08
Barbadoes (brl)	0 09 0 10	Medium to good	0 30 0 45	Hogs, dressed, heavy	0 00 0 00
Canada Sugar Refinery	0 09 0 10	Leather, @ 4 months:		" medium	5 00 5 75
Soft Yellow	0 11 0 11 1/2	In lots of less than		" light	0 00 0 00
Crushed X	0 12 0 12 1/2	50 sides, 10 # cent.		<b>Salt, etc.</b>	
" A	0 12 0 13	higher		Liverpool coarse	0 74 0 76
Ground	0 13 0 13 1/2	Spanish Sole, 1st quality		Goderich	1 45 1 50
		heavy, weights, # lb.	0 25 0 27	Plaster	1 05 1 00
				Water Limo	1 00 0 00

<b>Soap and Candles.</b>	\$	c.	\$	c.	<b>Brandy:</b>	\$	c.	\$	c.
" Golden Bar .....	0	07	0	07	" Robin & Co.'s " .....	2	30	2	40
" Silver Bar .....	0	07	0	07	" Otard Dupuy & Co. " .....	2	30	2	40
Brown .....	0	05	0	05	Brandy, cases .....	3	75	9	00
No. 1 .....	0	03	0	03	Brandy, com. per c. ....	4	35	4	50
<b>Wines, Liqueurs, etc.</b>					<b>Whisky:</b>				
<b>Ale:</b>					GOODERHAM & WORTS'				
English, per doz. qrts.	2	00	2	75	Wholesale Prices:				
Guinness Dublin Porter	2	35	2	40	Terms Cash.—Under 5				
<b>Spirits:</b>					brls., nett.; 5 to 10 brls.,				
Pure Jam. Rum, 16 o.p.	1	80	2	25	2 1/2 p.c. off; to brls. and				
DeKuyper's H. Gin .....	1	55	1	65	over 5 y.c. off.				
Booth's Old Tom .....	1	90	2	00	<b>In Duty</b>				
<b>Gin:</b>					Bond. Paid.				
Green, cases .....	4	00	4	25	Family Proof Whiskey .....	0	35	0	88
Booth's Old Tom, c. ....	5	00	5	00	Old Bourbon .....	0	35	0	88
<b>Wines:</b>					Old Rye .....	0	30	0	80
Port, common .....	0	75	1	25	" Toddy .....	0	30	0	80
" fine old .....	2	00	4	00	" Malt .....	0	30	0	80
Sherry, common .....	0	75	1	50	Alcohol, 65 o.p. ....	0	55	1	65
" medium .....	1	70	1	80	Pure Spirits, 65 o.p. ....	0	56	1	66
" old pale or golden .....	3	60	4	00	" 50 o.p. ....	0	50	1	50
<b>Brandy:</b>					" 25 u.p. ....	0	26	0	77
Hennessey's, per gallon	2	40	2	60	Dom. Whiskey, 32 u.p. ....	0	21	0	67
Martell's .....	2	40	2	60	" 36 u.p. ....	0	20	0	63
					" 40 u.p. ....	0	19	0	59
					<b>Wool.</b>				
					Piece, lb. ....	0	35	0	39
					Pulled .....	0	38	0	36

INSURANCE COMPANIES.

ENGLISH.—Quotations on the London Market, Sept. 1.

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val. £.	Amount paid. £.	Last Sale. £.
20,000	8 b 15 s	Briton Medical and General Life ..	10	2	2 1/2
50,000	20	Commercial Union Fire, Life & Marine	50	5	11 1/2
24,000	8	City of Glasgow ..	25	2 1/2	4 1/2
5,000	9 1/2	Edinburgh Life ..	100	15	35 1/2
20,000	6 b 1/2	Guardian, £10 originally paid ..	100	50	56
12,000	£1 p. sh.	Imperial Fire ..	100	10	75 1/2
100,000	15	Lancashire Fire and Life ..	20	2	4 1/2
10,000	11	Life Association of Scotland ..	40	7 1/2	25 1/2
35,862	36	London Assurance Corporation ..	25	12 1/2	49
10,000	5	London and Lancashire Life ..	10	1	2 1/2
391,752	40	Liverpool & London & Globe F. & L.	20	2	9 1/2
20,000	14	Northern Fire and Life ..	100	5	18 1/2
40,000	28	North British and Mercantile ..	50	6 1/2	32
	£6 p. s.	Phoenix ..			148 1/2
200,000	10	Queen Fire and Life ..	10	1	1 1/2
100,000	11 1/2 b 1/3	Royal Insurance ..	20	3	6 1/2
20,000	10	Scottish Provincial Fire and Life ..	50	2 1/2	4 1/2
20,000	7 1/2	Scottish Fire ..	20	2	5 1/2
20,000	25	Standard Life ..	50	12	75
4,000	£4 15s. pd.	Star Life ..	25	1 1/2	12 1/2
		<b>CANADIAN.</b>			
8,000	4-6 mo	British America Fire and Marine ..	50	25	87
2,500	5	Canada Life ..	400	50	152
		Citizens Fire and Life ..	100	10	152
5,000		Confederation Life ..	100	10	152
		Sun Fire and Life ..	100	10	152
4,000		Montreal Assurance ..	£50	£5	200
10,000	None.	Provincial Fire and Marine ..	60	£11	
10,000	£3 p. sh.	Quebec Fire ..	40	3 1/2	
	10	" Marine ..	100	40	
10,000	6-6 mo	Western Assurance ..	40	10	126 1/2

AMERICAN.

When org'd	No. of Shares.	Last Dividend.	NAME OF COMPANY.	Par val. of Sh'rs.	Offered.	Asked.
1863	20,000	15	Agricultural ..	\$ 5		
1853	1,500		Etna Life, of Hartford ..	100	250	300
1819	30,000	6	Etna Fire, of Hartford ..	100	237	240
1810	10,000	10	Hartford, of Hartford ..	100	264	268
1863	5,000		Travelers' Life & Accident	101	115	116
1870	10,000	10	Andes of Cincinnati ..	100		120

RAILWAYS.

	Sh'rs.	Paid.	Toronto	London, Sept. 1.
Atlantic and St. Lawrence ..	£100	All.		86 88
Do. do. 6 1/2 c. stg. m. bds. ....	100	"		98 100
Grand Trunk ..	100	"		164 17
Do. Eq. G. M. Bds. 1 ch. 6 1/2 c. ....	100	"		98 100
Do. First Preference, 5 1/2 c. ....	100	"		69 1/2
Do. Second Pref. Bonds, 5 1/2 c. ....	100	"		52 53
Do. Third Pref. Stock, 4 1/2 c. ....	100	"		39 1/2
Do. Fourth Pref. Stock, 4 1/2 c. ....	100	"		23 1/2
Great Western ..	20 1/2	"		19 1/2
Do. 6 1/2 c. Bonds, due 1873-76 ..	100	"		100 102
Do. 5 1/2 c. Bonds, due 1877-78 ..	100	"		113 115
Do. 5 1/2 c. Pref., issue at 80 ..	100	"		107 108
Northern of Canada, 6 1/2 c. First Pref. Bds.	100	"		93 95
Do. do. Second do. ....	100	"		88 90
Toronto, Grey and Bruce, Stock ..	100	"	65 70	88 90
Do. Bonds ..	100	"	90 93	
Toronto and Nipissing, Stock ..	100	"	85 90	
Do. Bonds ..	100	"	92 1/2 93	

STOCK AND BOND REPORT.

NAME.	Share.	Capital Paid up.	Dividend last 6 Months.	CLOSING PRICES.	
				Toronto, Oct. 10.	Montreal, Oct. 10.
<b>BANKS.</b>					
British North America ..	£50	4,866,666	3 b 1/2 p.c.	112 115	112 1/2 115
Canadian Bank of Commerce ..	£50	3,193,735	4	121 121 1/2	121 122
City Bank, Montreal ..	80	1,200,000	3	85 85 1/2	85 85 1/2
Du People ..	50	2,000,000	3		106 108
Eastern Townships ..	50	400,000	4		
Jacques Cartier ..	50	1,000,000	4		
Mechanics' Bank ..	50	1,329,360	4		
Merchants' Bank of Canada ..	100	6,000,000	4	122 1/2 123	122 1/2 123
Metropolitan ..	50	1,000,000	4		
Molson's Bank ..	200	6,000,000	6 & 1/2	238 240	112 114
Montreal ..	50	1,000,000	4		239 240
Nationale ..	50	1,000,000	4		
Dominion Bank ..	50	367,324	4	107 110	106 1/2 108 1/2
Ontario Bank ..	40	2,000,000	4	104 105	104 105
Quebec Bank ..	100	1,500,000	4	111 113	112 113
Royal Canadian ..	40	1,400,000	4	102 103	102 103
Toronto ..	100	1,400,700	4	172 175	172 175
Union Bank ..	100	1,000,000	4	104 107	104 107
<b>MISCELLANEOUS.</b>					
Canada Landed Credit Company ..	50	250,000	4	108 109	
Canada Permanent Building Society ..	50	1,500,000	5 1/2	150 160	104 108
Canada Inland Steam Navigation Co. ....	100		None.		107 112
Canada Rolling Stock Co. ....	100		None.		
Freehold Building Society ..	100	500,000	25	135 136 1/2	
Huron Copper Bay Co. ....	50	520,000	4 1/2	118 119	
Huron & Erie Savings & Loan Society ..	40	500,000	4	175 190	175 190
Montreal Telegraph Co. ....	40		4		
Montreal City Gas Co. ....	40		4		
Montreal City Passenger Railway Co. ....	50		4		
Quebec Gas Company ..	200		4		B'is closed.
Quebec Street R. R. ....	50		4		
Richelieu Navigation Co. ....	100		4		200 210
People's Telegraph Company ..	100		None.		80 100.
Provincial Building Society ..	100	350,000	4 1/2	104 107	
Imperial Building Society ..	50	200,000	4	100 105	
Building and Loan Association ..	25	200,000	4	105 110	
Toronto Consumers' Gas Co. ....	50	400,000	2 p.c. 3 m.	126 128	
Union Permanent Building Society ..	50	125,000	5	112 113 1/2	
Western Canada Building Society ..	50	400,000	5	135 138	
<b>SECURITIES.</b>				Toronto.	Montreal.
Canadian Government Debentures, 6 1/2 ct. stg. ....				104 105 1/2	104 106
Do. do. 5 1/2 ct. cur. ....				98 100	98 99
Do. do. 5 1/2 ct. stg., 1885 ..				98 100	98 99
Do. do. 7 1/2 ct. cur. ....					
Dominion 6 1/2 ct. stock ..				110 113	111
Dominion Bonds ..					
Montreal Harbour ..					
Do. Corporation 6 1/2 ct. 1891 ..					103 104
Do. 7 1/2 ct. stock ..					104 106
Quebec Water Works 6 1/2 ct. ....				119	116 120
Toronto Corporation 6 1/2 ct., 20 years ..				96 97 1/2	
Kingston City, 6 1/2 ct., 1872 ..					
County Debentures ..					
Township Debentures ..					

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days ..		
Private do. ....	9	8 1/2
Bank on New York ..	7 8	7 1/2 8
Private do. ....		
Gold Drafts do. ....		11 11 1/2
American Silver ..	100	par to 1/2 prem.
		6 7

PRODUCE.

Comparative Prices in Toronto Market.

	1871.	1872.	1870.	1869.	1868.
	WEDNESDAY, Oct. 11.	WEDNESDAY, Oct. 4.	Oct. 11.	Oct. 11.	Oct. 11.
Wheat, Fall ... 50 lbs.	1 32 @ 1 33	1 33 @ 1 37	1 15 @ 1 20	1 05 @ 1 06	1 30 @ 1 35
" Spring ..	1 20	1 22	1 00	1 05	1 15
Barley .. 43 lbs.	0 58	0 58	0 65	0 70	0 73
Oats .. 34 lbs.	5 50	5 60	0 37	0 39	0 40
Peas .. 60 lbs.	5 70	5 75	0 71	0 73	0 75
Flour, No. 1, Super. brl.	5 90	6 00	5 60	5 70	5 80
" Extra .. brl.	4 75	5 00	5 00	5 15	5 25
" .. brl.	5 65	5 75	5 80	5 40	5 50
Oatmeal .. brl.	4 50	4 75	4 50	4 50	4 60
Pork, Meas .. brl.	15 00	16 00	15 50	16 00	16 50
Butter .. lb.	0 14	0 16 1/2	0 14	0 16	0 17
Hides, green ... 100 lbs.	8 00	9 00	7 50	8 50	9 00

**Insurance.**

Fire and Marine Insurance.

**THE BRITISH AMERICA**

ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets,  
TORONTO.

BOARD OF DIRECTION:

Hon. G. W. Allan, M.L.C., Rev. Dean Grasset,  
George J. Boyd, Esq., Peter Paterson, Esq.,  
Hon. W. Cayley, G. P. Ridout, Esq.,  
Peleg Howland, Esq., E. H. Rutherford, Esq.,  
Thomas C. Street, Esq.

Governor:

GEORGE PERCIVAL RIDOUT, Esq.

Deputy Governor:

PETER PATERSON, Esq.

Fire Inspector:

E. ROBY O'BRIEN.

Marine Inspector:

CAPT. R. COURNEEN.

Inurances 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:

THOS. WM. BIRCHALL,

23-17.

Manager.

**Canada Farmers'**

Mutual Insurance Company.

HEAD OFFICE,.....HAMILTON, ONTARIO.

INSURE ONLY FARM PROPERTY COUNTRY Churches, School Houses, and isolated Private Houses. Has been seventeen years in operation.

THOMAS STOCK,

President.

RICHARD P. STREET,

Secretary and Treasurer.

25

**Ætna**

Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECONOMICAL management in financial ability, in complete success, in absolute security, by any company in the world.

Its valuable features—

LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM,

Commend themselves to those desiring Insurance in any form.

JOHN GARVIN,

General Agent, No. 2 Toronto St., Toronto.

**Agricultural**

Insurance Company of Watertown.

CASH ASSETS.....\$500,000

DEPOSITED AT OTTAWA..... 100,000

THIS COMPANY IS PREPARED TO DO A FARM LIVE STOCK, and NON-HAZARDOUS business throughout Ontario.

A. W. SMITH,

Agent for Toronto and vicinity.

HENRY CLINE, General Agent, Kingston.

OFFICE—WELLINGTON STREET, TORONTO.

**The Ontario**

Mutual Fire Insurance Company.

HEAD OFFICE,.....LONDON, ONT.

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

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

**Montreal**

Assurance Company.

INCORPORATED 1840.

CAPITAL.....\$800,000

INVESTED FUNDS (approximately)..... 400,000

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER.

BRANCH OFFICE—22 Wellington Street, Toronto.

Marine Inspector.....CAPT. DAVID ROSS KERR.

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

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

34-6m.

**Insurance.**

**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, Murray & Beatty.

OTHER DIRECTORS:

C. J. Campbell, Esq., of A. Cameron, Esq., Cashier, Campbell & Cassells, 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. C. Hime, 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.

**ROYAL**

Insurance Company.

FIRE AND LIFE.

CAPITAL.....£2,000,000 STG.

ANNUAL INCOME, over.....£800,000

HEAD OFFICE FOR CANADA—MONTREAL.

Unlimited liability, and large Reserve Funds. All descriptions of property insured, and at Moderate Premiums.

H. L. ROUTH,

Chief Agent.

**COMMERCIAL UNION**

Assurance Company (Fire and Life).

CHIEF OFFICES:

19 and 20 CORNHILL, LONDON, ENGLAND, and 384 AND 387 ST. PAUL STREET, MONTREAL, CANADA.

CAPITAL.....\$2,500,000 Stg'

MORLAND WATSON & Co., Gen'l Agents for Canada

FRED. COLE, Secretary.

39-17 W. M. WESTMACOTT, Agent at Toronto.

**The Agricultural**

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

Capital 1st of January, 1871.....\$231,242 25

Cash and Cash items..... 77,289 50

In hands of Dominion Government..... 25,000 00

THIS old, well established, and reliable Company, continues to do the largest Farmers' business of any Company in Canada. For the month of June, 1871, it issued the unprecedentedly large number of 1252 Policies! a greater number than the total yearly issue of many Companies.

Intending insurers will note:—

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

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

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

4th. Being purely mutual, all profits accumulate for the benefit of the members, and are not paid away to go into the pockets of stockholders, as is the case in proprietary companies.

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

D. C. MACDONALD, Secretary.

C. G. COADY, General Agent and Inspector.

**Insurance.**

**The Waterloo County**

Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.

ESTABLISHED 1863.

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

C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.

J. HUGHES, Inspector.

**Queen**

Fire and Life Insurance Company

OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms.

LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL.....£2,000,000

CANADA BRANCH OFFICE—Exchange Buildings, Montreal.

Resident Secretary and General Agent—

A. MACKENZIE FORBES,

13 St. Sacramento St., Merchants' Exchange Montreal.

Wm. ROWLAND, Agent, Toronto.

**The Lancashire**

Insurance Company.

CAPITAL . £2,000,000 STG.

Head Office for Ontario



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

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

MANAGER,— Wm. CAMPBELL. 43-31m

**THE EDINBURGH**

LIFE ASSURANCE COMPANY.

ESTABLISHED 1823,

Accumulate Funds—Over One Million Sterling.

HEAD OFFICE OF CANADA:

WELLINGTON STREET, TORONTO.

THE LONG STANDING of this office, the CARE exercised in the selection of LIVES, the EXTENT of the COMPANY'S RESOURCES, and the ECONOMY with which the WHOLE AFFAIRS are managed, RENDER THE SECURITY UNQUESTIONABLE.

Prospectuses, Tables of Rates, and also the Annual Report, containing the Balance Sheet, and giving illustrations of the Company's Bonus System, and all information on the subject of Life Assurance may be had on application at any of the Company's Agencies throughout Canada.

DAVID HIGGINS,

Secretary

46-31m

**Reliance**

Mutual Life Assurance Society,

Established 1840.

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

DIRECTORS—Walter Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Major T. E. Campbell, C.B., the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank. Net Assets, as at 31st Dec., 1870.....\$1,400,145 00 Net Liabilities, do. do. .... 1,208,625 00

Surplus.....\$101,520 00

JAS. GRANT, Resident Secretary.

Agents.—MESSRS. CLARK & FIELDE, Stock Brokers, &c., 2 Wellington Chambers, Jordan Street, Toronto

**Insurance.**

**CANADA**  
**Life Assurance Company.**

ESTABLISHED 1847.

**THE RECENT FAILURES OF INSURANCE** Companies, and the discoveries of frauds in their accounts and securities, naturally causing anxiety, it will be satisfactory to assurers in the

**CANADA LIFE**

to know that in it every means are adopted to secure accuracy and faithfulness in its accounts and statements, as well as for the

**SECURITY AND SAFE CUSTODY**

of its funds and property. This may be seen by the following documents:

1st. The report by a **COMPETENT AND SKILFUL AUDITOR**, showing that the books, accounts, and securities are accurately and safely kept.

2nd. The Report by a Committee of Directors, showing that they have **SEEN and IDENTIFIED the VARIOUS SECURITIES** held by the Company, and that these are valuable for the sums they represent.

3rd. The report and valuation of the position of the Company by the highest and most competent actuarial authority, the

**HON. ELIZUR WRIGHT, of BOSTON,**

A Comparison of the Company's Profit Bonuses, and its rates for assurances, with those of other offices is invited. Agencies throughout the Dominion, where every information can be obtained, or at the

HEAD OFFICE in HAMILTON, ONT.

**A. G. RAMSAY, MANAGER.**

Agent in Toronto.—**E. BRADBURNE, Esq.**

Toronto Street.

General Agent for Eastern Ontario,

**GEORGE A. COX,**

Peterborough,

**BRITON MEDICAL**

And General Life Association, with which is united the

**BRITANNIA LIFE ASSURANCE COMPANY,**

Capital and Invested Funds.....£750,000 Sterling.

ANNUAL INCOME, £220,000 STG.

Yearly increasing at the rate of £25,000 Sterling.

**THE IMPORTANT AND PECULIAR FEATURE** originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL AND GENERAL to be almost unparalleled in the history of Life Assurance. Life Policies on the Profit scale become payable during the lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death: and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.

No extra charge made to members of Volunteer Corps or services within the British Provinces.

TORONTO AGENCY, 5 KING ST. WEST:

Oct. 17—9-1yr.

**JAMES FRASER, Agent.**

**UNION MUTUAL**

Life Insurance Company of Maine.

ORGANIZED IN 1849.

Gross Receipts .....\$5,295,233 27

Premium reserve..... 4,600,901 36

Income for 1871..... 1,828,238 21

The Company is purely mutual, returning the entire surplus to the policy-holders in dividends.

CHIEF OFFICE—27 Court Street, Boston.

**HENRY CROCKER, W. H. HOLLISTER,**

President.

Secretary.

**F. A. MOORE,**

General Agent for the Province of Ontario.

OFFICE—16 Masonic Hall, Toronto St., Toronto.

**Insurance.**

**LIFE ASSOCIATION OF SCOTLAND.**

Invested Funds upwards of £1,000,000 Sterling.

**THIS INSTITUTION DIFFERS FROM OTHER** Life Offices, in that the **BONUSES FROM PROFITS** are applied on a special system for the Policy-holder's personal benefit and enjoyment during his own lifetime, with the option of large bonus additions to the sum assured. The Policy-holder thus obtains a large reduction of present outlay, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

CANADA—MONTREAL—ST. JAMES ST.

**DIRECTORS.**

**DAVID TORRANCE, Esq.** (D. Torrance & Co.)

**GEORGE MOFFATT, Esq.** (Gillespie Moffatt & Co.)

**ALEXANDER MORRIS, Minister of Inland Revenue.**

**SIR G. E. CARTIER, M.P., Minister of Militia.**

**PETER REDPATH, Esq.** (J. Redpath & Son.)

**J. H. R. MOLSON, Esq.** (J. H. R. Molson & Bros.)

Solicitors—Messrs. **RITCHIE, MORRIS & ROSE.**

Medical Officer—**R. PALMER HOWARD, Esq., M.D.**

Secretary—**P. WARDLAW.**

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

**R. N. GOOCH, Agent.**

**WESTERN**

Assurance Company,

INCORPORATED 1851.

CAPITAL.....\$400,000.

**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 BEATTY, Esq.**

**A. M. SMITH, Esq.** **WM. GODDERHAM, Jr., Esq.**

**JAMES G. HARPER, Esq.**

**B. HALDAN, Secretary.**

**WM. BLIGHT, Fire Inspector.**

**CAPT. J. T. DOUGLAS, Marine Inspector.**

**JAMES PRINGLE, General Agent.**

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

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

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

On Cargoes by steamers to and from British Ports.

**London Assurance Corporation,**

**FIRE AND LIFE.**

Established by Royal Charter, 1720.

FUNDS IN HAND.....£2,463,533 17s. 4d. Stg.

HEAD AGENT, MONTREAL—**R. H. STEPHENS.**

No. 56 St. Francois Xavier Street.

**S. P. HOLCOMB, Agent.**

No. 2, Exchange, Toronto.

**Imperial**

Fire Insurance Company of London.

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

ESTABLISHED 1803.

Canada General Agency,—

**RINTOUL BROS.,**

24 St. Sacramento Street, Montreal.

**JAMES E. SMITH, Agent,**

Toronto, 3 Manning's Block, Front Street.

**The Victoria**

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

**BUSINESS STRICTLY MUTUAL.**

**GEO. H. MILLS, President.**

**W. D. BOOKER, Secretary.**

HEAD OFFICE.....HAMILTON, ONTARIO

Aug. 15-1yr

**Insurance.**

**THE LIVERPOOL & LONDON & GLOBE**  
Insurance Company.

Capital, Surplus, and Reserved Funds.....\$17,005,026

Life Reserve Fund ..... 9,865,100

Daily Cash Receipts ..... 20,000.

**DIRECTORS IN CANADA.**

**T. B. ANDERSON, Esq., Chairman,** (President Bank of Montreal.)

**HENRY STARNES, Esq., Deputy Chairman,** (Manager Ontario Bank.)

**E. H. KING, Esq.,** (General Manager Bank of Montreal.

**HENRY CHAPMAN, Esq., Merchant.**

**THOS. CRAMP, Esq., Merchant:**

**FIRE INSURANCE RISKS TAKEN AT MOD-**erate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.

**JAMES FRASER, Esq., Agent Fire Department, 5 King**

Street West, Toronto.

**THOMAS BRIGGS, Esq., Agent, Kingston.**

**F. A. BALL, Esq., Inspector of Agencies, Fire Branch.**

**T. W. MEDLEY, Esq., Inspector of Agencies, Life**

Branch.

**WILLIAM HOPE, Agent Life Department, 18 King**

Street East.

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

Chief Agent for the Dominion,

Montreal.

**North British and Mercantile**

Insurance Company.

ESTABLISHED 1809.

CAPITAL.....£2,000,000 Stg.

INVESTED FUNDS.....2,838,118 18s. 8d. Stg.

The £6 5s. paid shares of this Company are now quoted on the London Stock Exchange at £28 10s. Stg.

Fire and Life Insurances effected on the most favorable terms.

**Toronto Branch.**

Local Offices, Nos. 4 and 6 Wellington Street.

FIRE DEPARTMENT.....**R. N. GOOCH, Agent.**

LIFE DEPARTMENT.....**H. L. HIME, Agent.**

General Agents for Canada—

**MACDOUGALL & DAVIDSON.**

**The Gore District**

Mutual Fire Insurance Company

**GRANTS INSURANCES ON ALL DESCRIP-**tion of Property against Loss or Damage by FIRE. It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.

**THOS. M. SIMONS,**

Secretary and Treasurer.

**ROBT. McLEAN, Inspector of Agencies.**

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

DEVOTED TO

**Finance, Commerce, Insurance, Railways,**  
**Mining, Public Companies, Invest-**  
**ments, and Joint Stock En-**  
**terprise.**

**ISSUED EVERY FRIDAY MORNING.**

SUBSCRIPTION PRICE:

**CANADIAN SUBSCRIBERS.....\$2 a year.**

**BRITISH ".....10s. stg. a year.**

**AMERICAN ".....\$3 U. S. cy.**

Canadian Postage pre-paid on Foreign Subscriptions.

Office—No. 60 Church Street, Toronto, Ontario.

**J. M. TROUT,**

Business Manager.

Printed at THE EXPRESS Printing, Bookbinding, and Publishing Establishment 67 Yonge St., Toronto.

# -THE RENT-GUARANTEE LOAN-AID AND INVESTMENT COMPY, OF CANADA.

FOUNDED 1871, UNDER ACT OF DOMINION PARLIAMENT,

HEAD OFFICE:

Ontario Hall, 46 Church Street, Toronto.

President:

HON. WILLIAM McDUGALL, C. B.

Vice-Presidents:

R. G. BARRETT, A. MACLEAN HOWARD.

Valuators.

WADSWORTH & UNWIN,  
FOR SALE.

Solicitor.

G. M. EVANS.

Architect.

WILLIAM G. STORM.

**A PLANTATION OF 1,544 ACRES.** Situated in Holmes County, State of Mississippi, of which upwards of 1,000 acres are cleared, within 24 miles of the village of Richland, with houses, out-houses, gin house, stabling for 35 horses, 18 to 20 workmen's houses; with every convenience for carrying on a large and profitable Cotton plantation. Would be exchanged for lands in Canada.

**A DESIRABLE FIRST-CLASS BRICK DWELLING** with all modern conveniences, furnished or unfurnished, with stabling and out-buildings complete; situated on John street, Toronto.

**A TWO-STORY ROUGH-CAST DWELLING,** with frame shops in rear: situated on Queen street near Berkeley street, Toronto.

**AN ELIGIBLE MILL PRIVILEGE,** with nine acres of land, situated on the east bank of the River Credit, at Streetsville.

**MACHINERY AND PLANT** of the Dominion Tobacco Works, Toronto, consisting of Plug, Cut and Cigar departments.

**A FARM OF 200 ACRES,** in Garafraxa, 3 miles from Arthur. 120 acres Beech and Maple, 60 acres Cedar and Hemlock, well watered by stream.

**OBJECTS OF THE COMPANY.**  
*This Company has been established to conduct the following business, and thus supply a want greatly felt by Property-holders, Capitalists and others.*

**GUARANTEE OF RENTS.**

1. To guarantee the rents of every description of rentable property, thus securing to property owners their income at fixed periods, as reliably as if invested in Government Securities or Bank Stock.

**PROCURING LOANS.**

2. To obtain loans at short dates, and for temporary purposes, offering a confidential and reliable channel for negotiation.

**INVESTMENTS.**

3. To sell or purchase land and house property, mortgages, stocks and shares, marketable and other securities, and if so agreed to guarantee the interest and principal of investments.

**TWO FARMS** in Luther, 150 acres each, 60 acres cleared on one and 70 on the other; good dwelling and out-buildings; four miles from Arthur station.

**WANTED.**

From Fifteen to Twenty thousand dollars for one year. Secured by first-class first mortgage Railroad Bonds, to double the amount.

**TO LET.**

An excellent farm of 106 acres, situate on Yonge Street, 6 miles from Toronto, with dwellings and out-buildings complete.

Building and Lot of Dominion Tobacco Works, 3 stories of brick, 25 x 130 feet—No. 64 Jarvis, and 29 Francis Streets, Toronto.

**TWO OFFICES.**

With fire proof safes, in Ontario Hall.  
**TWO ROUGH CAST DWELLINGS,** Bloor Street East, containing eight rooms. Hard and soft water, good yards, sheds, &c. Convenient to Street Railway.

**WANTED TO PURCHASE**

A detached cottage or house, containing seven or eight rooms, without cellar kitchen, situated between Simcoe and George Streets, and Queen and Palace Streets. Brick preferred.

Property owners desiring to sell or let, and Capitalists seeking investments, also persons wishing to buy or rent property, will find it to their advantage to avail themselves of the agency of this Company.

For particulars of other properties for disposal see "Daily Leader."

SCOTT & WALMSLEY, General Agents.

J. B. BENNETT,  
President.

J. H. BEATTIE,  
Secretary.

J. J. BERNE,  
Supt. of Agencies.



BYRON D. WEST,  
Ass't Secretary

**ASSETS JUNE 30, '71**

2,128 agencies have been established and are fully prepared for service. A large and very valuable business is already secured. \$290,976.93 have been promptly disbursed for losses, clearly indicating the means and determination to perform all obligations quickly. No suit has yet been brought against the Company. Business has been larger, expenses lighter, and results better and more encouraging than represented to subscribers upon organization. The unvarnished truth has been our polar star and consequently all pledges have been abundantly fulfilled.

An ample reinsurance fund and outstanding claims are provided

Cash on hand in Bank and in transit.....	\$182,885 75
U. S. Bonds, market value.....	347,263 50
Ohio Bonds, with ac'd interest.	101,420 02
Other State bonds with accrued interest .....	41,467 01
Collateral Loans) .....	94,600 00
and ac'd interest..	36,446 52
First Mortgages) .....	654,081 53
Due from Agents.....	6,961 35
Due from other Parties.....	5,480 83
Bills Receivable.....	15,443 66
Miscellaneous .....	15,772 34
<b>TOTAL ASSETS.....</b>	<b>\$1,501,822 51</b>
Outstanding Losses Not Due...	37,507 43

for, and a liberal dividend declared.

It is a noteworthy fact, per contra, but correctly indicating the fine volume of business at our command, that fully Six Hundred Thousand Dollars (\$600,000) in premiums have been refused. No less than 12 Insurance Co.'s, closing an unproductive business, applied to us for reinsurance, which, at the terms offered, was respectfully declined. The cause of this gravitation will in a few years become better understood when the patient study, complete system, high order, capital and character which Insurance needs to command legitimate equivalents are properly accepted without any discount.

AGENCIES IN ALL THE PRINCIPAL CITIES AND TOWNS IN THE UNITED STATES AND CANADAS.

SCOTT & WALMSLEY, Agents for Toronto.