

VOL. IV-NO. 15.

TORONTO, ONT., FRIDAY, NOVEMBER 25, 1870.

THE LEADING WHOLESALE TRADE OF TORONTO.

JOHN MACDONALD & Co.,

ARE RECEIVING,

BY EACH STEAMER,

LARGE

RE-ORDERS

FOR

EVERY DEPARTMENT.

JOHN MACDONALD & Co.

Teronto, Oct. 4, 1870.

32-1v

FALL.

1870.

J. GILLESPIE & CO.,

MANUFACTURERS

AND IMPORTERS

HATS.

CAPS, and

FURS:

GLOVES.

MITTS.

AND GAUNTLETS,

BUFFALO ROBES.

34 YONGE STREET,

TORONTO.

THE LEADING WHOLESALE TRADE OF TORONTO.

A. R. MCMASTER

and BROTHER.

32 YONGE STREET, TORONTO,

OPENED OUT

A FUEL ASSORTMENT

FALL AND WINTER GOODS,

ON TUESDAY, 14TH INSTANT,

After which date they will be glad to see their Customers and Friends.

BEAVER MILLS COTTON YARN.

BEAVER MILLS COTTON BAGS TO ORDER.

102 Cross St., Albert Square, Manchester, and } England. Alexander Building, Jan.es Street, Liverpool, 32-1v

Toronto, September, 1870.

REFORD & DILLON.

TEA MERCHANTS,

GENERAL GROCERS.

FRESH GOODS REGULARLY RECEIVED.

STOCK AND ASSORTMENT LARGE AND ATTRACTIVE.

WE SOLICIT A

SPECIAL AND EARLY EXAMINATION

TEAS, JUST ARRIVED,

Ex Ship "J. S. STONE,"

NEW YORK, FROM SHANGHAI

REFORD & DILLON.

Torento, 1879.

THE LEADING WHOLESALE TRADE OF TORONTO.

GORDON, MACKAY & Co.

IMPORTERS & MANUFACTURERS,

Have now received their usual supply of

FALL GOODS

SELECTED IN THE VARIOUS MARKETS OF THE WORLD, AND WHICH THEY OFFER ON LIBERAL TERMS.

Also, constantly receiving the Products of the now

CELEBRATED LYBSTER COTTON MILLS.

The great superiority of those Goods over Imported or Foreign, render them worthy of the notice of the Trade.

THEY ARE MADE FROM PURE AND

Long Stapled American Cotton,

PERFECTLY FREE FROM ALL

STIFFENING, SIZING & CHEMICAL PREPARATION that improve appearance, but destroy the fibre.

They are also noted for

THEIR GREAT BLEACHING QUALITIES

GORDON, MACKAY & Co.

Toronto, March 24, 1870.

MOFFATT, MURRAY & BEATTIE.

ARE RECEIVING AND OPENING OUT

THIER FALL SHIPMENTS

STAPLE AND FANCY DRY GOODS.

The Stock has been selected with great care in the

BRITISH AND FOREIGN MARKETS.

And will be found worthy of the attention of Trade

FULL LINES OF

AMERICAN & CANADIAN MANUFACTURES.

Close Prices to Cash and Short Credit Buyers

DUNDAS COTTON, DUNDAS YARN. FULL LINKS 42

DUNDAS BAGS,) MILL PR'CES.

Nos. 36 & 38 Younge Street Toronto.

MOFFATT, MURRAY & BEATTIE.

32-ly Torente, August, 1879.

THE LEADING WHOLESALE TRADE OF TORONTO.

Jno. Charlesworth & Co.,

Received, ex "Atlas" and Pernylan,"

STRIPED SHIRTINGS,

HEATHER DENIMS,

BROWN HOLLANDS,

PAPER COLLARS,

FANCY FLANNELS,

UMBRELLAS,

FLOWERS & FEATHERS.

JNO, CHARLESWORTH & CO.,

'44 Yonge Street, and 3 Wellington Street, Toronto.

Winans, Butler & Co.

COMMISSION MERCHANTS.

DEALERS IN

FOREIGN AND DOMESTIC WOOLS,

GRAIN AND FLOUR.

Cash advances made encodisignments. Agents for Stocks celebrated Lubricating Machine Oils.

77 Front Street, Toronto and Division Street, Cobe u

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS.

Stationers, Book-Binders, Etc., GG and 68 King Street East, Toronto, Ont. .

A CCOUNT Books for Banks, Insurance Companies and for style, durability and cheapness unsurpassed.

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

Cleverdon & Coombe,

Have received several large shipments of

CHINA, GLASSWARE, AND EARTHENWARE,

To which they invite the attention of buyers. ENGLISH GLASS AND CHINA WAREHOUSE,

> No. 8 Adelaide Street East, TORONTO.

43-1y

Ridout, Aikenhead & Crombie.

(Late Ridout Brothers & Co.

Corner of King and Youge Streets, Toronto, Importers of and Dealers in

TRON, STEEL, NAILS, COPPÉR, LEAD, TIN, CUTLERY, PAINTS, CORDAGE,

FISHING AND SHOOTING TACKLE,

And every description of

British, American, and Domestic Hardware.

The British American Commercial College,

COR, OF KING & TORONTO STREETS, TORONTO.

THIS old-established and thoroughly reliable Institution affords unequalled facilities for obtaining a

THOROUGH BUSINESS EDUCATION,

or instruction in any of the following branches :

Book-Keeping, by Double and Single Entry; Banking, Commission, Steamboating, Insurance, Commercial Law, Commercial Arithmetic, Business Practice, Business Correspondence, Spelling, Penmanship, Telegraphy, &c., &c., &c.

£ 41-1y

ODELL & TROUT.

THE LEADING WHOLESALE TRADE OF TORONTO.

THOMAS LAILEY & Co.,

IMPORTERS

AND

WHOLESALE CLOTHIERS.

DEALERS IN

AMERICAN RUBBER CLOTHING,

WAREHOUSE:

6 FRONT STREET WEST, TORONTO.

ELLIOT & COMPANY.

No. 3 FRONT STREET, TORONTO,

(Formerly of Lyman Elliot & Co., successors to Dunspaugh & Watson.)

THE attention of Druggists, Manufacturers, and General Merchants is invited to their Stock in the following Departments:

Drugs, Dye-Stuffs, Corks, Spices, Surgical Appliances,

Perfumery,

Chemicals. Brushes, all kinds, -Druggists' Sundries. Pure Wines and Spirits. Patent Medicines. Fancy Soaps, Colours in Oil.

Colours, Dry. Naval Stores, Oils. Earthenware, Varnishes. Flint Bottles. Green Bottles,

Manufacturers' Supplies. Druggists' Furniture, AGENTS FOR CONVERSE'S EXTRA CALCINED PLASTER.

Manufacturers of White Lead in Oil, Chemicals and Pharmaceutical Preparations. Every requirement for new shops and re-fitting. Orders solicited. Lists mailed on application.

GOODERHAM & WORTS.

DISTILLERS, MALSTERS & MILLERS.

MANUFACTURERS OF

PURE SPIRITS.

ALCOHOL.

OLD BYE.

TODDY AND

MALT WHISKIES.

MALT FOR BREWERS,

AND

"TEA ROSE" FLOUR.

John Morison,

MPORTER OF

Teas, Groceries, Wines and Liquors,

28 & 40 WELLINGTON STREET.

Toronto, May 13, '70.

LEADING MANUFACTURERS.

WILSON, BOWMAN & Co.,

SEWING MACHINE

MANUFACTURERS.

HAMILTON, ONT.

THIS FIRM MANUFACTURES THE CELEBRATED

LOCKMAN PATENT

FAMILY

SHUTTLE SEWING MACHINE,

WHICH HAS ALL

THE LATEST IMPROVEMENTS

AND IS SOLD AT

VERY LOW RATES.

AGENTS WANTED. Address

WILSON, BOWMAN & Co.,

HAMILTON, ONT.

CHARLES D. EDWARDS.

MANUFACTURER OF

FIRE-PROOF SAFES.

SALESROOM-19 VICTORIA SQUARE,

MONTREAL

LOCAL AGENTS.

A. K. BOOMER......Toronto. A. G. SMYTHLondon. GEO. HAY. Ottawa. CHINIE & BEAUDET. Quebec. D. STARR & SONS Halifax, N.S.

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.

Mulholland & Baker.

IMPORTERS OF

HARDWARE, IRON, STEEL, TIN PLATES, CANADA PLATES, GLASS, &c., &c.

419 and 421 St. Paul Street,

Yard Entrance-St. Francois Xavier Street.

Robert Mitchell.

COMMISSION MERCHANT AND BROKER.

24 Sacrament Street, Montreal.

Drafts authorised and advances made on shipments of Flour, Grain, Pork, Butter, and General Produce, to my addless here.

Advances made on shipments to Europe.

The sale and purchase of Stocks and Exchange wireceive prompt attention.

THE LEADING WHOLESALE TRADE OF HAMILTON.

BUCHANANS, BINNY & MCKENZIE

Have now received and opened the greater portion

FALL IMPORTATIONS

STAPLE AND FANCY DRY GOODS,

EUROPEAN MARKETS,

And with further shipments immediately arriving, we shall have full assortments opened out by

THURSDAY, 1ST SEPTEMBER.

Our stock will be found fresh and new in every line, and to indicate great care and judgment in the selection. In

STAPLE COTTON GOODS,

having purchased after the fall in price caused by the European War, we are able to offer the best value in the market. .

Full lines open of

CANADIAN TWEEDS, KNITTED GOODS, AND BLANKETS.

Also, at reduced Mill Prices,

DUNDAS COTTONS,

YARNS. Do. Do. BAGS, Do. Do.

BUCHANANS, BINNY & McKENZIE.

Hamilton, 23rd August, 1870.

Thomson, Birkett & Bell, (Successors to Young, Law & Co.)

WHOLESALE DRY GOODS,

HAMILTON

DUNDAS MANUFACTURES.

at Reduced List of 7th October.

James Turcer & Co.,

SCOTCH REFINED SUGARS,

YELLOWS IN TIERCES, Nos. 21 and 3,

and CRUSHED A IN TIERCES. For sale by

JAMES TURNER & CO. HAMILTON, ONT.

THE LEADING WHOLESALE TRADE OF MONTREAL.

S. H. May & Co.,

Importers and Dealers in

PAINTS, OIL, VARNISH, &c CHANCES SMITHWICK, 26 AND 21 oz.

STAR, DIAMOND STAR, AND DOUBLE THICK GLASS. 274 St. Paul st., Montreal. 17July70

W. & F. P. Currie & Co., 100 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. Paints and Putty, Cementa, Window Glass, Fire Bricks, Fire Clay Drain Pipes, Patent Encaustic Tiles, &c., &c.,

CROWN" SOFA, CHAIR AND BED SPRINGS. A large stock always on hand.

THE LEADING WHOLESALE TRADE OF MONTREAL.

David Torrance & Co.,

EAST AND WEST INDIA MERCHANTS,

EXCHANGE COURT,

MONTREAL.

Montreal, May 9, \$870.

103371

James Robertson,

METAL MERCHANT,

LEAD PIPE, SHOT, PAINTS, PUTTY, &c., Circular, Gang, Cross Cut, and other Saws.

Canada Lead & Saw Works, Montreal. Also Dominion Saw Works

Crathern & Caverhill,

61 St. Peter Street,

IMPORTERS OF HARDWARE, IRON,

Steel, Tin Plates, &c., WINDOW GLASS, PAINTS AND OILS.

*Agents :- Victoria Rope Walk.

July.70 Vieille Montagne Ziae Company.

Established 1818.

SAVAGE, LYMAN & Co.

FINE Watches, and Rich Jewellery, Silver and Electro-

CATHEDRAL BLOCK, 271 NOTRE DAME STREET, MONTREAL.

N. B. - Sole Agenta in Canada for the celebrated ULVSSE NARDIN WATCH. 52-1y

J. A. Mathewson,

202 McGILL STREET AND LONGUEUIL LANE,

TEAS AND GENERAL GROCERIES,

Stock and assortment kept large and attractive.

ORDERS CAREFULLY EXECUTED.

Jeseph Gould,

(SUCCESSOR TO GOULD & HILL) MPORTER OF THE

CELEBRATED CHICKERING, STEINWAY, AND OTHER PIANOFORTES,

AND THE WELL-KNOWN

MASON & HAMLIN CABINET ORGANS. 115 GREAT ST. JAMES STREET, MONTREAL,

N. S. Whitney,

IMPORTER OF FOREIGN LEATHER, ELASTIC WEBS, PRUNELLAS, LININGS, &c.,

14 St. Helen Street, Montreal.

A. Ramsay & Son,

Importers of

OILS, PAINTS, VARNISHES, BRUSHES, &c., Rolled, Rough and Polished Plate Glass, English and German Sheet Glass, Glaziers' Diamonds,

GOLD AND SIEVER LEAF BRONZES, &c. 37, 39 & 41 Recollet Street.

MONTREAL.

THE LEADING WHOLESALE TRADE OF MONTREAL

GREENE & SONS.

BUFFALO ROBES, COLLECTION OF 1870.

FRESH SKINS.

THE FIRST DIRECT IMPORTATION

HUDSON BAY TERRITORY.

Our Collection is THE BEST we have had for many

GREENE & SONS.

517, 519, 521, 523 and 525 St. Paul Street, MONTREAL.

FERRIER & Co.,

IRON AND HARDWARE MERCHANTS.

ST. FRANCIS XAVIER STREET,

MONTREAL.

AGENTS FOR :

Feb71

1y

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

Chapman, Fraser & Tylee,

Successors to Maitland, Tyles & Co.,

WHOLESALE WINE, GENERAL AND

COMMISSION MERCHANTS. 10 Hospital Street.

W. R. Ross & Co.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES, 464 & 466 St. Paul Street,

MONTREAL.

Angus Logan & Co.,

PAPER MANUFACTURERS.

AND

WHOLESALE STATIONERS;

378 St. Paul Street.

Mercantile Summary.

SEVERAL Small mercantile failures have occurred during the week, in Ontario, among whom is that of Thomas Bilton, fruit dealer, Toronto, but none of them are of any public interest.

A view general opinion prevails among the wholesale trade, that the country has been overstocked with goods this fall. The statement THE LEADING WHOLESALE TRADE OF TORONTO.

Canada Confectionary and Biscuit Works.

William Hessin. WHOLESALE CONFECTIONER

AND

BISCUIT MANUFACTURER.

OFFICES AND FACTORY:

No. 7 FRONT STREET.

TORONTO.

R. H. GRAY & CO.,

THE LEADING HOUSE IN TORONTO FOR PAPER GOODS, all kinds. GENTS' FURNISHINGS. TAILORS' TRIMMINGS. KNITTED WOOL GOODS. CORSETS AND UNDER-SKIRTS. HABERDASHERY, and GENERAL SMALL WARES,

Also the leading Manufactory in Ontario for all kinds of HOOP-SKIRTS.

Warehouse---43 YONGE STREET.

Robert McPhail,

IMPORTER OF

ENGLISH, FRENCH AND GERMAN FANCY GOODS,

STATIONER, SCHOOL BOOK PUBLISHER and Blank Book Manufacturer.

FRONT STREET, TORONTO.

comes to us from too many sources to admit of denial that the wheat crop, though looking well, at the time of harvesting, turns out badly when threshed-often only half of what was regarded as a certainty. This will have the effect of greatly limiting the purchases of goods by farmers, and, as a consequence, of disappointing the anticipations of the county trade.

"HUNT'S MERCHANTS' MAGAZINE" for November contains an article on "Defalcations and how to stop them." Referring to the defalcations of bank clerks, the writer says that thousands of young men holding confidential places in banks and financial institutions, have large amounts of money passed through their hands every day; in these spendthrift days, habits of prodigality are easily formed, pecuniary difficulty follows, and once in that position, any report of sudden wealth won by speculation dazzles, and leads, amid much perplexity, to the first peculation. "The money is 'borrowed,' and faithfully returned; the second 'borrowing' is easier than the first, and less promptly replaced. At length the peculation amounts to thousands. Loss instead of gain crowns the speculations of our young actual cart travel between the railway and Red — The people of Clinton have \$1,300 in shares investor's stolen money. He wakes from his River by seventy miles. It is anticipated that stead of gain crowns the speculations of our young

THE LEADING WHOLESALE TRADE OF 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 & CO.'S Celedrated Ales and Porter. All orders will receive prompt

CRAMP. TORRACES & Co.

For sale, in store and to arrive :-

COFFEES, SUGARS TEAS—Hyson, Young Hyson, Gunpowder, Imperial, Jatural Leaf Japan, Oolong, Souchong, and Congou, COFFEES—Old Government Java, Maracaibo, Laguayra NEW CROP (1870) FRUITS.

nd Rio.
SUGARS—Tierces and barrels Scotch Refined. Barrels

Bright Porto Rico.
Also, now landing, 25 cases German Cigars,
CRAMP, TORRANCES & CO.,
10 Wellington St. East.

THOMAS GRIFFITH & C.,

WHOLESALE GROCERS.

WINE AND

SPIRIT MERCHANTS,

37 AND 39 FRONT STREET,

TORONTO, ONTARIO.

dream, and sees himself a felon, if discovered. To prevent such a shock to his family and friends he plunges recklessly into a deeper abyss of debt, and crime, and peculation, till at length discovery comes, and all is over." The writer further suggests that habits of extravagance should awaken suspicion, and rigid checks should be applied. A careful over-sight and thorough system will do more, either in a bank or mercantile house, to prevent irregularities than anything else.

MANITOBA is likely to soon become an important purchaser of imported goods in the chief cities of Ontario and Quebec. A late paper from that Province gives a short description of the route over which a quantity of freight was recently brought :- " The cargo left Ottawa, on the 1st September by railway, was transferred at Point Frederick to the cars of the Michigan Central; at Chicago to those of the Northwestern Railway, reaching St. Paul's on the 19th September. It was then dispatched by the St. Paul's and Pacific Railway to Benson, 134 miles from that city, and thence conveyed by mule, horse and ox teams to Fort Abercrombie, the last loads arriving on the 3rd October. The distance between Benson and Fort Abercrombie, 110 miles, was entirely over a new route that had never been previously travelled. The time necessary for that purpose will be in the future about five days for freight and three for passengers. This route is superior to that by St. Cloud, as it avoids the fearfully bad roads from that place to Alexandria, and lessens the

the voyage between Abercrombie and Fort Garry will be within an average time of five days for each trip. This would bring St. Paul within nine days of us. Captain Perry estimates the distance between this Fort and Fort Abercrombie by river at 780 miles, and reports his own voyage s being accomplished in thirteen days and one hour of actual sailing, having to lie for ten days, owing to the prevalence of north-west winds." It is likely that shippers will have a choice of routes, it being contemplated to put on a line of steamers on the lakes in the water-route through our own. territory, with good waggon roads across the portages. The distance is great and obstacles are numerous; but a fine trade will yet be done with that remote province; the first in the field is pretty sure to do the best of the trade.

THE WAY FOR CLERKS TO ADVANCE. - A clerk whose letter betrays a heartfelt earnestness that can be assumed, sets forth his condition and desires, and asks our advice. He is in receipt of desires, and asks our advice. He is in receipt of \$1,000 salary from a large mercantile house doing a good business; he is in love with a sweet young girl who is willing to marry him whenever he says the word, and to share with him whatever hardships there may be in his lot. Shall he marry on his present income, or wait for more? and if the latter, what is the best way to secure such an increase? We answer: If there are no circumstances in his own or young woman's situacircumstances in his own or young woman's situation which render a speedy marriage especially desirable he will do well to "bide a wee." There desirable he will do well to "bide a wee." There is but one legitimate way for a clerk to secure an income, viz.: to serve his employers with such faithfulness, zeal, vigor and earnestness, that his merits cannot be overlooked or go unrewarded. Some employers are more liberal, and quicker to take a hint than others, but there is a point where the dullest will appreciate the service of an indefatigable clerk. He may be earning \$2,500 a year before he is raised to \$1,500, but if he places no limit on his labor he will certainly find his re-ward. We know a man who entered service at \$1,000 a year and earned \$3,000 for his employers at the start. He was advanced to \$1,200, and then to \$1,500, then to \$1,800, and so on up to \$3,000, but his zeal and success kept a long way ahead of his gain in his pay, and the day he drew \$3,000 he was really earning at least \$10,000 per annum. He now draws \$8,000 per annum, besides an interest in the business. Silver begins to show among his locks, but he is as untiring and faithful as ever. It requires patience to realize the effect of such service, but we never knew it to fail in the end.—N. Y. Jour. of Com.

OIL MATTERS AT PETROLIA.

(From our Own Correspondent.)

PETROLIA, Nov. 20, 1870.

Things here are very brisk and some new wells have been struck this week. On the McMillan territory Smith & Monterief have a splendid show in their well. On the Perkin's lot Perkins has struck enother good well—not yet tested; and on the Shoemaker a Mr. Walker is pumping a ten barrel well. All the old wells are doing about the same. The well struck by Mr. Vivian in the north-west proves to be about 25 bbls. per day ; it was at first thought to be much large The production for the last week was about the same as the previous one; shipments do. Export firms still running, and refiners, on the whole,

doing a good trade. Crude oil worth \$1 55 to \$1 60 per bbl. Refined 20c to 22c per gallon.

BRYCE, MCMURRICH & CG.

A LARGE PORTION

OF OUR

FALL STOCK

15

NOW TO HAND, AND OPENED.

ALL DEPARTMENTS FULLY ASSORTED.

Office-34 Youge Street, Toronto.

WEST REGENT STREET, GLASGOW, SCOTLAND. BRYCE, McMURRICH & CO.

Toronto, September 6, 1870.

THE

Monetary and Commercial Times.

WITH WHICH HAS BEEN INCORPORATED

THE MONTREAL TRADE REVIEW.

TORONTO, CAN., FRIDAY, NOV. 25, 1870.

THE DOMINION CANALS.

The appointment of a Commission to take up the whole question relating to these important public works, has brought the subject prominently into notice, and affords a good opportunity for its discussion. It is time that some systematic, earnest public action should be taken with reference to our canal system, not only to supply the increased facilities demanded by our growing commerce, but to dispose of the agitation respecting certain schemes of doubtful utility or feasibility. Taking experience as a guide it is safe to conclude that the improvement or extension of the canals is not properly within the scope of individual enterprise since it holds out but little inducement for the investment of private capital. Our existing works do not pay the interest on their cost. If, therefore, the system is improved or extended, the work must be undertaken by the Dominion Government.

As indicating what has already been accomplished we give the following :-

Canals.	Length in Miles.	First Cost
Chambly & St. Our's	111	625,369
Rideau	1327	5,000,000
Lachine	81/2	2,229,774
Beauharnois	111	1,331,787
Williamsburg	121	1,222,904
Welland	28	6,500,000

2043 \$16,909,834

outlays incident to the improvement of the navigation, bringing the total cost of our canal system up to \$20,000,000 in round

We presume that the enquiries of the Com mission will be chiefly directed to ascertaining the practicability and expediency of deepening the existing canals and otherwise im proving our present leading highway of commerce from the lakes to the ocean. A very large amount has already been expended on these works; and if by the outlay of a further sum of ten or twelve millions of dollars we can establish a grand water-route from Mon treal to Lakes Huron and Superior for vessels drawing 12 or 13 feet of water, and at the same time render our present investment more remunerative, it will be generally con. ceded that the necessary improvements should be undertaken without delay. If the trade between the eastern and western provinces of the Dominion maintains its present ratio of increase, it will double itself in four or five years. As the great North-west is opened up and peopled the trade of the St. Lawrence, both upwards and downwards, will immensely expand. The important diversion of American exports to the Canadian route during the past season forms another argu. ment for adding to the attractions of this line of communication. That the Commission will recommend the full development of the St. Lawrence route, is with us a foregone

It is asserted by some that from the composition of the Commission, they will report in favor of the construction of what is known as the Ottawa and Georgian Bay Canal. We do not credit this report. To undertake that enterprize now, would be an unwise and impolitic step. It would cost thirty or forty millions of dellars. It would not serve to open up the wilderness which it would traverse as well as a railway; and a railway as long as the entire Grand Trunk, with all its branches, could be constructed for the sum that would be absorbed before this canal could be completed. A constant and steady reduction in the cost of railway transportation, and the great saving of time as compared with canals, promise to render railways most formidable competitors to canals, even for the transport of the heavier classes of freight. The same and perhaps other objections lie against undertaking the Huron and Ontario Canal. With the Intercolonial Railway on hand and the construction of the Dominion Pacific in immediate prospect, it would be sheer folly, not to say madness, to enter upon any of these "forty million" canal schemes.

The Bay Verte Canal project is one that, seems to possess great merit; and a canal at To these figures should be added other Sault St. Marie may be a military necessity.

It is admitted, too, that the Caughnawaga scheme would be of great service to our trade, but it is doubtful if government assistance will be either required or sought for in its behalf. Outside of these enterprises, and some improvements on the Ottawa river, any future canal expenditure should be limited strictly to the development of the St. Lawrence route, in the way of enlarging and improving the existing works. If the labors of the Commission shall be the means of settling the question definitely on this basis, of confining public attention and the public expenditure within these limits, and of inaugerating vigorous and decided action in the premises, a great public service will have been rendered, and the gentlemen comprising the Commission will have earned and will receive the public approval.

PATENTS AND TRADE MARKS.

The Patent Office of the Dominion is attached to the Department of Agriculture, over which the Hon. Mr. Dunkin presides, and is rapidly becoming a most important branch of the public service. Besides the business done in patents, numerous applications are now constantly being made by the public for trade marks, copyright, and industrial designs.

The progress which the Dominion is making in inventions and discoveries, may be understood from the fact that the entire business of the Patent Department at Ottawa has doubled in two years. The latest returns are those of 1869, and we place beside them those of 1867, so that the conant may be aloudy

rast may be clearly seen .—	1867	1869.
Apps. for Patents	369	781
Patents granted.	218	580
Caveats	-	60
Transfers registered	193	470
Designs registered	5	12
Trade marks registered	54	50
Copyrights	-	62

In addition to the above figures, we have also the evidence of the amount of fees paid during the two years. In 1867 these amounted to \$8,110, and in 1869 to \$14,214. The total number of Patents registered up to the close of the fiscal year 1869, was 3,526, and among the most interesting sights at the Capital are the Model Rooms in the Western Departmental block, in which there are 3,243 different models-the conceptions of almost as many different minds.

The proper steps to take in order to secure a Patent can best be learned by sending to the "Commissioner of Patents, Cttawa," for a cupy of the rules and regulations. When the new Act came into force last year, new forms and regulations were adopted by Orders-in-Council, and it is the duty of the Department to furnish copies of these to all

individuals who may desire to take out a patent, or register a trade mark, copyright or industrial design. When in possession of these printed forms it is quite unnecessary to visit Ottawa, for they show exactly what the applicant has to do in order to bring the matter before the Patent Office in proper

While, advising all who have discovered or invented any article, machine, &c., in which they wish to obtain exclusive property, to send direct to the department for the legal forms, we shall mention a few requirements of the existing patent law.

The applicant has to swear that he was a resident of Canada for twelve months before his application, and that he verily believes he is the discoverer or inventor of that which he wishes patented. This must be done before a magistrate. The applicant must elect his domicile in some specified city, town, or other locality. Accompanying the application, there must be a model, not larger than eighteen inches on its longest side, and in the case of ingredients, they must be contained in glass bottles. The model is required "to show exactly, every part of the invention and its working.", There must be two drawings illustrating the specification, made on tracing paper, showing the front view, side view, &c. The fee to accompany the petition is \$20.

In the case of a trade mark, which quite a number of mercantile houses have adopted, a declaration has to be made that the applicant is the first person to make use of the same. There must also be a concise description of the trade mark, in order to explain the pattern furnished, and a fee of \$5. To secure a copyright, two witnesses must declare that the applicant is the proprietor of the book, map, musical composition, sculpture, &c., of which he desires the registration. In the case of books, two copies of the work, and the fee of \$1, must also be sent. In the case of industrial designs the procedure is nearly identical with that of trade marks given above.

It is to be feared that designing persons frequently obtain patents whose applications should be rejected, and it is only too well known, that during the past two or three years, the number of frauds connected with patent rights, has been alarmingly on the increase. By means of these deceptions, a lot of hungry speculators, too lazy to work for an honest living, have filled their pockets at the expense of the honest and industrious, and in not a few cases patent rights have been sold, which, when tested in the courts of law. proved to be of no legal value whatever.

Patent department should be placed in the this course; but neither is the miller for from our our neighbors, we continue to sell

most efficient condition possible. There ought, at least, to be a thoroughly skilled and educated mechanical expert constantly employed. This would save the unwary throughout the country, thousands of dollars per annum, now wasted in the purchase of bogus rights, and would also protect and stimulate the real inventive genius of the country.

OUR GRAIN TRADE WITH THE UNITED STATES.

The commercial interests of the United States and this country are so closely allied that, notwithstanding the barriers which exist in the way of international trade, our transactions continue to be large. In spite of the high duties imposed by Congress on the produce of Canadian farms, and the partial adoption of a similar policy by our Government, the people of the two countries continue to traffic with each other even in articles which at one time, it was feared, transactions would be, like angels' visits, few and far between.

Take animals as an example. It was thought, when the twenty per cent. duty was imposed by the United States, it would almost prohibit our exports of animals. But in the fiscal year 1868-9 we sold to them 10,254 horses, 61,967 cattle, 191,352 sheep, and 32,192 swine. The total value of these animals was considerably over \$2,750,000. And although the high duties are a great hindrance to transactions, we are glad to know that shipments of horses, cattle, &c., are constantly taking place, and at good prices to the Canadian farmer.

But our object in this article is mainly to notice a feature of our trade with the United States-that is, the importations of American wheat into this Province from Chicago and Milwaukee. Several cargoes recently arrived at the port of Goderich, and the local journals report that certain millers in Elora, Galt, and other places, have been forced to import wheat to keep their establishments going; the farmers in their vicinity either not having much to sell, or declining to let it go at present prices. There is nothing remarkable in these importations of American wheat. This Province buys largely of wheat in the American markets every season. Nor can it be taken as an evidence that there is a scarcity of wheat in Ontario. The wheat may not have threshed out as well as was predicted at harvest time, but we strongly incline to believe that in the old settled districts, where the farmers are nearly all in good circumstances, the grain is being held in hopes of an advance in prices. The public interests demand that the The farmer is not to be blamed for pursking

purchasing in Milwaukee and Chicago when he can lay in a supply cheaper than what it would cost him at home.

The quantity of American grain imported into Canada evoked a spirited discussion in Parliament last session, and Sir Francis Hincks, when bringing in his tariff, placed a duty of four cents per bushel on wheat, and three cents on all other grains. An official return sets down the amount of our imports of grains of all kinds from the United States during the last two fiscal years for which we have returns, as follows:

Province. Ontario Quebec Nova Scotia New Brunswick	1867-8 .bus.4,357,888 330,116 256,398 141,597	1868-9 5,316,042 306,080 340,947 188,779
Totals	5,085,999	6,151,848

These returns appear to indicate a very large importation of American farm products into Canada, and very erroneous conclusions may be, and by many persons actually are, drawn from them. By an examination of the trade and navigation returns for 1868-9, we find that of the importations given above for that year, 2,559,900 bushels were Indian corn. This was no doubt consumed in Canada, but the great bulk of the remainder, although entered at our ports, really only passed through this country on its way to a foreign market. The best evidence of this fact is to be found in the fact that such ports as Dalhousie, Kingston, Windsor, Sarnia-all on the main lines of travel-are alone credited with over two-thirds of the whole impor-

We are not among those who think that obstructions should be put in the way of American grain coming into this country. Ontario is a wheat-exporting country, and whatever quantity of inferior western wheat we import, for home consumption, enables us to export just so much more superior wheat, of our own growth, and if the transaction were not profitable, there would be little danger of its repetition. Besides, American wheat is, and can be manufactured in Canada, and sent abroad at a profit, and no hindrance should be put in the way of such a useful branch of industry. We are also deeply interested in the carrying trade, and every bushel of grain we can attract down the St. Lawrence helps to build up our country, and increase its prosperity. True, it is annoying that our American neighbors will not permit our wheat and flour to enter their country without the exaction of high duties, but it won't help us one iota to place high duties on their products, and forego the profits we can make by purchasing from them.

While taking considerable Western grain

largely to the Eastern States of flour, wheat and other grains, their formidable tariff to the contrary notwithstanding. During the fiscal year 1868-9, we sold to them 100,692 barrels of flour and meal, 1,231,237 bushels of wheat, 4,629,608 bushels of barley, 271,-337 bushels of oats, 432,339 bushels of peas. the amount which they paid us for these exports, was close upon \$7,500,000. We do not doubt that but for their tariff, we would have sold much more largely to them in 1868-9. than the above figures indicate; but what they do not see fit to pay us our price for, we send to the maratime provinces and Great Britain. To the mother country alone, was sent 193,456 barrels of flour, 1,577,734 bus. of wheat, and 1,027,605 of coarse grains.

FRAUDULENT PURCHASES.

An important and instructive case came up at the Fall Assizes held at Hamilton last week. The circumstances are briefly as follows:—In September last one Fred. Ashbaugh, doing business in that city as a grocer, applied to Mr. T. L. White to buy out his business. The price first set on his stock by Ashbaugh was \$4,000. No inventory of the goods was taken, but according to Mr. White's statement, he was of opinion that the contents of the store were worth about \$3,000. After some parleying, Ashbaugh ultimately offered to sell for \$2,000, whereupon Mr. White made a tender of \$1,500 cash, which sum, after a night's consideration, was accepted.

Scarcely had Ashbaugh got the \$1,500 securely in his possession, than he suddenly disappeared, having taken his departure for the States. Then it turned out that he had left numerous creditors in the lurch, the principal of whom were Messrs. Brown, Gillespie & Co. This firm took immediate steps under the Insolvent law, to throw Ashbaugh's estate into bankruptcy. The proper officers promptly seized and took possession of the stock and effects, and left Mr. White to recover his \$1,500 the best way he could. The latter brought an action against Messrs. Brown, Gillespie & Co. to gain possession of the stock or recover his \$1,500; but after a most ably conducted trial before Mr. Justice Gwynne and an intelligent jury, a verdict was given for the defendants. Mr. White thus losing \$1,500 as well as the costs of the suit, or about \$2000 in all by the transaction.

We give the facts of, this interesting case, not to comment on its particular features merely, but to point out to the commercial public the important point upon which the verdict turned. This point was—whether White had purchased in good faith or fraudulently. There was no question about his having paid the purchase money; but it was claimed by the defence that he must have known, when Ashbaugh sold him for \$1,500 goods which he (the plaintiff) himself supposed were worth \$3,000, and which afterwards turned out to be really of the value of \$4,500, that a fraud was about to be perpetrated on Ashbaugh's credi-

tors. And by the verdict given, it was in effect held, that under circumstances so suspicious, the plaintiff at least ought to have suspected fraud, and not having taken steps to ascertain the real facts of the case, must suffer the consequences of his neglect.

This is an important decision, and will help to put a stop to one mode by which creditors have frequently been defrauded. The law is very severe on those guilty of disposing of their property when they are insolvent, and this Hamilton case will be a wholesome warning to persons who knowingly purchase from individuals in such a position, or where the circumstances are such as to indicate fraudulent designs. "Honesty is the best policy," but the lesson of this trite truism is one that some will only learn in the sure school of experience.

RAILWAY INSURANCE. - The railway property in this country is usually insured under what are called blanket policies ; this style of policy being usually preferred by railway managers. They are sometimes made to cover millions of dollars in a single risk, and the premium is, of course, correspondingly large. The Liverpool & London & Globe has a risk of \$1,500,000 on the Grand Trunk railway, and another on an American railway to the amount of \$2,000,000. These blanket policies are very liberal in their provisions. They usually read as follows :- "To the on any property belonging to the sum of--railroad company, and on any property for which they may be liable, it matters not of what the property may consist, nor where it may be; provided the property is on premises owned or occupied by the-- railroad company, and situated on the line of their road, or any branch road operated by them. Liberty to alter or repair any premises hereby insured as the interest of the assured may require. Liberty for other insurance whether contemporaneous or future. Loss not to exceed \$25,000 at any one fire." Most of the American fire offices eschew this kind of business, though for what reason we are not aware. Those of them whe cultivate railroad insurance issue special policies at 11 to 11 per cent. covering the stations, cars, freight, &c., and usually limit their loss by any one fire to say \$5,000. To these special policies blanket policies are sometimes added to cover any property that may not be embraced in such special policies, and to secure a larger amount of compensation in case of disastrous fires.

A PAYING RAILWAY—The Festiniog railway in Wales is the crookedest, narrowest and cheapest railway in the world, and yet one of the most profitable in proportion to the amount of money invested. The trains are from 900 to 1,200 feet long, and so crooked is the track that a train has sometimes to wind its way on three curves at one time. The sharpest curve is 75 feet radius; a road in France of the 2 feet 6 inch guage has curves as small as a 45 feet radius. If the financial results of the Festiniog railway are any indication of what harrow guage railways can do in this country, we shall have a radical change in

public opinion as to the value of railway investments. The total traffic receipts for 1869 were £23,6764, and the total expenditures £13,053, giving a net revenue of £10,622 on a capital of only £36,185, or 294 per cent! At this rate of profit the shareholders would get back their entire capital in less than three and a half years, and have their property still intact.

Tokonto Nipissing.—A meeting of share holders was held on Monday last in the Company's office, for the purpose of authorizing a further issue of bonds. Authority was obtained in August last for the issue of bonds to the amount of \$150,000, and an additional sum of \$106,000 was required. On the formal resolution to that effect being put, it was carried unanimously. Two express and thirty flat cars are engaged in balasting the road. The track is laid for fifteen miles from the junction with the Grand Trunk Railway at Searboro. Several of the station buildings are completed.

The suspension of the Northern Transportation Company is announced, the liabilities are about \$400,000, of which \$200,000 are due to banks in Ogdensburg, Detroit and Toledo, and small amounts in New York. The balance is due for insurance supplies and interest. This Company did a large trade along the south shores of these lakes; it is supposed the concern will be reorganized before the spring trade opens.

Insurance.

INSURANCE MATTERS IN MONTREAL.

(From our own Correspondent.),
MONTREAL, Nov. 22, 1870.
Since last advices the occurrences here of inter-

est to insurers have been as follows:

Nov. 15.—An alarm this morning from box 34, by Guilbault's garden, proved to be on account of the boiling over of a tar-kettle in a roofing-felt factory in the village of St. Jean Baptiste, nearly a mile distant, and outside the city boundary. The brigade, nevertheless, went to the spot, but could afford no assistance; the village brigade with their engine were also there, and did what little they could, but unavailingly; the fire had the mastery, and when it had consumed the old wooden building with its contents, subsided for lack of fuel. Damage from \$300 to \$400. No

Nov. 18.—A little before one o'clock this morning a fire was discovered in a large stone warehouse, 354 and 356 St. Paul street, and extending in the rear to Commissioners street, which had gained considerable headway before it was observed. The building is the property of A. Roy, Esq., of the Cedars, and has been leased formany years by Mr. Andrew Hayes, manufacturers' agent for cutlery, china, glass, thread, &c. and his stock consisted principally of valuable samples in those lines. Mr. Hayes sub-let one half of the building to Messrs. E. Coote & Co., wholesale grocers, and the ground floor of the other half to Bryson & Co., hardware merchants. In Messrs. Coote's portion of the building Messrs. W. P. Nolan & Co. had a quantity of fish oil, and Messrs. James Doyle & Co. a quantity of groceries on storage. With the exception of a quantity of raisins in baxes, the upper flats of Messrs. Coote's stores were empty. From the hold which the fire had obtained it was not finally subdued until after several hours severe exertions. The building itself is nearly gutted, and the stocks severely damaged, that of Mr. Hayes appearing to have suffered most. No reliable account of the origin of the fire has yet been arrived at. It seems that Mr. Coote and some of his hands had

been employed in the cellar in the course of the preceding afternoon, racking off wine by candle light, and they cannot certainly say whether they left a candle burning or not; but this appears a lame sort of a story. Another mode of accounting for it is by hinting at spontaneous combus-tion through leakage of the oil into sawdust; but this does not meet with much credence; however, the fire commissioners have the case under investigation, and pending that speculation is perhaps

out of place.

The following is a correct statement of the insurances on the building and stocks therein: A. Roy, building, insured in Ætna..... Sticks.

And. Hays, British American \$2,000 Royal 2,000

Bryson & Co., North British & Mercantile. 5,000 Jas. Doyle & Co., Scottish Imperial..... E. Coote & Co., Royal. W. P. Nolan & Co., Comm. Union...\$6,500 5,000 London Ass'nce .6,000

Imperial..... 2,500 \$14,000

Total.....\$40,500

The extent of the damage has not been ascer-

Nov. 20 .- At about 10 this A. M. a fire wa discovered in one of a row of four rickety old shanties at the corner of Bonaventure and Little St. Antoine streets. It seems some boys were improving the day of rest by some experiments with gunpowder, in the back part of one of these shanties devoted to the reception and storage of rags, bones, old iron, remnants of junk, and other miscellanee, the adjoining store being a library of odd volumes of old books and other musty literary remains; the other two establishments being a horse-shoers' and an apple and can't shop respectively. By the timely arrival of the Brigade, the fire was quickly drenched out, with-out much damage to the stores, and these memo-rials of a past age left to stand a little lenger.

The loss on Messrs. Ames, Millard & Co. stock, which has not yet been adjudged, is likely to prove much higher than was anticipated. The on the sewing-machines and other shoemaking machines in the main building, has been settled for \$1,000 in equal proportions between the British America and Citizens', and that on the furniture and fittings by the former office for

FIRE RECORD. - Chatham township, Nov -Two school houses were burned down; no insurance. Innerkip, Ontario, Nov. 16.—House of Wm.

Murray, with contents; insured in Niagara Mutual for \$400 on the house, and in the Waterloo Mutual for \$600 on the furniture.

Toronto, Nov. 18.—The Grist Mill of H. J. Boulton, on the Esplanade, caught fire in the upper part of the building; damage to stock not yet ascertained, but thought to be \$8,000 to \$10,000; insurance on stock \$8,000 in Western and \$3,000 in Royal.

Toronto, Nov. 21.—Coghill's carriage shop, on King street west, caught fire in the rear, but was saved with nominal damage; insured in the Western.

Toronto, Nov. 20.—House of J. Sheppard, on Adelaide Street west, was burned; insured in the Provincial for \$800.

MARINE RECORD. - Owen Sound, Nov. 22. The schooner Prince Edward, during a heavy storm, was driven ashore on the Isle of Coves, and reported a broken back. She was light, and bound from Bruce Mines to Owen Sound. Insured in the Western for \$6,000.

-The schooner Ariel, a small and poor craft, was wrecked near Thornbury on Georgian Bay. There was 2,500 bushels of barley on board valued at \$1,200; the value of the vessel is put at \$800; no insurance on vessel or cargo.

-The Schooner Willard, loaded with railway iron, from Oswego to Toledo, was beached on the Island, at Toronto harbour, on the 23rd; efforts are being made to get her off.

THE AVERAGE CLAUSE IN FIRE POLICIES. "Suppose I take out a policy of insurance of \$5,000 on a general stock of merchandise in one store, value \$10,000, and I suffer damage by fire to the extent of \$4,000, will the insurance company pay in the full amount of four thousand dollars? I have been told that in cettlement the company will only consider itself liable for such a proportion of the loss as their insurance is to the whole value, that is, as five is to ten thousand dollars." The whole question is one of much interest. It is the principle of co-insurance established in the contract by the use in the policy of what is known as the average clause. If a merchant has \$10,000 worth of goods in his store, and he takes out a plain old-fashioned policy for \$5,000 in a single company, this institution is liable under that engagement to the full amount thus insured. Whatever portion of the \$10,000 is lost or damaged up to \$5,000 must be paid in full by the underwriter. But suppose the merchant takes out two policies of \$5,000 each, then he can only collect half his loss of each company. If his claim is only \$5,000, but \$2,000 falls due under each of these policies, and if one company is insolvent, it will make no difference with the obligation of the other, the loss being averaged among all the insurers. But suppose, a contract the policies of \$5,000 each he takes one instead of two policies of \$5,000 each he takes one policy of \$5,000, with the average clause in reading it as follows: "It is understood and agreed that claims under this policy shall only be for such propor-tion of the whole loss as the amount of this insu-rance bears to the whole value of the property insured." In reality, the insertion of this clause makes the owner of the goods his own insurer for the entire remaining value of his property described in the policy, and he stands in the same position as another insurance company would holding a policy for this sum. The average clause makes him a co-insurer for all the value of the goods not covered by the one policy; and if he takes out a contract for only one-third the value he joins guaranty with the underwriter in that proportion. If the goods are worth \$25,000, and he takes out a policy of \$5,000 with the above average clause in it, then the company insures one-fifth of the loss and he the remaining fourfifths. If the damage is \$5,000, the company, under such a policy, could be required to pay but \$1,000, and he would lose the remaining \$4,000 as a co-insurer to that extent!

Railways.

GRAND TRUNK RAILWAY.

A fortnight ago the report of the directors was published, to which is now added that of the engineer, and also that of the superintendent. They contain many interesting details.

Report of the Engineer.

I beg to submit my report of the working of this department during the half-year ending 30th June, 1870:

Maintenance......\$307,384.20 Renewals, &c..... 325,000.00

Total\$632,384.20

The cost of maintenance during the half-year ending 30th June, 1870, was \$11,157.37 less than in the corresponding half-year of 1869. Forty-nine miles of new iron rails have been put into the track during the six months.

possible; but in the district between Mentreal possible; but in the district between Mentreal and Prescott, 112 miles, we are still without a good ballast pit, although we have been and still continue to prospect the country along the line, but without finding material suited to our wants.

Bridges and Culverts.—The repairs of the

bridges, culverts, and embankments damaged by freshets of last year will be completed this season. The bridges and culverts generally throughout the line are receiving all necessary repairs to maintain them in an efficient condition. The 53 miles of imported English steel rails have arrived, and are imported English steel rails have arrived, and are rapidly being laid in track, together with ties and ballast to make a first class roadbed. Our renewing of fences will be very extensive this year, owing to the improvement of land along our road demanding better fences than originally made, especially on the Portland district and between Stratford and Fort Erie. The ferry works at Sarnia are in good repair, and those at Fort Erie and Buffalo are maintained to do our work until the completion of the Internationalwork until the completion of the Internationalwork until the completion of the International-bridge. The new freight-shed and engine-house at Brockville, as also the new engine-house at Toronto, and machine-shop at Stratford, progress favourably. The freight-shed at Brockville is now receiving traffic, and the other works will be ready for use next winter and spring. The additional siding and freight accommodation at different points is being rapidly proceeded with. The condition of the permanent way and works exhibits a steady improvement, and with the The condition of the permanent way and works exhibits a steady improvement, and with the steel rails now being put into track will, we have every reason to expect, secure that permanent efficiency so necessary for our increasing traffic. The details of material put into track and work performed for the year will, as usual, be contained in my report for the current December half-year.

E. P. HANNAFORD, Engineer.

Report of Locomotive Superintendent.

I beg to present my report for the half-year ending 30th June, 1870. We have received a small addition to our rolling stock from capital small addition to our rolling stock from capital account, viz.:—six passenger engines, two baggage and post-office, and two baggage cars. These were supplied to us in the month of June, and they are doing good service. The present position of our stock as numbers, &c., is shown in the following statement:—Locomotive engines—As taken at June, 1870, 107 passenger; 212 freights; 7 shunting; total 326. Passenger and freight cars—131 first class; 16 do. sleeping; 3 composite; 5 smoking cars; 64 second class; 46 post-office and baggage: 43 baggage; 124 break post-office and baggage; 43 baggage; 124 break vans; 2,382 box; 50 box and cattle; 105 cattle; 1,307 platform; 93 ballast; 36 snow-ploughs; total, 4,405. Note.—20 box cars have been replaced by break vans. It will be observed that a largely increased mileage has been run both by engines and cars, the former being 41,000 and the latter 480,000 per month in excess of the June half of 1869. The locomotive expenditure, mileage, cost per mile, &c., for the past and ten corresponding half-years, is shown in the follow-

COST BE LIVE	4.47		Rate per	Per etge.
Half-year	Total train		train	on gross
ending	miles.	Expenditure	. miles.	receipts.
June 30.		Dollars.	Cents.	Cents.
1860	1,584,475	451,586 4	29.43	29.47
1861	1,540,553	555,221	29.55	26.95
1862	1,608,579	553,687	34.42	29.71
1863	1,755,570%	490,869	27.96	23.23
1864	2,241,023	571,603	25.74	20.17
1865	2,276,387	639,907	28.11	21.39
1866	2.349,222	683,364	29.08	22.02
1867	2,294,045	761,574	33.20	25.69
1868	2,426,045	790,708	32.59	25.12
1869	2,559,089	816,178	31.89	24.88
1870	2,749,045	816,095	30.78	24.67

As compared with June, 1868, the train mileage shows an increase of about 7 per cent., and the Ballasting.—Owing to a favorable spring and summer we hauled out on the track 33,856 cubic yards to the 30th June, ballasting 20 miles of railway; and up to the present date we have worked these trains regularly, securing new ballast pits, and diminishing the haulage as much as

per mile run. The outlay upon renewals has been \$46,516 which represents the net cost of three new engines built at Portland, and balance expended upon two built at Point St. Charles, reexpended upon two built at Point St. Charles, re-placing five worn-out engines, part of which have been broken up and sold. The repairs to our engine stock have been carefully attended to, and some of the principal items are given in the fol-lowing—June 1870. Number of engines repaired: lowing—June 1870. Number of engines repaired: heavy repairs, 51; general repairs, 49; light repairs, 102. New crank sales: iron, 20; steel, 3; new truck and tender axles, 45; new straight driving axles, 19. New tyres: iron, 4; steel, 90. New driving wheels: cast iron, 7; wrought iron, 11. New framing and trucks to tenders, 17 frames, 32 trucks. New truck and tender wheels, 1,212. In addition to the whole, 48 renewed axles have been put under engines and tenders.

Fuel.—The expenditure for fuel shows an increase of \$10,083, the extra engine miles, however, at rate per mile of June, 1869, would re-

ever, at rate per mile of June, 1869, would represent an increased expenditure of \$25,270, showing that a saving of \$15,187 has been made on work done, part of which is due to increased economy in consumption, and part to a slight decrease in price of fuel.

Car Department Expenditure, &c.—Tht car expenses, mileage, &c., for the past and ten corresponding half-years is given in the following:—

Half-yrs. Total cost of Cost ending Total mls. repairs & per car. p. train gross June 30. run by cars. renewawls. mile. dols. c. c. c. renewawis, mile. mile. repra. dois. c. c. c. c. c. 157,379 . 1 '063 . . 10 '26 . . 10 '27 . 144,578 . 0 '985 . 9 '39 . 8 '56 . 167,754 . 0 '974 . 10 '43 . 9 '00 . 164,589 . 0 '788 . 9 '38 . 7 '76 *4 808 150 14,689,004 17,211,685 20,876,318 24,612,832 919.785 0.850 9.66 .. 1865 25,851,349 219,785 0 809 9 06
1866 25,565,990 218,001 0 853 9 28
1867 25,129,619 220,557 0 878 9 61
1868 27,661,445 220,431 0 797 9 09
1869 30,300,973 246,762 0 814 9 64
1870 33,239,777 291,164 0 876 10 59 The increase in expenditure over June, 1869, \$44-402 : of this the extra car miles, 2,968,804, accounts for \$23,922, and the balance is made up of improvements to our stock of passenger cars, and to new and improved trucks for the old freight.car stock. The rate per car mile has increased 0 062c., and per train mile to 0 95c., but our car expenditure is still considerably below that of most of the railways in Canada or in the United States.

As regards renewals, we have constructed the following cars to keep up the stock:-21 composite brake van and emigrant cars; 9 box cars; 52 plat-form cars; 16 box cars have been rebuilt; 218 new standard lateral motion freight trucks have been built to put under our old freight car stock. The repairs have been more than usually extensive especially to the passenger cars, in which great improvements are being made. This of course increases the expenditure, but it is absolutely necessary to enable us to meet the present requirements of the travelling public. Every possible effort has been made to maintain our whole stock in efficient working order. A few of the most imellicient working order. A few of the most important items of repairs and renovations are as under:—25 first class and sleeping cars have been thoroughly repared, renovated, and painted; 28 ditto re-varnished; 3 second class ditto re-varnished 17 ditto thoroughly repaired and painted; 3 post-office and baggage ditto; 3 ditto re-varnished; 2 baggage re-varnished; 14 baggage cars have been thoroughly repaired and painted; 2 smoking cars ditto; 2 smoking re-varnished; 46 brake vans cars ditto; 2 smoking re-varnished; 46 brake vans have been re-painted; 269 box cars have been re-painted; 69 platforms have been re-painted; 2,653 roofs of box cars have been re-painted; 244 new axles have been put under passenger cars; 400 renewed axles have been put under freight cars.

Steam Sheds and Workshops .- One new nuttapping machine and three new machines for wood work (which were urgently needed) have been added to our stock of machinery at Point St. Charles, also one planing machine at Portland. Heavy renewals have been made to turn-tables at various points, and one has been rebuilt (on an expense of the period of share capital. For the year ending—

June 30, 1871...11 per c. per an. on the par price.

1872...24 do. do. gradually declines. In the plate and ship-building branches, the mills are moderately well occupied for the present; but here, as well as in bar with a further small annual addition, until for and merchant iron, the downward tendency of

pealice old structures on different parts of the line. RICHARD EATON.

BUFFALO AND LAKE HURON RAILWAY.

Report.

The Directors in their report for the half-year ending December 31, 1869, were enable to announce that the agreement with the Grand Trunk Company had been confirmed by the Canadian Legislature, and having received the Royal Assent, had become law. The interval since that date has been mainly occupied by your board in corrying out the multifacious and laboriboard in carrying out the multifarious and labori-ous readjustments, conversions of stocks, and other arrangements rendered necessary by the act, and in furtherance of the resolutions past at the last general meeting of the Proprietors. Thus, the Buffalo and Lake Huron ordinary stock, viz., 60,000 shares of £20 10s. each, representing nominally £1,230,000, has been called in for the purpose of cancellation and conversion into half Grand Trunk fourth preference, and half Grand Trunk ordinary stock. The late Buffalo and Lake Huron preference shares have, in like manner, been called in for cancellation and conversion, into the Company's newly-created shares, 52,513, of £10 each, which will henceforth constitute the sole share capital of the Buffalo and Lake Huron Company, and be dependent for the dividends on the sums receivable from the Grand Trunk Company after payment of the bond interest, management, and other expenses. Under the act, the annual sums payable by the Grand Trunk Com-pany to the Buffalo and Lake Huron Company are as follows :-

r the	year	ending June	30, 1869	£42,500
	**	14	1870	45,000
	66		1871	50,000
		44	1872	55,000
	44	* **	1873	60,000
		\$. · · ·	. 1874	65,000
	44	- 44	1875	66,000
	44		1876	67,000
	44		1877	68,000
, lead	41	44	1878 :	69,000
	**	44	1879	20.000
		and t	hereafter }	70,000
				STATE OF THE PARTY

The first two amounts, as above, have been promptly settled by the Grand Trunk Company, and are in course of rapid distribution in the terms and are in course of rapid distribution in the terms of the act. When this is effected, all due interest on the entire bond debt, up to date will have been discharged. Fending the final adjustment and completion of these operations, the position of the Company financially must be regarded as transitional, but the ultimate result may be approximately indicated as follows :-

The Bond Debt.

Bonds	due 1872	=	£125,000
- 44	1878	=	175,000
· il	1874	=	243,500
**	1875	=	96,192
- 44	1876	=	123,866
			2722 E50

all bearing interest at 51 per cent. per annum, which will absorb £41,995 per annum, whilst the surplus of rents receivable from the Grand Trunk Company, it is expected, will be sufficient to pay the following augumenting dividends on £525, 135 of share capital. For the year ending—

improved plan) at Brantford station. The workshops and machinery generally have been well maintained and kept in good condition throughout.

Tanks and Pumps.—These have received all necessary repairs, &c., during the half-year, and several new tanks are in course of construction to able to announce the termination of the differences and litigation between the town of Brantford and the Company. This was facilitated by the visit of the Secretary, Mr. Short, to Canada, in the spring of the year, which was followed by an offer from the corporation to compromise their claim by a sale of their interest in the bonds of the railway held by them. The opportunity thus presented to terminate a state of things inimical to the interests of all concerned, the Directors think it their duty to embrace, and they accordingly purchased the bonds (£82,300) and overdue coupous held by the town, on terms equitable to both parties, and by which a considerable pecuniary saving to the Company is effected. To carry out this purchase, a loan of £60,000 has been contracted, against which bonds and unissued shares of the Company have been hypothecated. In the suit of Alchin v. the Company, the Directors have applied to the court to admit further eveidence, and the appeal has now been deferred until after the long vacation. The whole of the Directors necessarily go tion. The whole of the Directors necessarily go tion. The whole of the Directors necessarily go out of office this half-year, but are eligible for the re-elegtion. Mr. Healey, Mr. Ashton, and Mr. Stitt effer themselves accordingly, but the other engagements of Mr. Maxwell do not permit of his continuing in the Direction, and consequently he vacates his seat at the board, the chairman-ship of which he only temporarily accepted.

EXTENSION OF THE NORTHERN.—Mr. F. W. Cumberland, Mr. Moberly, and Mr. G. D. Boulton, representing the Northern Railway Company, met a number of gentlemen, including several councillors of the numeripalties of St. Vincent Enphrasia and Collingwood, at Meaford, in the first named township, on Tuesday the 15th, to discuss the feasibility of extending the Northern Railway to that village. After hearing the views of Mr. Sing, and others, Mr. Cumberland was called apon and addressed the meeting. He estimated that a line from Collingwood to Meaford would sost \$11,000 or \$12,000 per mile. Taking the minimum sum, the whole road would cost for the 22 miles, in round numbers, \$240,000. He considered it reasonable that the townships should raise half that amount, or \$120,000. If the townships would raise that sum, he (Mr. C.) would find the other half, or \$5.500 per mile. The Northern Company would also find the rolling stock which would amount to a further sum of \$3,000 per mile. Mr. Cumberland recommended that a local board be formed, with a few outside men, who, he was satisfied could be found in Toronto. A resolution was then offered, expressing the opinion of the meeting, that the three townships named, should raise \$120,000 in debentures on receiving a charter of incorporation, for an extension of the Northern Railway to Meaford—that sum to be divided among the three townships named, as follows: St. Vincent, bonus \$60,0003 Euphrasia, \$32,500; Collingwood, \$27,townships named, as follows: St. Vincent, bonus \$60,000 Euphrasia, \$32,500; Collingwood, \$27,-500. A committee was appointed to carry out the views of the meeting.

Freight and Live Stock..... 61,473 11
Mails and Sundries....... 2,073 63 2,073 63 Total receipts for week..... \$94,376 60 Corresponding week, 1869... 93,113 47

RAILMAKING IN ENGLAND. - As railmakers'

Increase.. \$1,263 13

prices is very marked. It is only in some variees of engineering bridge work and war material, that there is at present any activity or firmness. In respect to rails, Welsh houses seem to be in a better position than the makers further North, owing to the greater facilities they enjoy for cul-tivating the American trade; and though new orders are very scarce in this district, there seems to be no lack of old contracts yet for Canadian, Russian, and United States' rails. — Morgan's Trade Journal.

Linancial.

STOCKS AND MONEY.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Nov. 23, 1870. The business of the week in Stocks has been very moderate and in some instances rates show a falling off on our last week's quotations. transfer books of several institutions are closed for payment of dividends on 1st prox. Sterling Exchange is to-day selling at 109 to 109 for 60

day bank bills.

Banks, -Sellers af Commerce to a limited ex-Banks,—Sellers at Commerce to a limited extent at 121 with buyers at 120. Sales of Royal have been made at 70 and 704, would to day command 693. Buyers of British are offering 103 without finding sellers. Merchants is flat and shows a decline to 1164 for buyers, with sellers asking 1174. Not much movement in Molsons 1074 is bid but no sellers under 110. 1094 is buyers figures for Union, 110 is asked. The fol-lowing have closed books: Toronto, Ontario, Montreal, City, Quebec and Jacques Cartier. 218 is offered for Montreal ex-dividend. No transactions in others

Bonds.—Not much movement in Governments.

"Sixes" quoted 104½ to 105½. "Fives," enquired for at 95½. Dominion Stock would betaken at 110. Sales of City Bonds have been made at 93½, holders now asking 94. County Debentures could be had in round lots at 103, small amounts are offered at a lower figure.

Sundries.—Freehold Building Society has books closel, buyers at 124 ex-dividend. Canada Permanent has sold to some extent at 137, but there is little on the market. Buyers of Western Can-ada are offering 1264, with sellers to a limited extent at 1273. Union is rather inactive at 112 to 113. Canada Landed Credit is readily taken at Union is rather inactive at 112 to par, sales have been made at & per cent prem. Huron and Erie is nominal no transactions for some time. Western Assurance has changed some time. Western Assurance has changed hands at 85, few buyers of this stock at present. British America would be taken at 70, but cannot Canada Life is wanted at 1041, and City Gas at 116 but no sellers in either case. A difference of 10 per cent is shown between buyers and sellers of Montreal Telegraph, we quote 210 to 220.

TORONTO STOCK MARKET.

Reported by Pellatt & Osler, Brokers.

TORONTO, Nov. 22, 1870.

A limited business has been done in the stock market during the past week ; rumors of further complications in Europe have caused buyers in many cases to withdraw orders. Holders, however, with one or two exceptions, refuse to accept

Banks.—Montreal, books closed; sales at 220 and 219 ex-dividend, buyers now offer 218. Buyers would give 108 for British, but no shares offering. Ontario procurable at 106, ex-dividend. book closed. 4 per cent. dividend due 1st December; no sales ex-dividend. Considerable sales of Royal Canadian during the week at 69 to 70; stock still saleable at latter rate. Small sales of Commerce at 1191 and 120, limited amounts

covered with sales at 117, and closing with no sellers under 118. Quebec, books closed; no sales ex-dividend. Molson's sold at 107½, which rate would still be paid. City, books closed. Du Peuple sold at 104, sellers now at 104. Buyers would pay 104 for Nationale, no stock on market. Jacques Cartler, book closed. 75 would be paid for Mechanics'. Buyers would give 1091 for Union, none on market.

Delentures.—Canada, sterling "Sixes" can be had at 105, "Fives," at 964; Dominion Stock is wanted at 110, and Bonds at 109. Large-sales of Toronto at 93 and 934 buyers would have to pay 94 for a round amount. Sales of County at 103, 94 for a round amount. Sales of County at 10 which is the closing rate for first-class counties.

Sundries .--City Gas is asked for at 116, but not a share to be had. British America Assurance is asked for at 70, but none on market. Sellers of Western Assurance at 86½, in little demand. 105 would be paid for Canada Life, but none on market. Canada Building Society sold at 136½ and 137, none on market. Western Canada sold and 137, none on market. Western Canada sold largely during the week at 1264, 1264 and 127, closing in good demand. Freehold, books closed, 5 per cent. dividend payable 1st December, would be taken at 124 ex-dividend. Union sold at 112 and 1124, little doing. No late sales of Huron and Erie. Sellers at 220 of Montreal Telegraph, but buyers will not pay over 210. Canada Landed Credit would be taken at par, but none on market. Mortgages, some large ones have been placed at 7½ per cent. Sellers of Toronto, Grey and Bruce Railway at 80, buyers will not pay over 75. Buyers at 80 for Nipissing, little offering.

Commercial.

MONTREAL MARKET.

MONTREAL, November 22, 1870. The weather has at length shown that winter is

again upon us; on Friday and Saturday snow fell to the depth of about three inches, and the temperature fell to 23°. Monday, the air was mild and a good deal of the snow melted.

The activity usual at the season in the harbour is very marked this year, and all hands are required to get the ships in Port loaded and cleared for sea for fear of being locked up here for the winter. The last of the Allan's line of steamers for this year, has arrived and left this Port. Freights are now hardly quotable, all vessels not previously engaged are leaving here in ballast to load with deals at Quebec.

Business in most branches has been active, and for the season rather above the average. Bread-stuffs have been rather excited, but without making much change in price. Provisions are making much change in price. Provisions are quiet, but steady. Ashes steady, but lower than last week.

Stocks generally are inactive; Sterling Exchange is firm and in demand at 91 to 91 for Bankers 60 day Bills.

ASHES. - Since last report there have been frequent changes in the market, in the early part, as much as \$6.25 was paid for 1st Pots, and the price has declined to \$6.15, \$6.05, \$6.00, and closes steady at \$5.85; 2nd \$5.00; Thirds \$4.50. Pearls—The demand has been rather light, and sales have been rather hard to effect, some sales are reported at \$6.30 and \$6.40; market closing dull at latter quotations; stocks now in store are Pots 729 brls.; Pearls 336 brls.; being a decrease of 334 brls. Pots, and 91 brls. Pearls on the stock in stere on the same date of 1869.

Boots and Shoes .- In this market, there has been a moderate demand, prices are steady and unchanged, but firm. Coarse goods are not likely to be in much request as the fine weather in the country has prevented the stocks being broken in upon to the extent usual at this season of the

COALS .- There has been a good deal done in would be taken at latter rate. Merchants' sold coals during the past week, especially in the retail during the week down to 1164, subsequently redepartment, and country foundries have been

sending in orders to a considerable extent to be executed before the close of navigation; Steam Coal is in small demand, but the stocks in store are large, prices of all kinds are firm, but with-

out change on last week's quotations.

CATTLE.—These has been a good deal of business in this department, the supplies having been liberal; but first quality Cattle have been scarce, and prices are firm, butchers being willing to advance on our quotations for choice animals. First quality Cattle, \$7.25 to \$8 per 100 lbs.; second and third ditto, \$4.50 to \$6.; Milch Cows, \$35 to \$50. Sheep, \$4 to \$5 per 100 lbs.; Lambs, \$2.50 to \$3. Hogs, scarce, \$6 to \$6.75. Dressed Hogs—Offerings have been very light, owing to the mildness of the weather; packers have not yet commenced operations, and the only demand as yet is from the butchers for current wants, at \$7 to \$8.25, according to condition.

DRUGS and CHEMICALS.—The market this week has been rather easier. Cream Tartar Crystals, 22c. to 23c.; Alum dull and heavy at \$2.15 to \$2.40; Bleaching Powder is now nominal at 2c. to 23c.—very little doing; Caustic Soda steady, 34c. to 34c.; Bi-carb. Soda is dull, with very small transactions, at \$3.124; Soda Ash is quiet, and only job lots changing hands, at 2c. and prices are firm, butchers being willing to ad-

quiet, and only job lots changing hands, at 2c. to 21c.; Sal Soda has been in moderate demand, and some sales have taken place at \$1.35 to \$1.40; Saltpetre is firm and advanced on last week's prices, and sales are reported at \$10 to \$11; Sulphur, \$3.20 to \$3.25; Epsom Salts, \$2 to \$2.25.

FISH. -There has not been much offered for sale, but the demand has been good, and prices are well maintained. Dry Cod is without quotare well maintained. Dry Cod is without quotable change; Green is stiff, and has been sold at \$4.75 to \$5.25; Salmon has only been moved in small lots at \$15 to \$15.25; very little Mackerel in market; sales at \$8 in barrels, at \$4.50 in half-barrels; Labrador Herrings are dull at \$6 to \$6.25—very few first-class lots now in market; Canso Split Herrings, \$5.75 to \$6. Several trade

Canso Split Herrings, \$5.75 to \$6. Several trade sales have taken place during the week, and prices realized were satisfactory.

FLOUR.— Receipts during the week, 33,572 brls. Total receipts from 1st Jan. to date, 932,-688 brls., against 868,757 brls. in corresponding period of 1869, being an increase of 63,931 brls. Shipments for the past week, 28,289 brls.; total shipments by all channels from 1st Jan. to date, 740,093 brls., against 761,503 in corresponding period of 1869, being a decrease of 21,410 brls. 740,093 brist, against 761,503 in corresponding period of 1869, being a decrease of 21,410 brls. The stocks in store and in hands of millers on the 15th inst., 106,449 brls., against 40,754 brls. on the same date of 1869. Owing to the news from Europe, there has been considerable irregularity in the price of Flour on Wednesday and Thursday last; holders were asking prices which havers would not give in to consequently year. buyers would not give in to, consequently very little changed hands. Latterly, however, buyers have been more inclined to give in to sellers' prices, and the market to-day closes firm at a very considerable advance on last week's quotations. The following are the prices on 'Change to-day: Superior Extra, \$6.50 to \$6.60; Extra, \$6.40 to \$6.50; Fancy, \$6 to \$6.10; Fresh Supers from Canada wheat, \$5.80; Western States Supers in bond, \$5.40 to \$5.50; Medium Strong Bakers's (Canada wheat), \$6.20 to \$6.40; Welland Canal Western States, No. 2, free, \$5.10; Fine, \$5.10 to \$5.20; Middlings, \$4 to \$4.30; Pollards, \$3 to \$3.60; Upper Canada Bag Flour, delivered, \$2.50 to \$2.60. Oatmeal, scarce and advanced to \$5.00 to \$5,75.

FREIGHTS.-The close of navigation is now close at hand, and few vessels remain, any that have not been engaged are leaving here in ballast in order to load deals at Quebec. The last rates by steamer to Liverpool and Glasgow were 6s. 9d. and 7s. for heavy grain, and 3s. for flour, 40s. for potash, 47s. 6d. for pearls, 45s. for provisions, 60s. for butter, 65s. for cheese. The rates by steamers from Portland for Liverpool and Glasgow

have not yet been made public.

GRAIN. - Wheat-Receepts for the past week,

284,576 bushels; total receipts from 1st January 284,576 bushels; total receipts from 1st January to date, 6,201,973 bush., against 6,979,379 bush. in corresponding period of 1869, being a decrease of 777,406 bushe's; total shipments from 1st January to date 5,425,833 bush., against 5,359,562 bush in corresponding period of 1869, being an increase of 66,271 bushels. The stock in store and in hands of millers on the 15th inst. was 443, 503 bush, against 312,769 bush, on the same date of 1869. Under the influence of the same date of 1869. Under the influence of the advance in England, there was much more activity in this market, and on Friday, there were sales of No. 2 Chicago Spring, at \$1.14; No. 1 Milwaukee, \$1.16 to \$1.184; U. C. Red Winter, \$1.16 to \$1.161; since these buyers and sellers have been apart in their views, and there has been very little done. Market to day closes nominal at \$1.20 for No. 2, and \$1.25 for No. 1 Spring; but no sales are reported. Maize—is entirely nominal at 75c. per 56 lbs. Outs—There is a good demand for this grain but the supply has been very light, and prices are very firm at 41c. to 43c. per 32 lbs. Peas—no large lots coming in, the demand, however, has been good and offerings are readily taken up at 85c, to 90c. per 66 lbs., at which price the market closes firm Barley—The demand has been light, early in the week a de-cline took place, but lately the price stiffened and no desirable parcels can be had under 60c. to 65c. Timothy—is quiet and nominal at \$3 to \$3.25. Flax—\$1.60 to \$1.65.

GROCERIES, — Teas. — The market generally ruled quiet with only a limited demand, except market for uncoloured Japans and Young Hysons there has been no material change in prices. The following rates was obtained at a trade sale: 10 hfchts uncoloured Japan tea 45c.; 12 catties Sou-chong 27c.; 12 catties Congou 27c.; 18 catties chong 27c.; 12 catties Congou 27c.; 18 catties Souchong 26c.; 10 catties Congou 26c; 17 catties do 26c.; 13 hf-chests Moyune Young Hyson 84c.; 24 do. Ping Suey do 45c.; 33 do new season do 68c.; 3 catties Moyune Gunpowder 53c. Sugar.—Prices are if anything higher, but there is not much at present offering, the principal stocks being now in the hands of refiners. Some sales of Cuba were reported at \$\frac{3}{2}\$ to \$\frac{3}{2}\$c. and some Centrifugal at \$\frac{3}{2}\$c. Sootch refined is active and advanced with sales at \$\frac{9}{2}\$ to \$\frac{9}{2}\$ and \$\frac{9}{2}\$c. The 1efinery prices are vellow $9^{\frac{3}{2}}$. $9^{\frac{3}{2}}$ to 10c. Crushed finery prices are, yellow 9%, 9% to 10c. Crushed A, 11%c.; Dry Crushed and ground 12%c., Golden syrup 50c.; Standard ditto 44c. Molasses the dullness noticed last week continues, but holders are firm in their demands, owing to the stiffness in the sugar market, Centrifugal 201 to 22c. clayed 23 to 24c.; Museovado 27 to 30c., Trinidad 35 to 37c.; Barbadoes 38 to 40c. Porto Rico 371 to 39c. Coffee—The demand has been limited to supply for local wants, some Java has changed hands at 191 to 25 c., the latter for very choice samples, Laguayra would command 175 to 18c. Rio 154 to 16c.; Cape 15 to 16c. Fruit.—This trade has been unusually active during this week, layer Raisins have been sold to a large extent at \$1.75 to \$1.80, market closes firm at \$1.774 \$1.874; Valencias are rather easier and sales have been made at 8 to 84c., small lots bring a somewhat higher figure; Sultanas 84 to 94c. Currants continue in good demand, and some large lots have been placed at 6 c. we quote 6 to 6 c. Figs are sold at 10 to 12 c. Almonds 13 to 15c.; Filberts and Walnuts are scarce and are held for

HIDES JAND SKINS .- The market has been fairly supplied, and the demand has been good; butchers green hides realize 9 c; pelts are in demand at 75c to 80c each.

HARDWARE. -The stocks of hardware are now well assorted for both heavy and shelf—the last importations for the season having arrived; business has been very satisfactory, and although there has been an advance in the price of some articles in the English market, there has been no change here as yet, and last week's prices are repeated. A good many of the fall orders are yet to be filled, and a brisk winter trade is looked for;

orders from the west are coming in freely, and

orders from the west are coming in freely, and our wholesale houses are very busy.

Liquons.—Arandy—is quiet.; Hennessy and Martel's \$2.25 to \$2.50, and in cases at \$8\frac{1}{2}\$ to \$2.50 to \$2.50 to \$2.50 to \$2.50 to \$2.50 to \$2.25; Vine Grower's Co. \$\frac{1}{2}\$ to \$\frac{1}{2}\$ 15; Jules Robin's \$\frac{1}{2}\$ 10 to \$2.30 Gin—The market was, if anything, rather easier this week; Hollands \$1.35 to \$1.50; Schiedam \$3.7\frac{1}{2}\$ to \$3.85; Red Cases \$7 to \$7.25; Green \$3.60 to \$3.65. Rum—Jamaica 16 o. p. Green \$3.60 to \$3.65. Rum—Jamaica 16 o. p. \$1.90 to \$2.10 Demerara \$1.70 to \$1.80. High Wines-continue in good demand, and some large sales have taken place; prices are firm but un-changed at 521s for both Upper Canada and Mon-

LEATHER.—The receipts this week have been hardly equal to the demand, and the trade done has been considerably above the average; sole leather is very scarce, but there is no change of any consequence to note in prices, which remain firm at last week's rates.

NAVAL STORES.—Turpentine is still in good request, and an active business has been done at 60c, at which price it is still firmly held. Rosins are also very firm, and the advance noted last week has been fully maintained, but no change can be made of last week's quotations. Coal tar and pitch are nominal at \$3 to \$3.25; pine tar and pitch have only been dealt in to a limited extent, market closing quiet at \$3.50.

Oils:-There has been rather more activity in this trade during the week, and prices generally have been satisfactory. Cod is rather firmer with sales at 55 c. to 57c, now held at the outside figure. Seal oil has been dull and neglected; Pale 63c. to 65c.; Straw 58c. to 60c.; Whale no demand for this kind at present, the nominal price is 52½c. 20 57½c.; Linseed is steady; Raw 72½c.; Boiled 77½c, only small lots changing hands at these prices. And oil, No. 1, \$1.05; No. 2, at these prices. ditto 95c.

PETROLEUM.—Owing to the advance in Freights, this article has advanced in price, but the business done has been light, very few wholesale transactions taking place. Car loads are placed at 25c.

done has been light, very few wholesale transactions taking place. Car loads are placed at 25c. to 26c, and broken lots at 26c. to 30c.

Provisions.—Butter—Receipts 7,155 kegs;
Shipments 8,270 kegs. Really good samples meet with a ready market at 20c. to 221c, choice table bringing 23c, market is overstocked with inferior grades which are difficult to move at almost any price, nominal quotations 16c. to 194c. Cheese—Receipts 3,500 boxes; shipments 4,487 boxes. There has been a good demand for choice samples, and sales are reported at 114c. to 124c. according to quality. Pork—Receipts 449 brls.; shipments 40d brls, there has been a moderate business done and prices are firm. Old Mess, \$25.50 to \$26500; Old Thin Mess is very scarce \$24.50; New York can be lought at about \$2.00 under these paices. Lard—13c. to 13½c, for new, and 14c. for old. Talloic—unrendered 6c.; rendered 9c. to 9½c. Eggs—are 20c. to 24c. according to quality. Potatoes-are in fair supply, and a moderate business has been done at 40c. to 45c. per bushel.

RICE.—The sales this week foot up about 500 bags at prices varying from \$3.75 to \$4.10.

SALT. -Has been rather dull, but prices are on the whole firm: Fine 73c. to 75c.; Coarse 51c. to 53c.; Factory filled \$1.85 to \$1.45, only retail trade at these prices, no wholesale transactions transpiring.

Wool. - Prices have been well sustained, and sales of superfine pulled wool has been made at 27½c. and 28c. The market quotations for to-day are Fleece. Wool 27c. to 30c.; Fulled Wool sup. 26c. to 28c.; ditto, No. 1, 21½c. to 23c.; ditto, black, 23c. to 25c.

—In 1869, the entire dairy product of the United States was valued at \$400,000,000, exceeding the wheat crop some \$25,000,000, and leaving the cotton crop nearly \$100,000,000 behind.

TORONTO MARKET.

Business has been generally rather dull during the past week, and has not been improved by the snow which fell on Tuesday night to a depth sufflicient only to insure the roads which were already bad enough.

Boots and Shoes.—Have had a moderately active demand for seasonable goods, and prices are without change and well maintained.

Drucs.—Business has been rather quiet, and there is no alteration to note in prices.

Dry Goods.—Only small sales are noted for the past week, very few buyers having been in town, and those purchasing for the most part tower, and those purchasing for the most part tower, and those purchasing for the most part tower. sort up their stocks

town, and those purchasing for the most part to sort up their stocks.

Furs.—The wholesale trade in fur goods so far this season has been active, with a demand fully equivalent to the stocks held here. In consequence of the openness of the weather, however, the retail trade has been slack and unsatisfactory. In raw furs there has been some falling off in the demand, more especially in those furs which are usually taken by the European Markets blocked this year by the hostilities on the continent. There have been very few shipments made, and prices have given way from 25 to 30 per cent. The following are the prices now being paid in this market: Mink, up to \$5, this only for really choice; Otter, \$4 to \$8; Beaver, \$1.25 per lb.; Red Fox, \$1.25; Cross do., \$3.50 to \$4; Martin, \$1 to \$2.25; Fisher, \$3.50 to \$6; Bear, \$4 to \$12; Racoon, 15c. to 60c; Lynx, \$1 to \$1.25; Muskrats, 12½c; Weasel, 20c. Buffalo Robes are in more limited supply than was anticipated at the beginning of the season, prices quoted \$4.50 to \$12.50, are lower than last year, the selection not being so good.

France of the season of the season of the season of the season of the season.

to \$12.50, are lower than last year, the selection not being so good.

FREIGHTS.—The following are the winter rates on the Grand Trunk, now in operation: Flour to Kingston, 35c, grain 18c.; flour to Prescott, 43c., grain 22c.; flour to Montreal, 50c., grain 25c.; flour to St. Johns, Q., 60c., grain 25c.; flour to Point Levis, 80c., grain 40c.; flour to St. John, N. B. \$1.02, grain 51c.; flour to Halifax, \$1.1°, grain 55c.; flour to New York and Boston, 90c., grain 45c., gold. The steamers Chase and Carlotta leave Portland for Halifax on Wednesdays and Saturdays. Navigation by steamer may now be Saturdays. Navigation by steamer may now be said to be closed. Grain by sail to Oswego, 3c. to 3½c. in Greenbacks, with fewer cargoes offering.

GROCERIES.— Whe general trade has been very quiet for some days, the chief orders having been by letter and limited in amount. Coffee—meets a light demand, but prices are without change. Fish-Herrings continue to meet only a moderat demand. Trout and Whitefish are wanted, and are very firm at quotations. Dry Cod is in fair request, without change as to price. Fruit-Raisins—new crop—are in large supply, and prices are somewhat weak and irregular, though nominally unchanged. Round lots of Layers have been placed, however, as low as \$1.821 to \$1.85, and at the moment it would be difficult to find buyers to any amount over these figures. \$1.85, and at the moment it would be difficult to find buyers to any amount over these figures. Valentias could be bought it round lots at \$1.00 to \$1.70. Currants are in fair supply and moderate demand at quotations. Rice—is without change; fair to good Aracan held at \$4.10 to \$4.25, and Rangoon \$3.90 to \$4.00. Sugars—have sold in a retail way at about quotations. Present high range of prices tends to check business, holders being firm and not disposed to force their goods on the market. Refined has sold to a limited extent, without further schange in price. Teas—have had some demand, principally for low grade Young Hysons and coloured Japans, with some considerable sales within a range of from 35c. to 40c. Little doing in the higher grades of Young Hysons or other greens; Blacks inactive. Tobacco—has been in only moderate request, and there is no alteration to note in prices. Wines there is no alteration to note in prices. and Liquers—Whiskey has been somewhat more active, and is in good demand. Other articles are quiet and unchanged.

HARDWARE.—Business here and throughout

the country generally is reported as very inactive, in consequence of the state of the roads, and

es are steady and unchanged.

HIDES AND SKINS .- Receipts of Hides have considerably improved, and are fully equal to the demand from local tanners, but there is considera-ble enquiry from the Montreal and other markets east, and there is no present prospect of any ac-cumulation here, Prices are without change. Sheepskins—arrive to a fair extent, finding ready

buyers at quotations.

LEATHER.—Trade has been moderately brisk during the past week, without much change in Harness-however, is accumulating again, receipts being large, and no present outlet for it, the local demand being quite insufficient to absorb arrivals, and round lots would be sold as low as 30c. for prime stock. Other kinds of leather are

firm and in moderate request.

Petrolium.—The trade continues active, with a falling off in the demand, however, from the lower provinces, which have pretty well laid in their winter supply. The demand for export oils is light, and very little giving forward, except in cans, which still are readily salable.

PAINTS AND OILS.—Business is quiet, and prices are generally unchanged. Linseed Oil—

prices are generally unchanged. Linseed Oil—however, is a little easier, and may be quoted 724c. to 774c. for raw, and 774c. to 824c. for boiled.

PRODUCE.—The market has been quiet during the entire week, closing very dull, with drooping prices for nearly everything. Flour—During the forepart of the week the market was quiet, with small offerings and no change in prices. Subsections forepart of the week the market was quiet, with small offerings and no change in prices. Subsequently, under the influence of advancing markets in England and the United States, buyers advanced their offers, and somewhat more business was done. At the close, the English markets having again declined under a general feeling that the danger of a war with Russia had passed, the advance here was lost, and the market closed very dall. The principal sales made public were as advance here was lost, and the market closed very dull. The principal sales made public were as follows: 900 brls. Fancy at Malton, at \$5.60; 100 brls. Super at Georgetown, at \$5.30; 100 brls. Extra at Malton, at \$5.75; 200 brls Fancy here, at \$5.50 f. o. c.; 500 brls. T. Rose, at \$5.60 here. Wheat—The market for spring wheat has been firm during the week, receipts having been very light and holders disinclined to sell at current rates. At the close there was more disposition on rates. At the close there was more disposition on the part of sellers to lower their views, but buyers did not seem desirous of operating on a falling market, and no business resulted. In winter wheat little or nothing has been done, at least as far as has been reported, and prices are to some extent nominal. Barley—Receipts have continued light, both by rail and waggon, and business has consequently been limited. The market has also been rather weak, closing at a decline of from 2c; to 3c; rates obtainable for car lots ranging from 58c to 68c according to quality. On the from 58c. to 68c. according to quality. On the street prices paid ranged down to 55c., notwith-standing very light deliveries. The sales reported embraced some 30 cars at prices within the range of quotations. Oats—Receipts have been very light, entirely unequal to the demand, and the price has steadily advanced, holders at the close asking 48c. for car lots, with 47c. bid and refused. Several cars changed hands recently at 47c. on the track. Peas—no shipping lots offered, receipts being almost nothing, but the demand is not active, and prices are nominally unchanged. No sales reported. Rye—is nominally worth 70c. Hay—has arrived rather more freely, selling at \$10 to \$14 according to quality. Straw-is also worth about \$10 to \$14.

Provisions. - Receipts continue light, owing to the state of the roads, and business consequently has been limited. Butter—still meets a good demand for choice dairy at unchanged rates, with an entire neglect of all inferior qualities, which an entire descent and the state of the seem unsalable at almost any price. Cheese—has a moderate local demand at previous quotations.

Eggs are scarce and firm at 25c. for packed. Pork—New Mess has sold to some extent at \$25.00. No Prime Mess or Prime in market. Bacon-is Toronto, Nov. 24th, 1870

quoted at 12c. for Cumberland cut, and 13c, for smoked. Hams—are held at 13c. to 14c. for salt, and 14c. to 16c. for smoked. Lard—has only a light demand, held at 13c. Dressed Hogs—Receipts are about equal to demand, but prices are slightly firmer, with \$6.50 to \$7.121 paid for medium, and \$7.25 to \$7.50 for strictly heavy weights.
Wood. -Both Fleece and Pulled-are in good

demand, and prices are firm. The former has sold at 30c. to 31c. for clothing to combing sorts, some holders refusing to sell under 314c., with no

sales reported over 31c.

sales reported over 31c.

MONEY.—Sterling Exchange, 60 days' sight or 75 days' date, 109½ to 109½; gold drafts on New York, ½ prem.; currency drafts on New York or greenbacks 89 to 89¾; American silver, large, 5½ to 6½; small, 7 to 10 discount. Gold in New York, which, under the influence of threatening news from the east, advanced to 113½, declined under more pacific advices to 111½, closing somewhat firmer at 111½ what firmer at 1113.

DOMINION NOTES.—The following is a return by the Receiver General of the amount of Dominion Notes which were outstanding on the 31st Oct., 1870, and of the Specie and tures held by him for their redemption : 1870, and of the Specie and Deben-Redeemable in Montreal\$4,829,333 Redeemable in Halifax, Nova Scotia,

\$325,000 at 23 ex.... 316,334 Fractional notes..... 482,000

\$7,450,334 Specie held in Montreal \$ 965,867 Do. 88,600 Do. Do. 63,267 Do 96,400 cess beyond the \$7,000,000 authorized Debentures held by the Receiver 360, 267 General 5,600,000

\$7,450,334

THE SUEZ CANAL .- Late accounts from China say that there are 15 steamers loading at the various ports for Europe via the Suez Canal, at an average of about \$20 per ton freight; while the best iron sailing ships via the Cape, are seeking freight almost in vain at rates from \$7.50 to \$10. The canal is causing a commercial revolution in China, and threatens to substitute steam entirely for sailing vessels for the carrying trade of that part of the world. These are straws which point most unmistakably to the direction in which the wind will soon blow in this vicinity.

TO BUILDING SOCIETIES

A GENTLEMAN in London, late Chairman, and at present Director, of one of the most successful Building Societies in London, or the United Kingdom, who is thoroughly acquainted with the

PRACTICAL AND DETAILED WORKING OF

EVERYTHING CONNECTED WITH THEM, Is desirous of emigrating to Canada, with a view of establishing a similar Society there under remunerative engagement for himself and family, and is prepared to accept offers, and to furnish testimonials of ability of the ghest character.

Apply in the first instance to "C. B.

THOMAS WHITEHEAD, 37 Eastcheap, London, England

Insolvent Act of 1869.

In the matter of ANDREW RUTHERFORD, an Insolvent.

A final dividend sheet has been prepared, open to objection, until the 15th day of December, 1870, after which dividend will be paid.

JOHN KERR, Official Assignce.

New York Life Report.

A SUPPLY RECEIVED AT THIS OFFICE.

In cloth (green and gold) post-paid 2 25

THIS IS AN INDISPENSABLE BOOK TO LIFE AGENTS.



Government House, Ottawa.

18TH DAY OF NOVEMBER, 1870. PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of ON the recommendation of the Honorable the Minister of Customs and under the authority given by the Act of the Parliament of Canada, 31 Vic., Cap. 6, intituled "An Act respecting the "Customs," the provisions of which have by Order in Council of this day been declared to be applicable to the Province of Manitoba. His Excellency has been pleased to Order: And it is hereby Ordered that the Town of Winnipeg in the said Province shall be, and the same is hereby constituted and appointed a Port of Entry and a Warehousing Port, and that North Pembina shall be and the same is hereby constituted and appointed are out-port of Customs and placed under the survey of the Port of Winnipeg.

WM. H. LEE,



TO CAPITALISTS, HOTEL-KEEPERS, OR

PUBLIC COMPANIES.

SALE OF VALUABLE

CITY PROPERTY.

Messrs. F. W. Coate & Co., have received instructions from the Honourable the Minister of Public Works for the Dominion of Canada to sell by

PUBLIC AUCTION.

AT THE TORONTO AUCTION MART,

ON

TUESDAY, 29TH NOVEMBER, 1870 AT TWELVE O'CLOCK, NOON,

That well-known and very desirable public property, heretofore belonging to, and known as the

BANK OF UPPER CANADA,

Comprising the extensive lot of ground and premises with all the substantial stone, brick and other outbuildings thereon standing.

The lot presents a double frontage, namely:—

200 FEET ON GEORGE STREET AND

140 FEET ON DUKE STREET.

TERMS, with particulars will be given at the time of sale. By order of the Minister of Public Works, Ottawa. F. W. COATE & CO., Auctioneers 1

Insolvent Act of 1869.

Canada:
Province of Ontario,
County of Ontario.

COUNTY OF ONTARIO. IN THE MATTER OF JOHN KESTEVEN, AN IN-

ON the Twenty-first day of December next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

Dated at Toronto this 17th day of November, A.D. 1870.

OSLER, MOSS & FOSTER,

Attorneys ad litem for the said John Kesteven

STATEMENT OF BANKS

ACTING U DER CHARTER, FOR THE MONTH ENDING 231st OCTOBER, 1870, ACCORDING TO RETURNS FURNISHED BY THE BANKS TO THE AUDITOR OF PUBLIC ACCOUNTS.

	CAPI	TAL.	LIABILITIES.					ASSETS.							
NAME OF BANK	Capital authorized by Act.	Capital paid up.	Promissory Notes in circulation not bearing interest.	Balances due to other Banks.	Cash Deposits not bearing Interest.		TOTAL LIABILITIES	Coin, Bullion, and Provincial Notes.	Landed or other Pro- perty of the bank.	Government Securities.	Promissory Notes, or Bills of other Banks.	Balances due from other Banks.	Notes and Bills Discounted.	Other Debts due the Bank, not included under forego- ing heads.	ASSETS
ONTARIO AND QUEBEC. Montreal	\$ 6,000,000 3,000,000 1,200,000 4,866,666 1,600,000 400,600 2,000,000 2,000,000 400,000 1,000,000 3,000,000 6,000,000	8 6,000,000 1,198,400 1,200,000 4,866,668 1,600,000 308,572 1,000,000 922,600 2,000,000 1,000,000 1,000,000 1,000,000 1,278,106	\$ 198,268* 1,071,85*; 703,945* 1,863,551* 1,863,551* 1,965* 1,403,747* 1,922,914* 492,287* 657,809* 324,300* 3,370,560* 860,706*	\$ e. 270,917 12 46,009 40 48,525 42 64,975 00 75,109 73 73,491 19 130,924 53 118,365 :8 109,170 18 14,311 18 57,945 92 11,004, 24 588,148 83 3,696 65	8 c. 7,893,660 23 703,894 90 496,721 86 1,539,207 00 425,022 50 132,636 44 314,997 24 553,207 41 1,360,140 26 188,082 47 279,427 68 342,209 97 1,604,312 72 288,169 63	\$ c. 12,996,224 25 1,693,969 20 1,020,273 25 3,225,687 00 321,452 31 217,509 07 441,270 95 1,721,7w7 19 1,058,604 93 188,795 11 583,961 85 954,544 01 3,210,226 29 385,211 66	\$ e. 21,359,069 60 4,715,792 50 2,266,465 53 6,693,480 00 1,102,710 54 738,821 70 1,533,794 52 3,818,117 38 4,450,829 40 763,475 53 1,579,233 85 1,533,055 22 8,873,287 38 1,543,783 34	\$ - e. 3,106,250 79 797,219 23 592,791 86 995,932 00 128,557 04 121,241 05 103,841 65 618,016 80 791,298 35 186,512 86 182,825 18 133,938 12 2,477,514 49 883,221 98	\$ c. \$50,000 00 \$9,706 17 44 530 60 243,333 00 55,217 51 12,879 72 82,852 48 43,878 80 157,128 18 17,000 00 25,665 99 327,259 36 6,491 68	\$ c. 2,065,388 85 148,433 33 158,939 99 751,840 90 160,364 44 46,720 90 100,253 32 147,155 82 206,892 69 43,500 60 100,000 00 101,226 67 533,006 22 116,800 00	\$ c. 611,025 78 137,255 52 103,754 59 242,034 00 38,908 41 18,714 01 90,45d 25 97,000 84 206,054 51 24,444 29 55,719 57 21,792 39 353,546 47 60,797 52	7,786,568, 42 320,760 52 158,222 64 50,595 00 34,232 55 167,209 05 217,100 18 303,342 71 422,610 83 305,908 07 232,724 81 76,976 90 499,884 73 100,768 62	\$ c. 16,887,470 20 4,175,927 64 2,428,771 59 6,875,143 00 2,590,231 82 690,122 93 1,910,695 45 4,046,626 44 4,889,399 94 658,257 56 2,060,974 87 2,357,686 76 9,810,319 82 1,865,579 03	\$ e. 129,663 30 125,574 53 101,198 55 88,308 50 30,894 05 45,302 75 55,789 97 58,148 24 71,232 64 11,500 00 58,129 99 1,174,246 83 17,003 03	\$ 30,946,367
Union B'k Low. Catiada Mechanics' Bank of Commerce	2,000,000 1,000,000 4,000,000	1,221,775 321,190 2,354,655	782,586 2,313,560	256,245 23 2,282 47 266,108 82	536,339 €7 83,678 03 1,071,068 90	479,135 17 126,458 26 2,102,929 54	2,054,306 07 212,418 76 5,755,667 26	143,653 00 20,074 37 1,596,527 85	53,483 19 91,131 39	242,688 83	106,254 12 49,283 49 421,844 21	51,042 11 10,219 55 151,070 57	3,035,780 45 353,842 27 6,029,495 63	66,107 6B 58,828 07	
NOVA SCOTIA. Bank of Yarmouth Merchants' Bank People's Bank Union Bank Bank of Nova Scotia								12,445,916 66	1,645,558-16	5,048,883 48	2,633,379 97				
	900,000		760,071 140,729		731,022 17 \$8,223 78	34,414 67	2,582,769 51 220,687 71	281,916 85 18,996 50	-4,194 00		29,874 35		2,761,150 20 200,104 09		469,496

Norz.—Blanks are left opposite to the names of those Banks from which statements have not been received.

The Freehold Permanant Building Society. 19-14

Depart Grand Trunk Railway. BANK OF TORONTO d depart as P. III. 6.37

Mercantile.

Joseph S. Belcher.

(Late Geo. H. Starr & Co.)

COMMISSION & WEST INDIA MERCHANT, HALIFAX, N. S.

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Dealers wishing to buy in small quantities will do well by calling at this establishment.

Every article sold very low for cash.

Goods always fresh and stock large and well assorted. R. L. & Co., are prepared to purchase any quantity of choice Dairy Butter.

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BONUS.

WE beg respectfully to intimate that the next quin-quennial investigation will take place in DECEM-BER, and that ALL LIFE POLICIES, opened in Ca-nada, before the 30th NOVEMBER next, will be entitled to participate in the Bonus then to be declared.

For information, Tables of Rates, &c., apply to

Messrs. HIME & BAINES, Agents for Toronto.

MACDOUGALL & DAVIDSON,

General Agents, MONTREAL.

THE NATIONAL

Life Insurance Company of the United States of America.

CHARTERED BY SPECIAL ACT OF CONGRESS.

1. THIS COMPANY ISSUED IN THE FIRST YEAR of its existence 7,070 Policies; insuring over \$19,253,400, the annual Premiums upon which amounted to \$751,582.47.

2. It will be noticed, upon examination, that in characer, standing, and efficiency, the Board of Direction is un-

3. The Company's Charter expressly provides "That "any Policy taken out in favor of a wife, child, relative, "or other person having an interest in the life of the in "sured, shall not be liable to seizure by the creditors of "the person so insured; Provided, that the Policy does not exceed the sum of ten thousand dollars." The "NATIONAL" is the only Company doing business in Canada whose Charter provides as above.

4. While the NATIONAL LIFE rates are the lowest, its Cash Capital is the largest of any purely Life Office doing business in Canada; and it has by far the largest assets, in proportion to its liabilities of any Life Insurance Corporation in the world. IT IS THE ONLY AMERICAN LIFE COMPANY THAT HAS MADE A DEPOSIT IN CANADA FOR THE BENEFIT OF "CANADIAN POLICY-HOLDERS."

5. The insured is not restricted from travelling in any part of the United States or British Previnces, or in Europe, in time of peace. "Permits" to cross the ocean, or to visit California, are not required.

Annual Premium to Secure \$1,000, payable at Death.

Age at nearest Birthday.

Prem. Age. | 58855885888888888919

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Persons intending to insure, and those already Insured, will do well to consider the advantages offered by the "NATIONAL," before insuring or renewing their present Policies with other Companies.

Special reduction made to Clergymen insuring with the General Agents direct.

Applications for Insurance or for agencies can be made to

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Dominion Hall, Cornwall, Ont.,

J. B. McKENZIE, Proprietor. — This new, large, and first-class Hotel is second to none in the Province. Exceflent Sample Rooms for Commercial Travellers. 25

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 Wall,

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. Law-

rence Hall.

The ST. JAMES is favorably situated, facing Victoria Square, in the very centre of the city, and contignots 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. they hope to obtain a large share of public patronage.

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P. L. Surveyor.

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AT ONE DOLLAR AND A HALF AN ACRE.

In the adjoining Townships of Guilford, Dudley, Harburn, Harcourt and Bruton, connected with Dysait, and the Village of Haliburton, by the Peterson Road,

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B. E. O'CONNOR. 33-1y) W. M. WALLER.

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MACHINE.

The advantages of this machine are as follows: -

The HORSE-POWER can be placed at any angle to-ards the machine.

The GEARING is so arranged that the strain comes equally on all the wheels.

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There is a great SAVING OF POWER.

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Co., Commercial Union Fire and Life, Montreal
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JOHN GARVIN, General Agent for the Etna Life In-surance 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.

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J. PRINGLE, Agent for North British and Mercan-tile Fire and Lafe; Provincial, Fire and Marine; Scot-tish Provincial, Life; Ætna, of Hartford, Inland Marine; Phenix, Ocean Marine, Hamilton, Ont.

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

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

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JAMES FRASER, Agent Liverpool and London and Globe and Britos Medical and General Life Association, & Sec'y Metropol'n Perm't Bidg. Soc'y, No. 5 King-st. West. Toronto.

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

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M. B. ROBLIS, Agent Western, Provincial, Beaver, Citizens' & Can. Landed Credit Cos.; also Valuator for the Trust and Loag Co. of Upper Canada. Belleville, 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.

JOHN BUTLES, Agent for Queen Ins. Co., Hartford Ins. Co., Western Ins. Co., and Travelers' Life and Ac-dent Ins. Co. Victoria stall, Cobourg, Ont.

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

THOMAS CHRISTIE, Agent Liverpool and London and Globe, N. B. and Mercantile, British America, Provincial, and Gere Mutual Ins. Cos.; Official Assignee; House and Land Agent; debts collected. Bowmanville, O.

A. C. BUCK. Agent for Home Fire Insurance, Canada Life, and Canada Permanent Building and Savings Society, Caledonia, Ont.

Notice

IS hereby given that application will be made to the Legislature of Ontario, at its next Session, for an Act to incorporate "The Queen City Fire Insurance Company."

Toronto, 29th September, 1870.

Insurance.

THE CONNECTICUT

Intual Life Insurance Company,

OF HARTFORD, CONNECTICUT.

DIVIDEND PAYABLE IN 1870, \$2,300,000!

TOTAL AMOUNT INSURED, OVER \$177,000,000 11

This Company is PURELY MUTUAL, there being no Stockholders to absorb any portion of its funds, its surplus belonging wholly to its members, and being equitably apportioned among them in annual dividends or returns of surplus premiums.

In comparison with other American Life Companies, the CONNECTICUT MUTUAL has conducted its business at a lower average rate of expenses; its claims by death have averaged less, in proportion, than those of any other Company having a sufficient extent of business to test the law of mortality; and

Its Assets have been uniformly invested at a net rate of interest exceeding that realized by any similar institution.

The necessary result of this economy in management, careful selection of lives, and highly productive investments, has been that the CONNECTICUT MUTUAL has afforded insurance to its members at a LESS AVERAGE COST, than any other Company.

Ratio of Expenses of Management to Total Receipts

Its investments are scurely and profitably made, and ontain no Commuted Commissions, Fancy Stocks, Personal curities, nor any imaginary or Unrealized Assets.

Securities, nor any imaginary or Unrealized Assets.

Beyond doubt, the CONNECTICUT MUTUAL is the Strongest Life Insurance Company in the world; its ratio of Assets to Liabilities, as measured by the New York Lega Standard, is \$155.50 per \$100; and it grants all desirab forms of Insurance upon Strictly Equitable Terms, and the CHEAPEST ATTAINABLE BATES OF COST.

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H. H. WRIGHT, M.D.; J. WIDMER ROLPH, M.D.

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Scottish Imperial Insurance Company.

CAPITAL £1,000,000 STERLING.

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CAPITAL£2,500,000 Sfg.

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W. M. WESTMACOTT, Agent at Toronto. 39-1y

Agricultural Insurance Company of Watertown

THIS Company is prepared to do a FARM, LIVE STOCK and NON-HAZARDOUS business throughout Ontario

A. W. SMITH,
Agent for Toronto and Vicinity.

OFFICE-WELLINGTON STREET, TORONTO. 17-17

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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.

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DUN. WIMAN & Co.

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All Orders promptly supplied. Bills cut to order on the shortest notice.

TORONTO PRICES CURRENT.-NOV. 24, 1870.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rate.	Name of Article.	Wholesale Fates.
Boots and Shoes.	8 c. 8 c.	Groceries-Contin'd	8 c. 8 c		
Mens' Th'k Boots, 1 ex	2 65 0 00	Extra Ground			
" No. 2	0 60 9 40	Teas:		Slaughter heavy	
" Split Boots	9 80 0 00	Japan com'n to good.		Do. light	0 26 0 26
Kip Boots, cl., 1 ex	3 15 0 00	" Fine to choicest.			0 28 0 32
" " D. S., 1 ex.		Congou & Souch'ng.			
" " D. S. No. 1		Oolong, good to fine.	0 50 0 65	light	0 39 0 41
Boys' Thick Boots, 1 ex.	1 90 0 00	Y. Hyson, com to gd.			0 35 0 40
Voutha' " No lex.	1 70 1 80	Extra choice			0 70 0 90
Youths' " No. 1 ex. " No. 1	1 55 1 60	Gunpowd're, to med		and the second s	
Child's f'y top B'ts 6 to 9	1 20 0 00	" med. to fine.		35 lbs.) per doz	0 60 0 50
Woman's Kid Bal. MS. " Cong. MS	2 25 2 50	Hyson		Prench Calf.	1 20 1 57
" Peb & Buff Bal MS	1 80 2 20 1 30 1 75	Imperial		Grain & Satn Cli Wdoz	
" Felt Bal& Gait. MS	1 75 2 00	Tobacco, Manufact'd:		Sprits, large & th	0 30 0 36
" Calf Bal. (peg) DS " Peb., buff " DS	1 60 0 00	Dark,5s&10s,Cn Lf, Va.	0 30 0 32	Enamelled Cow Proof	0 00 0 25
" Calf Batts, DS	1 20 1 45	"WesternLeaf,		Patent	0 20 0 21
" Buff Batts, DS	1 15 1 25	[good to fine	0 38 0 50	Pebble Grain	0 15 0 17
" Split Batts, DS Misses' Polish Peb.Bal.	0 95 1 10	Bright sorts, good to fine choice	0 50 0 65	Buff	0 15 0 17
DS MS. 11 to 2.	1 30 0 00	Hardware.		Cod	0 62 0 65
" Peb., Buff Bal DS pg	0 95 1 10	Tin (net cash prices)	0.00	Lard, extra	1 45 0 00
" Buff Batts DS No 1 " Split Batts DS	0 95 0 00	Block, # b	0 33 0 35	" No. 1	1 124 0 00
Child's Polish Peb. Bal.	0 85 0 00	Copper:	0 00	Lubricating, patent	0 00 0 00
DS MS. 6 to 10,	1 05 0 00	. Fig	0 20 0 22	" Mott's economic	0 30 0 00
" Peb & Buff Bal. D.		Sheet	0 29 0 31	Linseed, raw	0 724 0 774
8. peg 6 to 10 "BuffBatts DS, 1 ex	0.75 0.85	Assorted & Shingles		Machinery	0 77 0 824
" Split Batts DS	0 60 0 00	₩ 100 lb	0 00 3 25	Olive, common, # gal	1 25 1 30
Aloes Cape	A	Shingle alone do	3 30 3 40 3 30 3 40	" salad	1 80 2 30
Aloes Cape	0 15 0 20 0 024 0 034	Galvanized Iron:	2 20 2 40	" salad, in bots.	3 60 3 75
Borax	0 18 0 20	Assorted sizes	0 08 0 09	Seal, pale	0 75 0 80
Camphor, refined	0 45 0 55	Best No. 24	0 07 0 00 00 0 08	Spirits Turpentine	
Castor Oil	0 131 0 16	26	0 09 0 09	Paints, &c.	0 85 1 00
Cream Tartar	0 032 0 05 0 25 0 30	Horse Nails:		White Lead, genuine	S 15 (18)
Epsom Salts	0 03 0 04	Guest's or Griffin's		in (1):1 30 of the	0 00 2
Extract Logwood Gum Arabic, sorts	0 101 0 13	For W. ass'd sizes	0 00 0 00 0 0 18 0 19	Do. No. 1	0 00 2 10 0 00 1 90
Indigo, Madras	0 33 0 35 1 00 1 10	Patent Hammer'd do	0 17 0 18	" 3 "	0 00 1 90 0 00 1 70
Licorice, com	0 14 0 25	Iron (at 4 months):	00 00 00 00	Common	1 30 0 00
Madder		Pig—Gartsherrie No1		Red Lead, dry	0 051 0 09
Oxalie Acid	8 50 9 00 0 0 24 0 32	No 3	00 00 23 00	Venetian Red, Eng'h	0 024 0 034
Potash, Bi-tart	0 25 0 28	Other brands. No1	0 00 0 00	I ellow Ochre, Fren'h	0 021 0 031
Potass Iodide		Bar-Scotch, \$100 B.		Petroleum.	0 80 1 25
Soda Ash		Refined	3 00 3 25	(Refined # gal.)	
Soda Bicarb	3 37 4 00	Hoops-Coopers	5 00 5 50 3 10 3 35	Water white, 5 brls	0 27 9 00
Groceries.	0 39 0 45	Band	3 10 3 35	Straw, 5 bris	0 29 0 00 0 0 23
Coffees:		Boiler Plates	3 10 3 35	" single brl	0 00 0 24
Java, P 1b	0 20@0 22	Canada Plates Coatbridge	4 00 4 10	Amber, by car load	0 00 0 00
Rio		Pontypool	3 90 4 10	Produce.	0 35 0 38
Fish:	0 151 0 17	Swansea	3 90 4 10	Grain;	
Herrings, Lab. split	6 624 6 75	Bar, \$ 100 fbs	0 064 0 07	Wheat, Spring. 60 h.	1 10 1 14
" Canso	5 25 5 50 4 00 4 50	Sheet "	0 06 0 08	" Fall 60 " Barley, new 48 "	1 15 1 25 0 58 0 68
scaled	0 43 0 45	Shot	0 071 0 071	Peas 60 "	0 68 0 70
Mackerel, small kitts	0 75 0 90	No. 6, & bundle	2 70 2 80	Oats 34 "	0 47 0 48
Loch. Her. wh'e firks	2 50 2 75 1 25 1 50	" 9, "	3 10 3 20	Rye 56 " Seeds:	0 00 0 70
White Fish & Trout	3 65 4 00	" 12, "	3 40 3 50	Clover, choice 60 "	0 00 7 25
Salmon, saltwater	15 75 16 00	" 16, " Powder:	4 30 4 40	Timothy, cho "	0 00 0 00
Dry Cod, ₩112 lbs	5 37 5 50	Blasting, Canada	3 75 0 00	Flax 56 " Flour (per brl.):	2 00 2 25
Raisins, Layers	2 00 2 10	FF	4 75 5 00	Superior extra	0 00 0 00
" M. R	1 80 2 00	FFF "	5 25 5 50 4 00 5 00	Extra superfine,	0 00 5 75
Currants, new	0 81 0 9	Blasting, English FF loose	5 00 6 00	Fancysuperfine Superfine No 1	5 40 5 50 5 15 5 25
old	0 6 0 07	FFF "	6 00 6 50		- 10 0 20
Figs	0 11 0 15	Pressed Spikes (4 mos):	4 00 4 25	Oatmeal, (per brl.)	0 00 5 00
		Regular sizes 100 Extra	4 00 4 25	Provisions Butter dairy tub 2015	0.18 0.10
Clayed, & gal Syrups, Standard	0 30 0 35 0 51 0 53	Tin Plates net cash):		Butter, dairy tub 11b	0 18 0 19 0 14 0 16
" Golden	0 55 0 56	IC Coke	7 25 0 00	Cheese,	0 12 0 13
Rice:—Arracan	4 00 4 25	IC Charcoal	8 (0 0 00 10 10 10 10 10 10 10 10 10 10 10	Pork, mess, new	5 00 00 00
Rangoon	3 90 4 00	IXX "	12 50 0 00		00 00 00 00
Cassia, whole, & th	0 38 0 40	DC "	7 25 0 00	Bacon, Canada	0 00 0 00
Cloves	0 10 0 12	DX ."	9 25 0 00	" Cumberl'd cut	0 12 0 00
Nutmegs	0 65 0 70 0 18 0 23	Green, No. 1	0 00 0 08 11	" smoked	0 13 0 00 0 13 0 14
" Jamaies, root	0 17 0 20	Green, No. 2	0 00 0 07	" smoked	0 14 0 15
Pepper, black	0 14 0 15	Cured	0.00 0 00	houlders, in salt	0 11 0 12
Pimento	0 09 0 091	Calfskins, green Calfskins, cured	0 00 0 124	Lard, in kegs	0 13 0 00 0 00 0 25
Port Rico. 28 lb	0 9 0 94	Sheepskins	0 85 0 00	Eggs, packed	0 00 0 00
Cuba "	0 81 0 91	Hops.		Tallow	0 07 9 7
Barbadoes (bright)	0 9 0 9	Medium to good	0 094 0 13	Hogs dressed, heavy	0 00 7 50
	and the ball of the		1	" medium	0 00 0 00
Canada Sugar Refine'y,	0 91 0 95				
Canada Sugar Refine'y, yellow No. 2, 60 ds Yellow, No. 21	0 9 0 9 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	In lots of less than		Salt, de.	
Canada Sugar Refine'y, yellow No. 2, 60 ds Yellow, No. 24 No. 3	0 9 0 10 0 10 0 10 0 10 0 10 0 10 0 10	In lots of less than 50 sides, 10 P ent		Liverpool coarse	0 80 0 85
Canada Sugar Refine'y, yellow No. 2, 60 ds Yellow, No. 21	0 9 0 10	In lots of less than		Salt, de. Liverpool coarse	

" Gold	er Bar	0 07	0 071	Brandy, car	ses	8 50 9 00					.d	N. Co		1	Choor	VO. PET	CP
No. 1		0 05	0 03	Whiskey. Gooderham Wholesale		4 00 4 50		NAME.		Shares	Paid u	Divid'd last 6 Months	Dividend	Day.	Toronto,	Montre Nov. 23	Quebe
tle: English, Guinnes pirits: Pure Ja De Kuy Booth's Green, Green, Booth's Wines: Port, of Sherry,	per doz. ss DubPo m. Rum.l per's H (old Tom cases old Tom ommon ne old common edium	qrts. 2 60 rtr 2 35 16 o.p 1 80 Gin 1 55 1 90 4 00 , c 5 50	2 40 2 25 1 63 2 00 4 25 6 00 1 25 4 00 1 50 1 80	Terms Cash. brls., net; 2½ p.c. of; over, 5 p.c. Old Bye "Toddy." Malt Alcohol, 65 c Pure Spirits	-Under 5 to 10 brls., 10 brls. and off.	Bond. Paid 0 31 0 81 0 31 0 81 0 31 0 81 0 57 1 67 0 58 1 68 0 52½ 1 52½ 0 28 0 78 0 22½ 0 68 0 21½ 0 64 0 20½ 0 60	Canadiai City Bau Du Pau Eastern Jacques Mechani Merchan Molson' Montrea Nationa Niagara Ontario Quebec Royal C	n Bank of C k Montrea pie Townshi ps Cartier es' Bank ts' Bank os Bank le District Bank Bank anadian	om'e	\$50 100 50 50 50 50 100 50 200 50 100 40 100 50	All. 80 All. 75 All. 60	Part. Spape Spa Spape Spa Spape Spa Spa Spa Spa Spa Spa Spa Spa Spa Spa	1 Nov. 1 1 Jan., 1 1 June, 1 1 June, 1 1 Jan., 1 J	Dec. sept. an Dec. May. oct. Dec. May. July. Dec. Dec. uly.	120120‡ bks clsd 104 104‡ bks.elsd 75 77 117 118 107‡108 bks.elsd 104 000 bks.elsd bks.elsd 60‡ 70	108 108, 1194121 bks.cls. 1084 100 1107 108 bks. cls. 79 1164117 1 7 1.0 bks. cls. 104 106 bks. cls. bks. cls. bks. cls. 1 bks	120 12 bkscls 104 10 107 10 bks.cls 75 8 1164 1 107 10 bks.ck 104 10 1 bks.ck 104 10 1 bks.ck
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| male |

Insurance.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

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 Campbell & Cassells, Toronto; A. Dron. M. Cameron, Ottewa; 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; George Duggan, Esq., Judge of the County Court, County York, Toronto; A. T. Fulton, Esq., of Geo. Michie & Co. and Fulton, Michie & Co. Toronto; Angus Morrison, Esq., Barrister, M. P., Toronto; James S. Crocker, Esq., Toronto, Manager.—Arthur Harvey, Esq. Fire Inspector.—Wm. Henderson, Esq., General Agent, Marine Department.—Capt. C. G. Fortier. Bankers.—The Canadian Bank of Commerce.

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ARTHUR HARVEY, Manager.

ARTHUR HARVEY, Manager.

Provincial Insurance Co's. Buildings, }
Toronto, June 28, 1870.

46

LANCASHIRE

CAPITAL,

£2,000,000 - - - STEELING.

FIRE RISKS

taken at reasonable rates of premium, and

ALL LOSSES SETTLED PROMPTLY, By the undersigned, without reference elsewhere.

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General Agents for Ontario,

N. W. cor. King and Church streets, Toronto.

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Fire Assurance Company

LONDON, ENG.

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Claims paid

WITH PROMTITUDE and LIBERALITY. MOFFATT, MURRAY & BEATTIE,

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Insurance.

THE EQUITABLE

Life Assurance Society.

OF THE UNITED STATES.

CASH ASSETS .

THE leading company in the world for new business, by \$13,000,000. Purely Muthal, all profits annually divided among the Policyholders, on Contribution Plan. This Company has special advantageous features that no other Company in Canada offers. See "Tontine Dividend" circulars, being a 10 per cent. investment, in addition to a Life Insurance. Instatuent and all kinds of Endowment Policies. The "Equitable" has fully compiled with Dominion Law, by making deposit of \$100,000 in Canadian Securities. Branch office for the Dominion,

R. W. GALE, Manager, 58 Chunch Street, Toronto.

- HOLLAND & DEMING, General Agests for Outario. Good Agents and Solicitors wanted in unrepresented

The Canada Insurance Union.

· OCEAN MARINE,

INSURANCE COMPANY. Comprising the following Insurance Companies. Incorporated in Canada:

THE BRITISH AMERICA ASSURANCE CO. THE MONTREAL ASSURANCE COMPANY. THE WESTERN ASSURANCE COMPANY.

AND AN

ASSOCIATION OF UNDERWRITERS. .

THE UNION will issue Binding Policies on HULLS, CARGOES, and FREIGHTS in MONTREAL and LINERPOOL, and Losses will be paid in Great Britain or Canada, at the option of the assured.

DIRECTORS IN CANADA.—Win. Murray, Esq., representing the Montreal Assurance Co.; M. H. Gault, Esq., representing the British America Assurance Co.; Alex. Murray, Esq., representing the Western Assurance Co.; John McLennan, Esq., representing the Association of Underwriters.

DIRECTORS IN LIVERPOOL. John Johnston, Esq., of the firm of Wingate & Johnston; Robt. Allan, Esq., of the firm of Allan Brothers; John Rimmer, of the firm of Thos. Rimmer & Son.

Bankers.—In Montreal—The Bank of Montreal. In Liverpool—The Bank of Liverpool. In London—The Bank of Montreal, 27 Lombard street.

AGENTS IN LIVERPOOL -SMITH, BECKWITH & CAS-KELL, 5 India Buildings, Water street. AGENT IN MONTREAL,

JOHN RHYNAS.

Commercial Chambers, 96 St. Francois Xavier Street. 8-1y

Insurance.

BEAVER AND TORONTO

Mutual Fire Insurance Company, OFFICE BANK OF TORONTO BUILDINGS, WELLINGTON ST.

C. E. CHADWICK, TORONTO, President. D. THURSTON, TORONTO, Vice-President. S. THOMPSON, Managing Director.

CLASS OF PROPERTY INSURED.

MERCANTILE BRANCH.

All property of a class not specially hazardous will be insured by this Company, including Stores and their cohents, Dwelling Houses (not included in the Household Branch) and their contents, and City, Town, and Village Property generally. Also Country, Stores, Taverns, Flour Mills, &c., &c. The rates of Insurance will be on the lowest scale of Mutual Insurance Companies.

Parties insured in either Branch are exempt by law from all liability for losses sustained in the other Branches. Cost of Insurance in this branch averages about two thirds of the usual proprietary rates, as no profits are required. This company has authority under the Statute 27 and 28 Victoria, cap 93, to isue Policies of Insurance on LIVE STOCK.

Applications will be received through any Agent of the Company, for Insurance against death from any cause, of Horses, Bulls, Oxen, Steers, and Cows. HOUSEHOLD BRANCH.

Non-hazardous Household Property will be insured for three years or less, on which a Premium Note averaging from 1½ to 4 per cent. will be taken, of which a small sum must be paid in Cash at the time of insuring, and sndorsed on the Note.

FARMERS' BRANCH. Country Dwelling Houses, isolated, with the Household Furniture, &c., contained therein. Also, Barns and Outhouses, and Farm Produce; Hay and Grain in Stacks; Horses and other Cattle, Waggons, Sleighs and Harness; and Farm Implements and Machines generally; Churches and School Houses, not situated in cities, towns or villages, and isolated from all other buildings.

Agents of this Company are not allowed to charge any fee for Application or Survey.

W. T. O'REILLY. Joint Secretaries.

PHENIX MUTUAL

Life Insurance Company, of Hartford, Conn.

ASSETS O. LR\$5,000,000.

ISSUES POLICIES OF ALL KINDS,

either on the "HALF-NOTE" or " ALL CASH" plans, AND DIVIDES ALL THE

PROFITS ANNUALLY AMONGST THE INSURED.

ANGUS R. BETHUNE, GEN. AGENT, MONTREAL.

GOOD ACTIVE MEN WANTED to act as Agents in unrepresented localities.

APPLY AS ABOVE.

LIFE ASSOCIATION OF SCOTLAND.

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

THIS Institution differs from other Life Offices, in that the Bonuses from Profits I. 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

CANADA-MONTREAL-PLACE D'ARMES.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co. GEORGE MOFFATT, (Gillespie, Moffatt & Co.) ALEXANDER MORRIS, Esq., M.P., Barrister, Perth. Sir G. E. CARTIER, M.P., Minister of Militia. PETER REDPATH, Esq., (J. Redpath & Son.) J. H. R. MOLSON, Esq., (J. H. R. Molson & Brog.) Solicitors—Messrs. TORRANCE & MORRIS. Medical Officer-R. PALMER HOWARD, Esq., M.D.

Secretary-P. WARDLAW. Inspector of Agencies—JAMES B. M. CHIPMAN. TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.

R. N. GOOCH, Agent.

THE LIVERPOOL AND LONDON AND GLOBE

INSURANCE COMPANY.

Capital, Surplus and Reserved Funds\$17,005,026. 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. CRAMI, Esq., Men aut.

PIRE INSURANCE Risks taker, at moderate 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, Kingsto

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.

artment, IS King Survey,
G. F. C. SMITH,
Chief Agent for the Dominion,
Montreal

12

Ansurance.

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 'ntro THE important and peculiar feature originally ntro-duced 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 Barron Medical and General to be almost unparalleled in the history of Life Assurance. Life Policies on the Profit Scale become payabliduring the lifetime the Assured, thus rendering a Policy of Assurance a means of subsistence in old tige, 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.

AT TORONTO AGENCY, 5 KING ST. WEST. Oct 17-9-1yr

JAMES FRASER, Agent.

Fire and Marine Assurance.

THE BRITISH AMERICA

ASSURANCE COMPANY

HEAD OFFICE :

CORNER OF CHURCH AND COURT STREETS,

BOARD OF DIMECTION

Hon. G. W. Allan, M.L.C., A. Joseph, Esq.,
George J. Boyd, Esq., Peter Paterson, Esq.,
Hon. W. Cayley,
Peleg Howland, Esq.,
Thomas C. Streat, Esq.

Governor:
George Percival Ridout, Esq.
Deputy Governor:
Peter Paterson, Esq.

Fire Inspector: Marine Inspector: E. Roby O'BRIEN. CAPT. R. COURNEEN.

Insurances granted on all descriptions of property gainst loss and damage by fire and the perils of inland

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

THOS. WM. BHRCHALL,

23-1y

Canada Farmers' Mutual Insurance Company.

HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and isolated Private Houses. Has been eventeen years in operation THOMAS STOCK, President.

RICHARD P. STREET, Secretary and Treasurer.

Etna

Life Insurance Company of Bartford, 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 NOT-FORFETTURE SYSTEM,
Commend themselves to those desiring insurance in an
JOHN GARVIN,
General Agent, No. 2 Toronto Street, Toronto.

The Orient

Mutual Insurance Company, New York.

THIS Company have made arrangements to issue, when desired, Policies and Certificates payable in London and Liverpoot, at the Counting Rooms of Messrs. Drake, KLEINWORT & COHEN.

EUGENE DUTILH, President.

ALFRED OGDEN, Vice-President.

CHARLES IRVING, Secretary.

The undersigned continues to receive applications for open and Special Policies, and to effect insurances on hips, Cargoes, and Freights, with above well-known Company, payable in Gold or Canadian Funds.

HENRY McKAY, No. 1 Merchants' Exchange.

Montreal 1st Peb. 1870 97-1y

Montreal 1st Feb., 1870

Insurance.

Reliance

Mutual Life Assurance Society

Surplus, Str., eah be had on application at the Head:
Office, or at any of the Agencies.

JAS. GRANT, Resident Secretary.

AGENTS:—Tronto, Messrs, Dickson & McGregor, 8 Ontario Buildings, Corner of Clurch and Wellington Streets.

Hamilton, John B. Young, Esq.

CANADA Life Assurance Company.

ESTABLISHED 1847.

THE following are examples of the Profifs added to us Additions made to the following Policies existing

No.	Issued during year ending 30th April.	Original sum assured.	Bonus added.	Present sum assured.
35	1848	\$2,000 60	8938 10	82,933 10
481	1850	4,000 00	1,602 88	5,692.88
907	3 1852	490-00	114 65	514 (5
1423	1854	1,000 00	248 29	1,248 29
1938	\$ 1856	1,400 (0)	565 54	2,965 34
2515	1858	1,590 00	318 84	1,818 84
2928	1860	4,600 00	799 15	4,707 15
2795	1862	5,000 00	819 32	5,819 82
4616	1864	1,000 00	139 50	1,139 59
5200	# 1866	6,009 00	750 00	6,750 00
5811	1867	1,000 00	100 00	1,100 00
6063	1868	2,000 00	150 00	2,150 00
6842	\$ 1860	4,000 00	200 00	4,200.00
8102	1870	5,000 69	125 00	5,125 00

A comparison of these and of the Company's Rates for ssurance, with those of other offices, is invited AGENCIES THROUGHOUT THE DOMINION,

There every information can be obtained, or at the Heal Cilce, in Highmon, Ontario.

MEAD OFFICE, IN HAMILTON, ONT.

A. G. RAMSAY, Manager
Agent in Toronto, E. ERADBURNE, E. eq.,
Toronto Stro

The Gore District

Mutual Fire Insurance Company

GRANTS INSURANCES on all description of Property against coss 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.

THOS. M. SIMONS, Secretary & Treasurer

ROBT. McISTAN, Inspector of Agencies. Galt, 25th Nov., 1868.

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 Stg.

CANADA BRANCH OFFICE—Exchange Buildings, Montreal.
Resident Secretary and General Agent,
A. MACKENZIE FORBES,
13 St. Sagrament St., Merchants' Exchange, Montreal.
WM. Rowdand, Agent, Toronto.

The Ontario

Mutual Fire Insurance Company. HEAD OFFICE LONDON, ONT.

THIS Company is established for the Insurat ce of Dwell ing-houses and non-hazardous property in Cities Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

27-1y JAMES JOHNSON, Secretary-Treasurer.

Ausurance.

WESTERN surance Company,

INCORPORATED 1851. CAPITAL, \$400,000.

HEAD OFFICE TORONTO, ONTARIO.

Hon. JNO. McMURRICH, President. CHARLES MAGRAPH, Vice-President.

JAMES MICHIE, Esq.
JOHN FISKEN, Esq.
A, M. SMITH, Esq.
B. HALDAN, Secretary.
J. MAUGHAN, Jr., Assistant 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 On Cargoes by steamers to and from British Ports

The Waterloo County Mutual Fire Insurance Company.

HEAD OFFICE: WATERLOO, ONTARIO. ESTABLISHED 1363.

THE business of the Company is divided into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES.

ch Branch paying its own losses and its just proportion the managing expenses of the Company.

3. M. Taylon, Sec. J. W. Walden, M. D., Pres.
J. Hughes, Inspector. 15-yr.

London Assurance Corporation.

Capital, £896,550 Sig. PAID UP, 443,275 "

HEAD AGENT, . . . ROMEO H. STEPHENS.

> 8, F. HOLCOMB, Agent, No. 2 Exchange, Toronto

The Victoria

Matnal Fire Insurance Company of Cauada,

Insures only Non-Huzardous P. operty, at Low Rates.

BUSINESS STRICTLY MUTUAL

GEORGE H. MILLS, President. W. D. BOOKER, Secretary.

Ang 15-lyr

Montreal Assurance Company. INCORPORATED 1840.

INVESTED FUNDS (approximately)... HEAD OFFICEMONTREAL

ERANCH OFFICE - 32 Wellington Street, Toronto.

Consulting Inspector CAPT. A. TAYLON.

Marine Inspector CAPT. DAVID Ross KEIN.

Local Secretary and Agent R. N. Goocy. Inland Navigation, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates. 34-6m.

Imperial

Fire Insurance Company of London Pal. No. 1 OLD BROAD STREET, AND 16 PALL MALL. ESTABLISHED 1803.

Canaca General Agency,

RINTOUL BROS.,

24 St. Sacrament Street.

AMES E. SMITH, Agent Toronto, Corner Cherch and Colborne Streets

PUBLISHED AT THE OFFICE OF THE MONETARY AND COMMERCIAL TIMES, No. 69 CHURCH ST. PRINTED AT THE DAILY TELEGRAPH PUBLISHING HOUSE RAY STREET CORNER OF KING.

ROYAL INSURANCE COMPANY.

ROYAL INSURANCE BUILDINGS, LIVERPOOL, AND LOMBARD STREET, LONDON.

EXTRACTS FROM REPORTS FOR 1869.

FIRE DEPARTMENT

being an increase of Premium and a decrease of Loss as compared with the corresponding totals of the preceding twelve months. The net Profit of the Department, including interest, amounts to £78,154 3s. 5d. With a single exception, this is the largest surplus that has been announced as the result of a years operations since the establishment of the Company.

FUNDS.

After providing for payment of Dividend and Bonuses, the funds of the Company will now stand as follows:

Capital paid up	£289,095	0	0	
Reserve Fund, and Profit and Loss Account.	286,925	10	0	
Life Assurance Fund.	.173,401	9	1	

LIFE DEPARTMENT

The results of the Business for the last twelve months have been as follows :-

	Total Income from Premiums, after deducting Re-assurances	£213,420	14s.	8d.	
	Of which the 1,248 New Proposals completed during the year have contributed, net	19,003	78.	8d.	
	The Interest from Investments.	46,162	14s.	Od.	
	The Claims, including Payments of Bonus Additions	104,383	9s.	8d.	
4	New Annuities and Endowments, Purchase Money and Premiums	16,827	49.	2d.	
	The Interest placed to the credit of these Accounts	7,185	5s.	4d.	4

After Payment of all Claims, Annuities, and Expenses of every description, the amount added to the Life Funds for the year is £133,059 7s. 8d.

A Valuation of the Life Liabilities has been made by the Officers of the Company as heretofore, and a totally independent Valuation has been obtained from Mr. Samuel Brown, one of the most experienced Actuaries of the day. It is satisfactory to state that the two Valuations were nearly identical in their results, although in the one case each Policy was valued separately, and in the other they were grouped in classes according to ages.

The proportion of Profit which falls to the Assured will provide a Reversionary Bonus of £1 10s. per cent. per annum to be added to the original sum assured of every Participating Policy effected previously to the 1st January, 1868, and existing on 1st January, 1870, for each entire year that it had been in existence since the last Appropriation of Bonus.

The Table used for the Valuation has been Mr. GRIFFITH DAVIES' Equitable Experience, and the rate of Interest assumed has been 3 per cent.

The net Premiums only, as computed upon each Policy, have been valued, so as not to bring into account any portion of the future Profits.

JOHN H. McLAREN, Manager.

FRAS. H. HEWARD,

MANAGER TORONTO BRANCH.

OFFICES :- ROYAL INSURANCE BUILDINGS, CORNER WELLINGTON AND YONGE STREETS, TORONTO.