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THE MONETARY TIMES AND TRADE REVIEW. -INSURANCE CHRONICLE-

VOL. V—NO. 15.

TORONTO, ONT., FRIDAY, OCTOBER 20, 1871.

{SUBSCRIPTION,
\$2 a Year.

The Leading Wholesale Trade of Toronto.

JOHN MACDONALD and CO.,

OCTOBER.

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

FULLY ASSORTED.

The trade will find with

JOHN MACDONALD & CO.

A SPLENDID STOCK in every de-
partment.

JNO. MACDONALD & CO.

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

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

The Leading Wholesale Trade of Toronto.

1871. FALL. 1871.

A. R. McMASTER
and BROTHER,
TORONTO.

Will be prepared to show a complete assortment of

FALL AND WINTER GOODS

To their Customers and friends on and after

MONDAY NEXT, THE 11TH INSTANT,

AT

32 YONGE STREET

SEPTEMBER.

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

OFFICE:

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

The Leading Wholesale Trade of Toronto.

AUTUMN, 1871.

GORDON MACKAY and CO.

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

Tuesday the 29th instant,

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

CANADIAN MANUFACTURES.

The Attention of the Trade is respect-
fully solicited.

N.B.—Also full lines of their Celebrated

LYBSTER MILLS PRODUCTIONS.

GORDON, MACKAY & Co.

Toronto, 1871.

32-ly

W. and R. GRIFFITH,
Importers of Teas,
WINES AND GENERAL GROCERIES,
ONTARIO CHAMBERS,
CORNER OF CHURCH AND FRONT STS.
TORONTO.

SMITH and KEIGHLEY,

IMPORTERS OF TEAS,

English and Foreign Groceries,

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

1,200 barrels Yellow Refined and Crushed Sugars,

1,500 half chest new season Young Hyson Teas,

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

300 half-chests Gunpowder do.

200 half-chests uncolored Japan do.

200 half-chests Moning and Kaisow Congous.

250 Caddies do. do. do.

Also, a large and well assorted stock of

ENGLISH AND FOREIGN GROCERIES,

To which they invite the special attention of the
trade.

A. M. SMITH.

Toronto, 1871

W. W. KEIGHLEY.

32

SAMSON,

KENNEDY,

and GEMMEL,

HAVE

LARGE SHIPMENTS

On the way

THEIR STOCK

will be

KEPT WELL ASSORTED

throughout the season.

SAMSON, KENNEDY & GEMMEL.

Corner of Scott and Colborne Sts.,

TORONTO.

October 1, 1871.

The Leading Wholesale Trade of Toronto.

REMOVAL.

John Charlesworth & Co.,

Begin to announce their removal to their new and commodious premises

IRON BLOCK, 13 FRONT ST. WEST,

And are now showing a

LARGE AND WELL ASSORTED

Stock of

NEW FALL DRY GOODS AND MILLINERY.

Special inducements to A 1 buyers. An inspection respectfully solicited.

JNO. CHARLESWORTH & CO.,

Iron Block, 13 Front Street West, Toronto.

Toronto, September, 1871.

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS,

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto, Ontario.

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

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

3-ly

Ridout, Aikenhead and Crombie,

(Late Ridout Brothers & Co.)

Corner of King and Yonge Streets, Toronto.

Importers of and Dealers in

IRON, STEEL, NAILS, COPPER, LEAD,

TIN, CUTLERY, PAINTS, CORDAGE.

FISHING AND SHOOTING TACKLE.

And every description of

British, American and Domestic Hardware.

Canada Confectionery and Biscuit Works.

WILLIAM HESSIN,

WHOLESALE CONFECTIONER

AND

BISCUIT MANUFACTURER,

OFFICES AND FACTORY:

No. 7, FRONT STREET, TORONTO.

NOTICE.

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

Cramp, Torrance and Co.

FOR SALE, in store and to arrive:—

TEAS,

COFFEES,

SUGARS,

and

NEW CROP (1870) FRUITS

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

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

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

Also, now landing, 25 cases German cigars.

CRAMP, TORRANCES & CO.,

10 Wellington Street East.

The Leading Wholesale Trade of Toronto.

THOMAS LAILEY and CO.,

IMPORTERS

AND

WHOLESALE CLOTHIERS

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,

TORONTO.

Henderson and Bostwick,

IMPORTERS OF

MILLINERY and FANCY GOODS,

MANUFACTURERS OF

STRAW GOODS,

CORNER OF FRONT AND BAY STREETS,

TORONTO, ONT.

Lawson, Harrington & Co.,

GENERAL COMMISSION MERCHANTS,

DEALERS IN

DRY AND PICKLED FISH, FISH OIL AND KEROSENE,

Commercial Wharf,

Halifax, N. S.

Joseph S. Belcher,

(Late Geo. H. Starr & Co.)

Commission and West India Merchant,

HALIFAX, N. S.

Particular attention given to the purchase and sale of Dry and Pickled Fish, Flour and West India Produce, &c.

CONSIGNMENTS SOLICITED.

REFERENCES.—Quebec Bank, Toronto; G. H. Starr, President People's Bank, Halifax; R. W. Fraser & Co., Halifax; Geo. Hughes & Co., Boston. 3-6m

J. F. Lawton,

Manufacturer of every description of

PATENT GROUND

WARRANTED CAST STEEL SAWS.

ST. JOHN, N.B.

For Price List and Terms send address.

COLLECTION OF DEBTS

Cupples & Hunter,

Managers of the

Canada Mercantile Protective Association,

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

20 TORONTO STREET, TORONTO.

The Leading Wholesale Trade of Hamilton.

FALL 1871.

Buchanans, Binny and McKenzie,

HAMILTON, ONT.

Will have their

FALL IMPORTATIONS

OF

STAPLE AND FANCY DRY GOODS,

complete and opened for inspection on

FRIDAY THE 1st SEPTEMBER,

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

IN CANADIAN MANUFACTURES.

TWEEDS, BLANKETS, KNITTED GOODS,

COTTONS, COTTON YARNS, BATS, &c.

Their Stock will be found large and well bought.

BUCHANANS, BINNIE & MCKENZIE.

Hamilton, 21st August, 1871.

John Boice and Co.,

Are prepared to show an

ATTRACTIVE ASSORTMENT

—OF—

Gentlemen's Furnishings,

Fancy Goods,

Small Wares, etc.

Hamilton, Sept. 1, 1871.

Thompson, Birkett and Bell,

HAMILTON.

Have their

STOCK FULLY ASSORTED

For the

FALL TRADE.

W. J. PITON.

R. M. HUNTER.

Piton & Hunter,

GENERAL COMMISSION

AND MANUFACTURER'S AGENTS,

WINNEPEG, PROVINCE OF MANITOBA.

Consignments Solicited.

Hall & Fairweather,

COMMISSION MERCHANTS

AND

DEALERS IN FLOUR.

ST. JOHN, NEW BRUNSWICK.

The Leading Wholesale Trade of Montreal.

J. G. Mackenzie & Company,

Importers

AND

Wholesale Dealers in

BRITISH & FOREIGN DRY GOODS,

381 & 383 ST. PAUL STREET, MONTREAL.

FERRIER & CO.,

IRON & HARDWARE MERCHANTS,

St. Francois Xavier Street,

MONTREAL.

Agents for:

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

31 Dec 71

Kingan and Kinloch,

IMPORTERS OF

TEAS, GENERAL GROCERIES,

WINES, &c.,

Corner of St. Peter and St. Sacrament Streets,

MONTREAL.

JOHN McARTHUR and SON,

Importers and Wholesale Dealers in

Window Glass (Star and Diamond Star Brands),

Sheet and Plate Glass of every description,

Linseed Oil, Paints, Colors, Varnishes;

Japans, Artists' and Painters' Materials,

Naval Stores, Chemical Dye Stuffs, etc.,

Cod, Seal, Whale, Lard, Sperm, Olive,

Machinery and Wool Oils.

18 LEMOINE STREET.

THE MERCANTILE AGENCY,

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1845.

DUN, WIMAN & CO.:

Montreal, Toronto, and Halifax.

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

24-17

EXTRA SHOE NAILS, TACKS, &c.

S. R. Foster's

NAIL, SHOE NAIL AND TACK WORKS,

ST. JOHN, N.B.

For Price List and Samples please address our Agent at Montreal.

JOHN A. ADAMS,

30 St. Francois-Xavier Street.

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

60 GREY NUN STREET, MONTREAL,

IMPORTERS OF

IRON, TIN, STEEL, BOILER PLATES,

Galvanized Iron, Canada Plates,

BOILER TUBES, GAS TUBES, IRON WIRE,

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

MANUFACTURER OF

"Crown" Sofa Chair and Bed Springs.

A large stock always on hand.

34-4

The Leading Wholesale Trade of Montreal.

David Torrance & Co.,

EAST and WEST INDIA MERCHANTS,

EXCHANGE COURT,

MONTREAL.

Montreal, 1871.

10 July 71

JAMES ROBERTSON,

METAL MERCHANT,

AND MANUFACTURER OF

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

ALSO,

Circular, Gang, Cross Cut, and other Saws.

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

R. Dunn, Fish and Co.,

WHOLESALE DRY GOODS,

479, St. Paul Street, Montreal.

Sole Importers of the celebrated

GLADSTONE BRAND DOUBLE WARP

RAVEN BLACK LUSTRE.

Trade Mark Registered.

JOSEPH GOULD,

(Successor to GOULD & HILL),

IMPORTER OF THE

Celebrated Chickering, Steinway, and

other Pianofortes,

And the well-known

Mason & Hamlin Cabinet Organs,

115, GREAT ST. JAMES' STREET, MONTREAL.

24 Aug 70

N. S. WHITNEY,

Importer of Foreign Leather, Elastic Webs,

Prunella Linings, etc.,

14 ST. HELEN STREET, MONTREAL.

B. HUTCHINS,

TEA MERCHANT,

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

W. R. ROSS & CO.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

464 and 466, St. Paul Street,

MONTREAL.

CANADA MARBLE WORKS.

R. FORSYTH, PROPRIETOR.

OFFICE—130 Bleury Street. MILL—552 William Street

MONTREAL.

Marble, Slate Mantles, Grates, etc.

The Leading Wholesale Trade of Montreal.

FURS. FURS. FURS.

GREENE and SONS,

MONTREAL.

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

Furs, Felt Hats, Cloth Caps, Buckskin

and Kid Gloves and Mitts, Moose

Moccasins, and Mitts, Snow

Shoes, Buffalo Robes, &c.

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

FACTORIES:

FUR GOODS—525 S PAUL STREET.

FELT HATS—114 QUEEN STREET.

STRAW GOODS—624 ST. PAUL STREET.

MOCCASINS AND SNOW SHOES—LORETTE, QUEBEC.

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

GREENE & SONS.

FALL TRADE, 1871.

T. JAMES CLAXTON & Co.,

IMPORTERS OF

DRY GOODS,

Our Stock is now complete in every Department.

T. JAMES CLAXTON & CO.,

Caverhill's Buildings,

St. Peter St., Montreal.

Mercantile Summary.

THE premises occupied by Mrs. Bilton, fruit dealer, on Yonge street, Toronto, were sold the other day to her for \$7,000 cash.

A NEW Elevator has been erected at Collingwood by the Northern Railway Company, having a storage capacity of 250,000 bushels, and an elevating capacity of 6000 bushels per hour.

THE Quebec Board of Trade are holding frequent meetings to discuss the questions to come before the Dominion Board of Trade at its next session. The business men of other cities ought to take the hint.

THE INLAND REVENUE receipts of the Dominion for the year ended June 30th, 1871, was \$5,128,004 against \$4,410,815 for the previous year. The increase here shown indicates a great expansion in the industries to which these duties relate during the past twelve months.

WE NOTICE several failures of recent occurrence: Messrs. Gardner & McKay, of Brantford, harness-makers; A. R. Bingham, of Orillia, tavern-keeper; Richard Pridham, St. Catha-

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

SHELF AND HEAVY HARDWARE,

Crockery, China, Glassware,

AND DEALERS IN

Canadian and American Manufactures

OF

HARDWARE AND AGRICULTURAL

IMPLEMENTS,

10 & 12 Front Street West, Toronto.

JOHN MACNAB & CO.,

Late Lyman & Macnab,

WHOLESALE*Hardware Merchants,***TORONTO.**

5 Front Street East, opposite American Hotel.

JOHN MACNAB.**T. HERBERT MARSH**

lines, millinery; John Masterson, Chatham, general store; G. J. Rumsey & Bro., Newmarket, general store; Chas. Dawbarn & Co., Toronto, seedsmen; J. M. Tweedale, Tilsonburg, druggist; Cooper & Craig, St. Catharines, clothiers.

THE TRICK of selling out stocks of goods *en bloc* which were not paid for, with the object of defrauding creditors, has been tried a good many times within the past twelve months in Ontario, and unfortunately, in some instances, with success. Such good fortune does not seem to have attended the attempt referred to in the case stated in the subjoined report of a recent trial before Vice-Chancellor Mowatt. We copy from the *London Free Press* :—

CHURCHER VS. STANLEY.—This suit was instituted on behalf of certain creditors of Jas. S. Hodgins, formerly of Granton, to recover from the defendant three notes under the following circumstances:—On the 27th of January last, Hodgins being then indebted to the extent of \$1,000, sold out his stock to Stanley Bros., for \$2,000, taking the three notes for \$1,000 each in payment. About the same time he disposed of his other available assets, and on an attachment issuing some six weeks later there were no assets for the creditors, other than a worthless lot of book debts and notes. The three notes for \$1,000 each were taken by the insolvent and the defendant to the Bank of Commerce in this city, and left by Stanley to retire paper on which he was the endorser. The plaintiff charged that the notes were transferred in contemplation of insolvency and with intent to give a fraudulent preference to the deft., who is his uncle. Decree for plaintiff for full amount of notes, \$3,000, and costs. Messrs. MacMalion and Gibbons for plaintiff; Mr. Ed. Blake and Mr. Macdougall for defendant.

The Leading Wholesale Trade in Toronto.

OGILVY and CO.,

CORNER OF WELLINGTON AND JORDAN STS.

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

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

Toronto, 13th September, 1871.

R. H. GRAY & CO.,

43, YONGE STREET, TORONTO,

KNITTED JACKETS.MENS' GRAY JACKETS,
MENS' CANADIAN CARDIGAN JACKETS,
MENS' ENGLISH CARDIGAN JACKETS,
BOYS' CARDIGAN JACKETS,*In Great Variety.***R. H. GRAY & CO.****NOTE.**—Haberdashery and Furnishing Stock complete.

THE SUSPENSION of the firm of Messrs. Chas. Dawbarn & Co., seedsmen, of this city, a few days ago, has created considerable surprise. The firm have done a large business in this locality for some years. The late Mr. J. H. Baker, recently drowned, had latterly the charge of the business, and recently devoted a good deal of attention to land speculations. Since his decease, it has been discovered that the name of the firm was so extensively pledged in connection with his operations that it was considered impossible to continue the business, and an assignment was made to Messrs. Kerr & Anderson, official assignees. Canada was too small a field for Mr. Baker's ideas, and we believe a good deal of the means raised on the credit of the firm was invested in lands in Kansas and building lots in Chicago. This latter speculation was the means of bringing him in contact with several of our citizens, whose acquaintance was so far improved by Mr. Baker as to be made available for the purpose of obtaining means with which to extend his ventures. The sudden *denouement* is likely to cause great inconvenience to several of them who relied to implicitly on Mr. Baker's judgment and discretion. The manner in which Mr. B. misused his privileges as a member of the firm, shows that he should never have been entrusted with the position assigned him. This firm took a prominent part in the promotion of the Madoc gold mining bubble, shortly after the bursting of which, Mr. Dawbarn took up his residence in the States, where he had a branch establishment. Whether all the transactions engaged in by the firm in connection with these

The Leading Wholesale Trade of Toronto.

THOMAS WALLS and Co.,

7 Front Street,

(The New Iron Block,,

TORONTO.

ARE prepared to shew the contents of 400 packages of well assorted**DRY GOODS.****Terms liberal to close buyers.****FISH! FISH!! FISH!!!**

LAKE SUPERIOR

Trout and White Fish,500 half Barrels just received from our own Fishery.
Also on handBbls. Round Herrings.
Bbls. and $\frac{1}{2}$ bbls. Mackerel.
Quintals prime Table Codfish.
 $\frac{1}{2}$ Boxes choice scaled Digby Herrings.
Cases Fresh Mackerel, (1lb. tins.)
Cases Fresh Salmon (2lb. tins.)
&c., &c., &c.,**THOMAS GRIFFITH & CO.,**

Wholesale Grocers, Wine and Spirit Merchants,

37 & 39 Front Street, Toronto

mining schemes were conducted in a strictly honorable manner, Mr. Dawbarn is **best aware** and if he left a sharp man behind him to look after his interests, who has overreached him, he has little claim to sympathy. It is unfortunate that third parties, entirely dissociated with, and possessing no interest in the schemes in question, should be inconvenienced by the loss they are likely to sustain. This case teaches the lesson that men in business should never under any pretext lend their names to speculators.

It is a very old adage that "Example is better than precept." If wholesale dealers ever expect to meet with honorable and fair treatment from the retail trade, they must not only frown down all attempts at fraud or sharp practice, but must keep out of the reach even of the suspicion of such conduct themselves. Any deviation from the strict line of commercial rectitude by the larger houses is sure to find ready imitators among those whose moral sentiments are too apt to be influenced by the precedents set by the more wealthy firms. A knowledge of some circumstances connected with a recent failure in a country town, north of Toronto, gives point to these remarks. In that case a wholesale firm made a most discreditable effort to extricate themselves from a prospective loss, at the expense of the interests of other creditors. The facts as stated are simply these: A failure was imminent, and a friend of the creditor in question attempted to obtain a large quantity and variety of goods from the retailer concerned, under the cloak of a purchase, paying for the same in unmatred notes which had been given to the wholesale firm. It is not doubted by the other creditors for whom these goods were purchased, especially

The Leading Wholesale Trade of Toronto.

BOOTS AND SHOES
WHOLESALE.

CHILDS & HAMILTON,
MANUFACTURERS.

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

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

CHILDS & HAMILTON.

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

DOBBIE and CARRIE

IRON BLOCK,

No. 3 FRONT STREET WEST,

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

COTTONS, WOOLLENS, LINENS

SMALL WARES,

FANCY GOODS, VELVETS, &c.,

Orders by mail promptly and carefully filled.

DOBBIE & CARRIE.

from the manner in which they were paid for. Other creditors becoming aware of what was transpiring resolutely interfered in time to prevent the consummation of this nice little arrangement. There might be cases in which ill-informed persons would take back their own stock under such circumstances, for the purpose of avoiding a loss without intentional injustice; but when the unmaturing paper of a grocer is relinquished for dry goods, carpets, and boots and shoes, the complexion of the case is materially altered. This matter is now in the hands of an official assignee, who succeeded in obtaining possession of the goods in transit, and the creditors are determined that the legality of the before mentioned proceedings shall be properly tested when the facts will be fully disclosed.

OIL MATTERS IN PETROLIA.

(From our Own Correspondent.)

PETROLIA, Oct. 16, '71.

The production of crude about the same as last week; the demand brisk; sales fully up to production, viz., 10,000 brls. The demand for home use is better, and some sales at \$2.50 per brl. for crude have been made.

The developing business is well sustained, and several new wells are being put down and some tested. The sales of tested oil territory in small lots are good. Outside lots are not much enquired after, but all lands near Petrolia, north, south or west, within two or three miles, are considered valuable for oil purposes. Refined oil is in good demand, but the refiners complain that they cannot compete with the oil made from the debris of the exporters.

Crude \$1.50 Export.
..... 2.50 Home Con.
Refined No. 1 24c per gal.
Light straw, No. 2 22½c to 23c.

The shipments last week of oil in all its various forms was more than the average.

THE BRITISH AMERICAN

Commercial College

TORONTO,

Is the only first-class Mercantile Institution in Ontario.

From it others pattern and imitate, not only the course of study but the system of management, and even its business announcements.

Its PENMANSHIP has been awarded the *First Prize* at the Provincial Fair, (this being the eight year in succession.)

Its THEORY DEPARTMENT is under the management of a careful business man.

Its PRACTICAL DEPARTMENT is a miniature business world, and is under the management of a gentleman who thoroughly understands the customs of trade.

Its TELEGRAPHIC DEPARTMENT has all the facilities of the regular line.

Its STAFF OF LECTURERS is composed of gentlemen occupying the highest position in trade and finance.

Its LOCATION is just where a business school should be, in the largest city, and in the midst of great business men.

Its LADY STUDENTS speak of the school in the highest terms.

Its SCHOLARSHIPS are good for life, and available in forty colleges.

Its COURSE OF INSTRUCTION is the most thorough, and considering all its facilities, by far the cheapest.

Call and see us, or send for circular, and satisfy yourself that we have merited the unparalleled success we have achieved.

Address,

ODELL & TROUT.

FIRE RECORD.—Toronto, Oct. 14.—A fire broke out in the roof of Milloy's warehouses, at the foot of Yonge street, at about one p.m., and the building being of wood, was soon in a blaze, and was destroyed. There were 20,000 to 30,000 bush. of grain and malt stored in the building, besides other goods. It is yet too soon to state the loss accurately, but it may be roughly estimated at \$22,000. The building was insured as follows:—Hartford, \$4,000; Aetna, \$4,000; Western, \$2,000; and Scottish Insurance, \$2,000. Total on building, \$12,000, on which the loss will be about two-thirds. On contents the British America had \$2,000; Western, \$8,000; North British and Mercantile, \$11,500; Hartford, \$5,000; Imperial, \$250. These amounts are subject to deductions for salvage of 20 to 25 per cent. The losses by individuals are stated as follows, most of which fall on the companies as above:—Mr. Thos. Duncan, 14,000 bushels of barley; covered by insurance. James Young, 4,000 bushels of barley; covered by insurance. Rolph, about 1,000 bushels of barley; no insurance. James Walsh, 3,000 bushels of barley, 4,000 of wheat, and 200 of peas; the barley and wheat insured. S. W. Farrell, 3,800 bushels of malt; covered by insurance. A. V. Delaporte, 6,000 bushels of barley; covered by insurance. Aiken & Kirkpatrick, 450 bushels of barley. Mr. H. J. Boulton, 200 barrels of flour; covered by insurance. Mr. Rooney, 1,200 to 1,500 bushels of oats; no insurance. Messrs. Thompson & Burns, a large quantity of delf; insured. Morrison & Taylor had 500 lbs. of butter stored, of which only 75 small kegs were saved.

Windsor, 12th Oct., 1871.—The following is a list which has been carefully compiled, showing the losses at this disastrous fire:—J. Pratt, saloon, insured in Provincial for \$1,000; W. Page, barber shop, no insurance; H. Bell, building of two shops, insured in Provincial for \$1,000; J. Moner, saloon and building, no insurance; J. Webster, tailor's stock, British America, \$1,000, Hartford, \$500; Rochleau & Shay dry goods stock, Provincial, \$1,000, Royal, \$2,000; Rochleau & Shay, building, in Provincial, \$500; L. A. Richards, building, in Provincial, \$500; Mrs. Insworth, saloon, in Western, \$700; N. Richards, confectioner, building and contents, Provincial, \$600; Miss McGregor, milliner's stock,

British America, \$1,200; L. Richards, building, in Provincial, \$500; J. Kelsey, fruit and confectionery, no insurance; Mrs. Bulmar, building, in Provincial, \$500; Cameron & Thorburn, building, in Royal, \$6,000; Cameron & Thorburn, dry goods and groceries, Western, \$6,000; Cameron & Thorburn, Hartford, \$4,000, Aetna, \$4,000; S. S. Macdonell, law office, no insurance; Cameron & Cleary, law office, no insurance; Masonic Lodge, furniture, regalia, &c., British America, \$800; I. Stoches, banking office, Hartford, \$400; R. McGregor, banking office, British America, \$450; L. Neveux, buildings, Royal, \$2,000, Provincial, \$1,000; Post Office, no insurance; Montreal Telegraph Co., no insurance; J. Fraser, stationer's stock, Royal, \$500, Com. Union, \$1,500; J. Wagner, furniture, no insurance; E. N. Clarke, building, no insurance; Neveux Bros., hardware stock, Western, \$3,000, British America, \$3,000; I. McCrae, pianos, Western, \$500; J. Horne, books, Aetna, \$300; L. Neveux, building, Royal, \$2,000, Western, \$500; J. Langlois, grocery, Com. Union, \$1,000, Provincial, \$1,000, Queen, \$1,000; E. N. Clarke, building, no insurance; G. Shipley, tailor's stock and building, British America, \$500, Provincial, \$1,800; McGregor & Fulman, livery stock, British America, \$1,000, Provincial \$800; Mrs. Currie, building, Western, \$700; H. Bell furniture, Hartford, \$400; H. Bell, building, Provincial, \$1,000; W. Rolph, building, Agricultural Mutual, \$900; E. Barrett, hotel, British America, \$1,200, Western, \$2,000, Chicago Republic, \$1,000; H. Davenport, building and hotel, Provincial, \$3,000, Andes, \$2,000, and \$3,000 in other Companies; Allanson & Fredericks, dry goods, British America, \$1,500, Queen, \$2,000, Com. Union, \$1,500; Allanson & Fredericks, building, Com. Union, \$500; D. Reanne, groceries, \$1,500; Essex Record printing office, Aetna, \$1,000. Several other parties claim loss and damage from insurance companies for removal of property from buildings not destroyed. The total insurance is about \$90,000.

Financial.

TORONTO STOCK MARKET.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Oct. 18, 1871.

A somewhat better feeling has been shown in Stocks during the past week, the market ruling slightly firmer, and at an advance on our last week's quotations for Bank Stocks. The transactions, however, continue to be limited.

Banks.—Commerce advanced steadily during the week with sales from 121 up to 124½, the latter figure being now asked with some demand at 123½. Last week's quotations of Toronto are not materially changed, the sales of to-day being at 173 and 173½. Royal continues to rule pretty firm, sellers now asking 104, with latest transactions at 103½. An advance is shown in Ontario from 105½, with sales up to 106½, and holders now asking 107½. Dominion has books closed for demand of 4 per cent. on 1st prox. The stock is offering at 105½ ex. dividend. Montreal sold from 240½ up to 247, but fell off again and is now held at 244½. Some improvement is shown in Merchants, with sales from 122½ to 124½, sellers asking at the close 125.

Bonds.—There is little doing in Bonds. Governments are quite nominal. A small demand is made for Dominion Stock at 110, with no sellers. City Bonds may be had at 96½ to 96¾. Counties are not ready of sale over 103, and Townships are offered at 97½.

Sundries.—The miscellaneous Stocks continue very dull, and though offered at low figures, fail to find buyers at present to any extent. Provincial Building was sold at 106, and Landed Credit at 108½ and 108¾. Western Assurance is offered down to 122½ without takers. Other stocks entirely nominal.

1871.] AUTUMN TRADE. [1871,

Bryce, McMurrich & Co.,

34 YONGE STREET.

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BRYCE, McMURRICH & CO.

Toronto, 1871.

32-ly

THE MONETARY TIMES,
AND TRADE REVIEW.

TORONTO, CAN., FRIDAY, OCT. 20, 1871.

CANADIAN MANUFACTURES.

The progress of Canadian manufactures is not the least satisfactory sign of the times. Their development has not been so rapid, probably, as some have desired; but it must be admitted, on looking back over the past ten years, that they have kept pace in the race of progress with the other industries of the country, and that at present nearly all branches of manufacturing are healthy and prosperous. We rejoice at this, for history surely teaches, that not only the prosperity, but the power and greatness of nations, are promoted by the existence of diversified forms of industry among their people.

When Mr. Dunkin's census returns come to be published, we believe that the development which they will prove to have taken place throughout the Dominion in industrial pursuits, will take many by surprise. The amount of capital now invested in buildings and machinery has swelled to handsome proportions, and a good sized army of skilled and unskilled labourers are kept constantly employed. Many classes of goods which we formerly imported from Great Britain, the United States, and other countries, are now wholly or partially made among ourselves—in fact, the different

branches of manufactures now in operation make up quite a handsome list. Besides those minor forms of industry common to most countries, and which we need not specify, there are now successfully manufactured in one part of Canada or another, the following:

Woolen Cloths, Tweeds and Flannels, Underclothing, Nubias, Yarns, &c.
Carpets and Worsteds Goods.
Cotton and Linen Fabrics,
Machinery and Machines of all kinds.
Railway Engines and Carriages.
Iron and Iron Rails.
Axes, Edge Tools, Forks, Rakes, &c.
Iron Safes and all kinds of Scales.
Malleable Hardware, Locks, Nails, Nuts, Printing Presses and Type. [&c.]
Sewing Machines of all descriptions.
Furniture and Cabinet Ware.
Carriage Material—both iron and wood.
Musical Instruments—various kinds.
Leather, Boots and Shoes.
India-rubber Goods.
Glass, Glassware, Pottery and Wooden-Books, Stationery, and Wall-paper. [ware
Chemicals, Perfumes and Dye Stuffs.
Buttons, Brushes, Combs, Paper Collars, Tobacco, Cigars and Snuff. [Lasts, &c.
Starch, Soap, Cordage, Bells, and Gun-Petroleum and Salt. [powder.

We do not claim in the above inventory to have covered every kind of manufactures carried on among us, but we have specified sufficient to show that Canada is not lagging behind in this most important department of national industry. Some of the branches referred to, have not been long commenced, whilst others have not yet so far advanced as to enable a correct judgment to be formed of their success. Among these we may mention Worsteds Goods and Carpets, which some enterprising firms have recently been induced to take up. But of all the other branches, if we except Linen Goods, it may truly be affirmed that, in nearly all cases where they have been managed with sufficient capital, ability and skill, they occupy a sound position, and make a fair return for the money and labour invested in them.

There have no doubt been some losses in connection with the establishment of our manufactures, and, occasionally, absolute failure. But this is nothing strange. There have also been failures in farming, in fact, the history of all classes of business, however lucrative, is a record of the success of some and the failure of others. Many persons have embarked in manufacturing in years gone by who would not succeed in any occupation; others commenced without sufficient capital, or it may have been, without adequate knowledge of the branch taken up by them. Under such circumstances the conditions of success were wanting, and the same results would have followed the same causes in mercantile or any other pursuits.

On the other hand, good business men, with a thorough knowledge of their particular trade, and sufficient means to carry it on, have generally succeeded, and not a few of such now enjoy a handsome competence. Striking off a fair share of the losses, as compared with other occupations, we think it can be justly said that the establishment of our present Canadian manufactures has been attended with as much success as those of any other new country in the world.

It is an exceedingly gratifying fact in connection with our industrial pursuits, that they have attained their present position by a natural and healthy growth, and not by means of any forcing or hot-bed process. This is the right foundation on which to build—one upon which we can raise a superstructure of solid and lasting prosperity. In consequence of this policy, we hope to see the day—and it is not so far in the future as some may think—when the coal, iron, copper, wood, and other natural facilities for manufacturing which we enjoy, will be turned to such good account, that Canadian manufactures will find their way to many foreign countries. There is a wide door open for us in the British and Spanish West Indies, Mexico, Brazil, and other South American countries, and if regular steam communication were once established between us, there is every reason to believe that a considerable increase of our annual trade would immediately result. By this means these countries would gradually begin to purchase some of our manufactured goods, and we feel every confidence that, in not a few classes, our manufacturers would be able to keep control of their markets.

One of the greatest obstacles in the way of the rapid growth of manufacturing industry among us has been the limited character of the Canadian market. In consequence of this, we have frequently seen very discouraging contrasts drawn between the position of the American and Canadian manufactures. It should be remembered, however, that if our market is smaller than that of the United States, there is, on the other hand, not such immense capital required, nor such a burden of taxation to be borne. The Canadian market, too, is gradually increasing. Nova Scotia and New Brunswick now purchase many classes of goods from us which they formerly imported from abroad. A considerable field, and one which promises rapidly to increase, is also opening up in the Provinces of Manitoba and British Columbia. These circumstances, together with the natural increase of our population, must soon give our manufactures

an opportunity to expand, and possibly a steadier and more profitable market.

We consider the past progress and present position of Canadian manufactures to be satisfactory. It is true that some manufacturers do not succeed well, whilst others would like larger profits; but these are complaints common to all branches of industry, and would exist under any condition of things. Looking at all the circumstances, the country may fairly be congratulated on the position which our manufactures have attained, and that the outlook is so good. They already add immensely to the strength and importance of the Dominion, and contribute their full quota to the existing prosperity.

FIRES AND FIRE INSURANCE.

In other columns may be found a list of the Fire Insurance Companies doing business in the State of Illinois, with their assets at the close of last year, and the amount of the Chicago losses as nearly as can be ascertained from all sources within our reach. It cannot be denied that the list of losses is imperfect and inaccurate. The reason for this may be inferred from the fact that the agents of the Pacific first insisted that its losses would not exceed \$500,000, whereas they are about \$2,000,000. Besides a large portion of the insurance was held by insurance companies which had no agency in the State. The extent of the losses will not be correctly arrived at for a long time, if, indeed, ever, unless the information is furnished under compulsion. In making this statement, no want of honesty or sagacity is imputed to the managers of the companies generally, but there is a minority misled by the notion that the next best thing to the possession of adequate assets is to conceal from the public the want of them. Doubtless the action of Mr. Miller, Superintendent of Insurance for New York State, in demanding a sworn statement from each company as to the Chicago losses, to be followed by an examination of their affairs, will result in developing the true extent of the draft made by this great calamity upon the assets of the insurance companies. Enough is known to satisfy us that the British companies, though among the heaviest losers, will pass the ordeal safely and will pay every dollar of their losses promptly. The same may be said of the leading Eastern American companies, and it reflects the highest credit upon the management of every one of these institutions that they are to-day in a position to redeem their obligations, in view of a disaster so far beyond what was deemed the extreme of possibilities in fire insurance. Six companies lose approximately as follows:

Liverpool & London & Globe.....	\$3,000,000
Ætna, of Hartford.....	2,750,000
Home, of N. Y.....	2,000,000
North British and Mercantile...	2,000,000
Pacific, San Francisco.....	2,000,000
Hartford, of Hartford.....	1,250,000

Total.....\$13,000,000

Such an exhibit was never before made of wholesale devastation, and even if one out of the six has succumbed—The Pacific—though that is still doubtful, there is yet left a financial triumph in which these six institutions, and the whole insurance world may feel a just pride. The above represents about one-third of the entire insurance losses, which are variously estimated at \$35,000,000 to \$45,000,000. About one-sixth of the amount will fall on Illinois companies, which are almost penniless, and will not pay more than 5 to 15 per cent. of what they owe.

In the loss of property this fire as far surpasses all others on record, as in the amount of insurance. A good idea may be formed of its extent relatively by the following tabular comparison of great fires:

CHICAGO, 1871.....	\$150,000,000
London, 1866.....	35,000,000
New York, 1835.....	15,000,000
Portland, 1866.....	10,000,000
Pittsburg, 1845.....	10,000,000
New York, 1845.....	6,000,000
San Francisco, 1851.....	3,500,000
St. Louis, 1849.....	2,000,000
Albany, 1868.....	3,000,000

Following in the wake of this fire, was another that seemed to rival it in some respects, and far surpass it in the appalling sacrifice of human life. A large tract of farming country in Michigan has been devastated, and some 800 persons burnt to death. This fire completely eclipses that which devastated so large a tract of the Ottawa District in this Province last year. A number of towns and villages have been involved in the common ruin. Regarding the losses to the insurance interest in connection with these fires we have little information, but it is doubtless large. At Manistee \$1,000,000 of property was destroyed, with \$365,000 of insurance.

Added to all these calamities suffered by our neighbors, many of our own people have been terror stricken by the partial destruction of Sandwich and Windsor, and the abortive attempts made to fire London. In Windsor, an aggregate loss of property of \$150,000 has been suffered, with \$70,000 to \$80,000 of insurance. Toronto has not wholly escaped; one fire has happened inflicting a loss upon the companies of over \$20,000. It is not surprising that a vague but unmistakable anxiety fills the public mind regarding these occurrences, and the possibility of their repetition. It is felt that the only safety lies in extraordinary

vigilance. Whatever may be the true cause of these fires, the dryness of the season and incendiarism by an organized gang of thieves are theories which are generally accepted as the best explanation of a set of circumstances that otherwise would seem utterly inexplicable.

A result of these fires of much interest both to the public and the companies, will be a general advance of rates from 25 to 50 per cent. This change the companies will have to adopt to save themselves from total annihilation. The fact that so many small and reckless companies across the lines are put *hors du combat* removes the greatest obstacle to a reform so long and loudly demanded there. The business was in a state of utter demoralization; and there seems a degree of fitness in the remedy for this state of things being first administered where the evil had taken deepest root—the City of Chicago. The Canadian business needs remodeling no less than that on the other side of the lines. There is the same reckless, blind-folded writing of risks which requires only to be practiced to a sufficient extent to bring ruin to the doors of any corporation, however strong and wealthy. Let the companies now resolve to grapple with this question of rates, and place the business on a sound footing. It will not do to be satisfied with keeping square with the world and squeezing out a small annual dividend; the logic of events teaches that only large profits accumulated in time of ordinary success will suffice to fortify against the evil day which must always hereafter be contemplated as among the possibilities for which provision must be made if safety and solvency are to be assured.

COLLECTION OF IMPORT DUTIES.

A late case of difficulty between a Montreal importing firm and the customs officials at that city has excited a good deal of comment among mercantile men. Montreal journals have very fully and fairly, we think, discussed the merits with reference to the position assumed by Messrs. Ogilvie & Co. On this account, and because under instructions from Ottawa, the Montreal officials were compelled to recede from their pretensions, and pass the disputed entries, no defense of the line of conduct adopted by the firm is now either opportune or necessary.

The facts briefly are: Messrs. Ogilvie & Co. imported 15 cases of "Clan Tartan Kirtles" at Montreal, and entered them at the Custom House on the 10th July, at their cost or invoice value. These goods were of the previous season's make, and not being of the newest styles, were bought at a heavy discount. It appearing to the

appraiser that the goods were entered low, he demanded "post entries" to be made, and the payment of additional duties on an enhanced valuation, ranging from 25 to 50 per cent. on the various packages. Compliance with this demand was promptly refused, and after representations made by the Council of the Board of Trade, and the Messrs. O. & Co. to the Minister of Customs, that refusal was sustained, and the goods handed over. The whole difficulty may be ascribed to ignorance on the part of the appraiser, of the fact that the goods were not of the newest styles, and that therefore their value was not greater than that stated in the invoice. But such an explanation does not dispose of the general questions to which this case directs attention.

The law requiring these "post entries" is doubtless framed for the prevention of fraud; and if such is its object, the powers confirmed by it should not have been exercised unless it was suspected or believed that fraud was intended. Not the slightest intimation of such a suspicion is given in justification in the present case. The British exporters of the goods, and the Canadian importers, are spoken of as alike beyond the reach of suspicion. Mr. James Johnston, a Montreal merchant, who became mixed up with the affair, and who has published an attack on the Messrs. O. & Co., as lacking in judgment as it is ridiculous in composition, says, "I have no doubt whatever of the genuineness of the invoices in the present case." In the absence, then, of any suspicion of dishonesty, the officials were not justified in the course they adopted. That goods were bought cheaply is no offence, but deserving rather of encouragement than reprisal.

The plan of rewarding appraisers by a share in the spoils in case of confiscation, or a fine, which goes into the pockets of the Customs officials, in such a case as the one under notice, is open to grave objection. And were it not for the existence of such a spur to official zeal the packages might have passed unquestioned. It would be unfair to assume that appraisers would not be honest if there were no hope of plunder in cases requiring their interference. A reward for honesty or vigilance in the discharge of one's own proper duties should not be necessary; it is wrong in principle, and often most vexatious in practice. Cases of confiscation by appraisers have come to our knowledge which looked exceedingly harsh and without sufficient justification. If competent and honest men are placed in these positions, their zeal and honesty should be reckoned upon as a matter of conscience, and not as the price of prospective rewards.

It does seem absurd to place them in the attitude of informers and spies by giving them a moiety of the fines for trapping the unwary. If vigilance can only be secured by the prospect of pecuniary reward, might not the same purchasable virtue relax if the case should be reversed and the inducements become greater to shut than to open their eyes? Merchants of reputation are sufficiently careful to avoid difficulty with the revenue officers; the notoriety acquired is too costly and dangerous to admit of any risk being run for the sake of slight and occasional advantages. Any interference with their operations, unless there is a plain case, seems as unnecessary as it is unpleasant and offensive.

There are other matters suggested by this case which will demand consideration hereafter.

MUTUAL LIFE ASSOCIATION.

Reference was recently made in these columns to the fact that the organization of a Life Insurance Company entitled as above, and having its headquarters in the city of Toronto, was completed. The issue of policies has commenced; agents are being appointed in the towns and cities of Ontario, and the Association is now fairly in the field. The strictly mutual plan has been adopted, a guarantee fund having been raised by the directors for the purpose of meeting the requirements of the Insurance Act temporarily, but withdrawable upon certain conditions after its object has been served. We understand that nearly all the original subscribers to the project have shown their confidence in the Company's plans and prospects by making application for policies, in many cases larger in amount than stipulated in the first place. The rates are sufficiently high, although a little below those of many foreign mutuals. In selecting a life insurance office special regard should be had to two important considerations: first, will the funds be safely and sacredly kept for their intended use, by the practice of economy in expenditure and by judicious investments; and, second, do the management possess the necessary skill and knowledge to so apply the well-established principles of life insurance as to bring out correct results, and deal equitably with their constituency of policy-holders? It will not be denied that the list of directors, which comprises some most substantial and reliable citizens, and the professional ability secured satisfy both of these conditions, and give this Association just claims upon the public confidence and patronage.

The Quebec Legislature meets on the 7th November.

RAILWAY CONNECTION WITH HALIFAX.—On Tuesday the formal opening of the European & North American Railway took place. The gentlemen associated with that undertaking have shown that they appreciate the importance of the event by bringing together the President of the United States, the Governor General of the Dominion, and other public men of both countries to participate in the celebration. The line just opened supplies a most important link, and brings Halifax into direct communication with the West when a section of the Intercolonial between Amherst and Truro is finished. At the present time the rails are laid down on about 24 miles of the line, from Amherst to River Philip, and this section may be in working order before the close of the year. This leaves only 51 miles of staging from Bangor to Halifax, a distance of 478 miles. When this route is extended to St. John's, Newfoundland, Chicago will be brought within eight days of Queenstown, or one day less than it can now be made from New York.

PRESS ERRORS.—It is natural that in an insurance panic the companies should be sensitive about the statements regarding them in the public journals. Some very absurd errors in the press dispatches have occurred, which might have done mischief. For instance, a City Daily stated the losses of the North British and Mercantile by the Chicago fire at \$7,000,000! a statement so absurd as scarcely to require correction. Another daily—*The Leader*—announced the Hartford as having succumbed under its losses. This was another "typographical error," but a rather inexcusable one, since it was the Connecticut Fire that was meant. It is almost needless to say that, though the Hartford loses heavily, it pays handsomely, and has a good surplus, besides all its capital, still remaining.

GRAND TRUNK.—The weekly traffic returns show a steady increase, which cannot but be gratifying to all who are solicitous about the success of our great railway. During the week ended 16th September, the earnings were the largest ever realized in one week: the two following weeks could scarcely fail to show a similarly favorable result, as the line was overwhelmed with local traffic in connection with the Provincial Exhibition at Kingston. The traffic earnings compare thus:

	£	Miles.
This week ending Sept.	1871, 36,500	1,377
" " "	1870, 33,600	1,377
" " "	1869, 32,100	1,377
" " "	1868, 32,100	1,377
" " "	1867, 30,800	1,377
" " "	1866, 16,500	1,090

We have to add that great efforts are being made to substitute steel for the existing iron rails wherever it has become necessary to relay the track, and from present indications we judge that a large additional section of the line will have been thus renewed before the close of the year.

BRITISH FIRE COMPANIES IN THE STATES.
 —It has been very much the habit of American insurers to sneer at the British Companies doing business in the United States, and every effort has been put forth by rivals in the business to make their position as uncomfortable as possible. Now, however, the tune is very much changed. The New York *Herald* says that the office of the North British and Mercantile, in that city, is overwhelmed with business, which consists mostly in the issue of policies to supply the place of those cancelled in other companies. We have no doubt the case is the same with the Liverpool & London, Royal and Queen. The prompt and resolute course of these Companies in the present crisis has inspired public confidence to a degree; and, doubtless, by this time American insurers have concluded that in quarrelling with such corporations they were seeking to alienate their best friends in time of trouble.

INSURANCE IN MANITOBA.—The people of Manitoba feeling urgently the want of facilities for fire insurance, have resolved to organize a fire insurance company for themselves. It will be a joint stock company, with \$100,000 capital subscribed. We promise the Manitobans that there will be no scarcity of Insurance Companies, with low rates, "drummers" and all, when railway connection is completed with the rest of the Dominion.

IT IS STATED that the Union Bank of Lower Canada, and the Metropolitan Bank, lately established in Montreal, both contemplate opening agencies in Toronto soon.

—"A Subscriber," Quebec, writes:—"Will you kindly inform me what are the usual limitations and conditions with regard to insurance on house rents?"

The liability of the insuring company never exceeds total yearly rental insured. Where partial damage occurs the company is only liable for rent during vacancy, which is limited to a reasonable time to repair fit for occupancy. The conditions are usually a matter of special agreement between the company and the insured, and are constantly varied according to circumstances.

—Two schooners, the *Atlantic* and the *Defiance*, recently went ashore seven miles above Charlotte.

—The Directors of the Northern Colonization Railway have elected Sir Hugh Allan president, and Louis Beaubien, Esq., M.P.P., vice-president.

—The Stuyvesant Bank, of New York city, failed on the 12th Oct., with liabilities of \$400,000, and presumed assets of \$600,000; the capital was \$700,000.

—It is estimated that there are in the United States 1,300 butter and cheese factories, supplied with the milk of 300,000 cows, and producing yearly about 100,000,000 lbs. of cheese and the same number of gallons of milk. Every 3,000 cows, therefore, yield every year 1,000,000 lbs. of cheese, valued, it is stated at \$140,000; so that each cow yields 333 lbs. of cheese valued at \$47. The export of American cheese to Great Britain amounted in 1870 to 57,000,000 lbs., valued at \$8,000,000.

Insurance.

INSURANCE MATTERS IN MONTREAL.

From our own Correspondent.

MONTREAL, 10th Oct., 1871.

Our fire record here since last advice has again happily been but light.

Sept. 14.—At 4.30 this p.m., the alarm was given that a fire was discovered at J. Lawson's cabinet-maker, 514 Craig street. The Fire Brigade was speedily on the spot, and found a quantity of straw in the cellar to be on fire. A few jets of water sufficed to allay alarm. The property insured with the Scottish Imperial for \$1,600, was but very slightly damaged. Cause of fire, a boy carelessly upsetting a coal oil lamp among the straw.

Sept. 19.—A strong reflection from behind the mountain, at about 7.30 this evening, gave evidence of a somewhat extensive conflagration in the northern outskirts. They proceeded some distance in the direction indicated, but finding the fire to be far beyond where there presence could be of any avail, returned to their quarters. It proved to have been among the farm buildings of Mrs. Brenuser, near the village of St. Laurent, which, with the crops of the past season contained in them, were entirely consumed. The live stock was rescued. Cause of fire unknown. No insurance.

Same evening—A fire occurred among some lumber belonging to R. Labelle, 466, St. Joseph street, which was extinguished after some sharp labour by the brigade. No intelligent cause of fire yet established, the case being still before the commissioners. Insured with the Citizen's, damage settled for \$100, and the policy cancelled by consent.

Sept. 19—9.15 p.m., an alarm from box 81, on account of a fire at the tannery of Camirant & Co., Visitation street, extinguished with trifling damage. Cause attributed to spontaneous combustion, occasioned by droppings of oil from the machinery, falling among the very subtle dust, from the ground bark, which always abounds in bark mills, and which is highly combustible under any circumstances.

Sept. 25.—At about three o'clock this morning a fire occurred in Medcalf Avenue, Cote St. Antoine, without the city boundary, by which a capital brick cottage and wooden out-buildings, with their contents, the property of R. Garven, were totally destroyed. Being beyond the limits of the water supply, the services of the City fire brigade were of no avail. The fire originated in the outbuildings, and was doubtless caused by vagrants taking up their quarters there for the night, as the premises were unoccupied. Insured with the *Ætna* for \$500 Loss total.

Sept. 28.—Mr. E. Cook, who was committed for trial last winter on a charge of wilfully setting fire to his store in St. Paul street, on the 24th November, 1870, was tried this day before Mr. Justice Badgley, in the Court of Queen's Bench, and found guilty. Sentence not pronounced.

Sept. 29.—At 12.20 p.m. this day an alarm was sounded from Box 48, which was instantly responded to by the brigade, who, on arriving at the spot indicated, the corner of St. Antoine and Mountain Streets, found there was nothing in that vicinity to require their presence. At 12.55 a.m. another alarm was given from Box 51, at the corner of Sherbrooke and Peel streets and then it was discovered that both alarms had reference to the same event, and that the person who gave the alarm, instead of giving it from the nearest station, No. 51, had gone about three quarters of a mile out of his way to give it from No. 48, thereby succeeding admirably in perplexing and baffling the Firemen, who, on arriving at the scene, the beautiful Tudor cot-

tage, residence of Henry Thomas, Esq., standing detached in its own grounds on the slope of the mountain, between Redpath and Simpson streets, found the house in flames, which they could do nothing to repress, as it stood above the level of the water supply. A messenger was then dispatched to No. 5 station, fully a mile distant, for the new steam engine; this was instantly dispatched and arrived with steam up, a few minutes after leaving the station. Then it was discovered that the nearest hydrant was about one-third of a mile from the spot, and more time was lost in connecting with it, and when connected, owing to the great distance from the source, and the great rise in the ground, the supply was but feeble. Then it was remembered that there was a large cistern on the premises, with which the engine was immediately brought into connection, and too copious streams being brought to bear upon the fire, its further progress was speedily arrested. But all the valuable furniture and effects were more or less damaged by hasty removal. The house itself, though, (thanks to the steam engine) not reduced to ruins, is so seriously burned, that its restoration to a habitable condition before next spring is entirely out of the question. Cause of the fire a defect in the heating apparatus, used for the first time this season, on account of a temporary snap of cold weather. Insured with the "Queen" (of which Mr. Thomas is a local director) for \$7,000, of which the loss will probably amount to \$5,000.

Oct. 2.—At about 10.45 this morning a fire broke out in a steam laundry owned by Messrs. P. B. Ferguson & Co., 20 St. Urbain street. The reels from 1 and 2 stations were quickly on hand, and the fire suppressed after about half an hour's work. Fire supposed to have originated in the drying-room, from over-heating. Insured with the Royal for \$1,500, damage, \$400.

Oct 3.—This evening some amateur incendiary obtained access to an unoccupied house 464 St. Joseph street, and set fire to a box of straw found in one of the rooms. The fire was fortunately discovered by the inmates of an adjoining house, and extinguished by the timely application of a few pailsful of water before any appreciable damage was done.

THE CHICAGO FIRE.

LIST OF ALL THE ILLINOIS COMPANIES DOING BUSINESS IN CHICAGO.

All these companies are completely ruined; none of them will pay more than 15 per cent., some 10, some 5, and many nothing at all.

Name of Company.	Cash Capital.	Assets.
Alton Mutual & Sav...	\$150,000	\$159,724 96
America	150,000	274,790 32
Aurora Fire	200,000	220,478 58
Bloomington Fire	200,000	198,152 11
Chicago Fire.....	101,800	131,565 75
Chicago Firemen's ...	200,000	372,544 48
Commercial	180,000	266,555 45
Equitable	100,000	121,491 17
Farmers	100,000	115,293
German Ins. & Savings.	132,000	158,951
German	101,000	119,824 39
Garden City	150,000	181,488 98
Germania	200,000	257,820 64
Great Western.....	222,831	271,895 86
Home.....	200,000	245,338 17
Illinois Mutual Fire....	113,000	227,301 42
Illinois	100,000	161,912 22
Knickerbocker	194,000	204,128 78
Lamar	265,555	292,956 56
Merchants.....	500,000	878,252 25
Mutual Security	118,325	145,583 64
Rockford	100,000	161,442 54
Republic	993,200	1,132,812 43
State	283,895	362,351 57
Winneshek	100,000	148,732 18
Total.....	\$5,161,507	\$6,746,393 91

THE CHICAGO FIRE (Continued.)

The subjoined is a list of the companies doing business in the State of Illinois in 1870, (except local companies) with the total assets and the amounts of Chicago losses as far as ascertained:—

Company.	Location.	Total Assets.	Chicago Losses.
Aetna	Hartford, Conn.	\$5,782,635 09	\$2,750,000
Alps	Erie, Penn.	265,324 33	12,000
Aetna	New York City	442,709 55	
Anchor Fire and Marine	St. Louis, Mo.	121,974 15	
Andes	Cincinnati, Ohio	1,203,425 65	300,000
Astor Fire	New York City	495,571 05	
American Exchange Fire	New York City	277,349 93	15,000
Atlantic Fire	Brooklyn, N.Y.	548,194 33	
American Central	St. Louis, Mo.	204,875 77	300,000
American	Providence, R.I.	374,969 96	10,000
Atlantic Fire and Marine	Providence, R.I.	326,614 03	125,000
Albany City	Albany, N.Y.	395,145 69	
Alemannia Fire	Cleveland, Ohio	285,255 01	25,000
Buffalo City	Buffalo, N.Y.	370,933 59	
Beekman Fire	New York City	261,850 91	
Buffalo Fire and Marine	Buffalo, N.Y.	473,577 39	suspended.
Brewers' Protective	Milwaukee, Wis	185,681 52	
City Fire	Hartford, Conn.	548,287 37	
Connecticut Fire	Hartford, Conn.	495,068 79	
Commerce	Albany, N.Y.	689,231 58	5,000
Chagter Oak Fire	Hartford, Conn.	252,050 62	
Commerce Fire	New York City	249,372 33	80,000
Continental	New York City	2,538,037 74	1,200,000
Cleveland	Cleveland, Ohio	530,208 81	
Commercial Mutual	Cleveland, Ohio	349,623 99	heavy, not sta
Citizens'	New York City	684,872 47	25,000
Detroit Fire and Marine	Detroit, Mich.	273,063 23	
Enterprise	Philadelphia, Pa	611,654 15	100,000
Excelsior	New York City	335,723 88	
Fulton Fire	New York City	363,001 54	suspended.
Franklin Fire	Philadelphia, Penn	3,087,452 35	500,000
Fireman's Fund	San Francisco, Cal	799,626 67	300,000
Germania Fire	New York City	1,077,848 90	200,000
Hibernia	Cleveland, Ohio	200,000 00	
Hartford Fire	Hartford, Conn.	2,737,519 39	1,250,000
Home	New York City	4,578,008 02	2,000,000
Hide and Leather	Boston, Mass	419,211 34	
Howard	New York City	783,870 70	275,000
Hanover Fire	New York City	700,334 64	125,000
Home	Columbus, Ohio	633,447 34	150,000
Hope	Providence, R.I.	211,673 12	
International	New York City	1,319,151 24	400,000
Irving Fire	New York City	321,744 60	
Independent	Boston, Mass	643,547 92	
Insurance Company of North America	Philadelphia, Pa	3,050,535 64	
Lorillard Fire	New York City	1,715,909 01	1,000,000
Lamar Fire	New York City	551,701 90	200,000
Liverpool and London and Globe	London and Liverpool	3,004,361 24	3,000,000
Lycoming Fire	Muncy, Penn.	516,806 26	
Market Fire	New York City	704,684 29	
Mercantile Fire	New York City	273,399 17	100,000
Manhattan	New York City	1,407,788 39	500,000
Merchants and Mechanics Fire	Baltimore, Md	335,679 08	
Merchants'	Hartford, Conn	540,095 80	
North American Fire	Hartford, Con	450,503 31	250,000
New England Mutual Marine	Boston, Mass	1,081,456 30	
North British and Mercantile	London & Edinburgh	1,340,521 88	2,000,000
National	Boston, Mass.	821,839 70	
Niagara Fire	New York City	1,304,507 90	250,000
North Western National	Milwaukee, Wis	191,201 84	
North American Fire	New York City	770,304 95	
Occidental	San Francisco, Cal.	474,094 53	
Phoenix	Hartford, Conn.	1,738,921 03	
Putnam Fire	Hartford, Conn.	770,782 97	
Pacific	San Francisco, Cal.	1,777,269 66	2,000,000
Providence Washington	Providence, R. I.	415,148 51	
Phenix	Brooklyn, N. Y.	1,095,557 10	350,000
Peoples' Fire	Worcester, Mass.	887,956 28	300,000
People's	San Francisco, Cal.	323,113 17	
Roger Williams	Providence, R. I.	278,966 64	
Republic Fire	New York City	683,478 43	Not known.
Security	New York City	1,880,333 08	
Springfield Fire and Marine	Springfield, Mass.	936,400 93	
Sun	Cleveland, Ohio	301,340 40	
St. Paul Fire and Marine	St. Paul, Minn.	280,593 06	
Teutonia Fire	Cleveland, Ohio	237,016 04	
Union	San Francisco, Cal.	1,115,573 67	300,000
Western	Buffalo, N.Y.	583,046 53	Suspended.
Washington	New York City	774,411 30	400,000
Yonkers and New York Fire	New York City	868,935 03	300,000

LOSSES BY COMPANIES NOT REPRESENTED IN ILLINOIS.

Imperial, London, Eng	150,000
Royal, London, Eng	100,000
Manufacturers'	120,000
Washington, Boston	25,000
Elliot, Boston	14,000
Guardian, New York	40,000
Lennox, New York	30,000
Total	479,000

NOTABLE BUILDINGS DESTROYED.

The prominent buildings destroyed in the South Division are as follows: Terrace Block, Armour Block, Michigan Central Depot, Adams House, Massasoit House, City Hotel, Metropolitan Hotel, Tremont House, St. James' Hotel, Palmer House, Pacific Hotel, Bigelow House, Sherman House, Matteson House, Nevada Hotel, Briggs House, Court House, Gas Works, Crosby's Opera House, McVicker's Theatre, Hooley's Opera House, Wood's Museum, Dearborn Theatre, Shepard Block, Honore Block, Postoffice and Postoffice Block, Reynolds' Block, McCormick's Block, the Western News Company, S. C. Griggs & Co.'s, and W. B. Keen & Cook's book houses, Manufacturers' National, German National, Mechanics' National, First National, Second National, Third National, Fourth National, Fifth National, Commercial National, National Bank of Commerce, Illinois National, Cook County National, Union National, Merchants' National, Merchants' and Farmers' Saving, Loan and Trust, Hadger's Bank, Illinois Savings' Institution, City National Bank, Western Fire and Marine, Telegraph Office, Chamber of Commerce, Merchants Insurance Block, Oriental Block, Aetna Insurance Block, First Methodist Church, St. Mary's, (Catholic), First Presbyterian, Trinity (Episcopal), St. Paul's (Universalist), Swedenborgian church, Wabash Avenue Methodist (partially), Birch Block, Palmer Block, Michigan Southern Depot, Academy of Design, Chicago Academy of Music, Bryant & Stratton's Commercial College, Jewish Synagogue, Phoenix Club House, Mayo Block, Drake-Farwell Block, Tribune Block, Journal and Times' Offices, offices of the Post, Mail and Staats Zeitung, Republican office, Lombard Block, Sturgess Block, Farwell Hall, Morrison Block, Arcade Building, Stone's Block, Arcade Building, Root & Cady's, Lyon & Healy's, Smith & Nixon's, Kimball's, Bauer & Molter's music store, Metropolitan Hall and Music Hall.

Commercial.

TORONTO MARKET.

BOOTS AND SHOES.—Quotations remain exactly as reported last week, with a quiet trade doing.

DRY GOODS.—A moderate sorting up business has been done, such as is usual at this stage of the season. In the woolen market, holders continue very firm in their ideas. Manufacturers of Canadian goods demand a considerable advance on new patterns which, however, buyers are somewhat reluctant to concede, preferring to wait developments a while longer. Imported woollens continue to sell below the cost of importation, taking present prices in the British market as the basis. Certain classes of these goods, which were bought last season at 10¢ d. in the home market, have been charged at 15¢ d. in filling orders. It would seem therefore, that holders who can buy for cash could not do better than to take a full supply of present stocks in anticipation of the enhanced values that must be realized on future importations, both of woollens and linens.

FLOUR.—The market has ruled firm and active throughout the week, with an upward tendency

in prices. The market opened a week ago with extra offering at \$5.90 to \$6.00, and sales at these figures; fancy selling at \$5.50 and No. 1 at \$5.50 at points west of Toronto. The market advanced to 20c. on No. 1 with a corresponding improvement in other goods, the market closing with a rather easier feeling at \$5.70 for No. 1, \$5.80 for fancy and \$6.00 for extra, the two latter rates are for points west of Toronto.

FUR GOODS.—In manufactured fur goods a good trade is being done; the manufacturers have heavy orders on their books. Cloth caps, and every article in this trade into which wool enters are higher. Payments from the retail trade are rather slow.

GRAIN.—There were 118,958 bush. of wheat in store on the 16th inst. A good deal has been done in car loads and small lots of fall. The demand for spring is not so good, and there is less offering. No. 1 white went off at the beginning of the week at \$1.34 to \$1.35, advancing from \$1.35 to \$1.36 for car loads on the track, or free of charges in store. No. 2 white sold at \$1.32 on the track, or \$1.33 f. o. b. No. 1 Treadwell brought \$1.34; No. 2 ditto, \$1.30 to \$1.32; spring sold at \$1.23 to \$1.25 f. o. c. To-day there was a sale of 1,400 bush. of No. 2 white and Treadwell at \$1.33 *Barley.*—There was a fairly active demand in the beginning of the week, but the general course of the week has been dull with a downward tendency in prices. Sales were made last Thursday at 60c. for No. 1 Northern; 50c. for No. 1 Nipissing on the track and 54 for No. 2 f. o. c. On Wednesday last the best bid for No. 2 was 56c. f. o. c., which was refused. 58c. was all that could be had for No. 1 Nipissing on the track, although 60c. was obtained for a car of No. 1 Northern f. o. c. Other 4 cars of the same brought 60c. to-day f. o. c., but a car of No. 1 Nipissing brought only 57c. delivered. Street receipts have been liberal, but prices have fallen off since Monday. The quotations on Wednesday were 55c. to 57c. for No. 1, against 59c. to 60c. on Monday. *Peas.*—Small lots have been offered at 74c. without sales; street sales 70c. to 72c. *Oats.*—Quiet and nominal, with sellers of car loads on the track at 38c. and buyers at 37½c. *Rye.*—The distillery would pay 65c.

GROCERIES.—*Coffee.*—An advance of 2 to 4c. in fine Java coffees is reported, all kinds are firmer and nothing can now be had under 18c. Stocks are very light. *Fruit.*—The stock is light yet, but the market is very active. Valencia raisins have advanced in Denia equal to ¼c. per lb., and it is expected that the finer qualities will at least continue firm. *Currants.*—Late advices say that currants have touched the lowest. Some new Valencia have arrived, and sell at 7½ to 8c.; they are of very fine quality at Patras, and the expectation is for an improvement. *Fish.*—Cod are lower, and the stock is large. Herrings are active and in light supply, prices ruling about the same as last season. Mackerel are plenty and prices are very low, at least 50 per cent. below the average of the past ten years. Whitefish and trout in fair supply and selling at full prices. *Sugars.*—The market is, if anything, rather easier, but without any quotable change. *Tea.*—The market is firm, and medium goods are quoted at 2 to 3c. higher. The latest reports from Shanghai indicate a very firm market, and the prospect is that importers will have to pay considerably higher prices on future purchases. There has been some enquiry lately for medium greens for the United States, showing that a class of goods for a good while in excessive supply there, is now scarce. The stock of these teas in first brands in New York has about disappeared, and the assortment of new amounts to very little. Last advices say that good Japan teas are scarce and dearer, while common goods are in full supply. Blacks

are unchanged with a good demand, and a rather upward tendency. *Tobacco.*—There is a good enquiry, and the market is fair, with no change to note in prices.

WOOL.—Continues firm, but there is not much doing.

LEATHER.—There is a good demand for all descriptions of stock. Upper is a little firmer; harness is also looking up.

LIVE STOCK.—Supplies of 2nd and 3rd class cattle continue abundant, and as the weather is now favorable, buyers are not afraid to operate beyond their immediate wants, so that the demand is very good both for local use and shipment. Choice 1st class or extra are still scarce, and command full prices, say 4½c per lb. live weight. Ordinary 1st class, 4c to 4½c; 2nd class, 3½c to 3¾c; 3rd class, 3c to 4½c. Sheep and lambs continue in very good demand, with none too many offering, and prices fully up to those of last week. Calves are scarce and not in much demand. Current rates are,—Sheep, 1st class, \$4.50 to 5; 2nd class, \$3.50 to 4; third class, \$3 to 3.25. Lambs—1st class, \$3 to 3.50; 2nd class, \$2.50 to 2.75; 3rd class, \$2 to 2.25. Calves—1st class, \$7 to 8; 2nd class, \$5 to 6; 3rd class, \$3 to 4.

OATMEAL.—100 lbs. sold at \$5.00 f. o. c. here, an outside figure; the demand is rather limited. *Cornmeal* is worth \$3.25 to \$3.50 for small lots. *Bran* is worth \$16 per ton delivered here.

PROVISIONS.—*Butter* has been more active at steady prices; there are large quantities of medium and inferior offering, but choice is very scarce, and it is that quality which is enquired for. There were, however, sales this week of one lot of 92 packages of inferior at 14c, and a lot of 103 packages of good store at 15c, but these qualities are very slow of sale. Choice is very firm and in good demand. A lot of 60 packages sold at 16½c. *Cheese.*—A lot of 300 boxes sold at 9½c here. *Eggs.*—Are scarce and wanted; good lots would sell at 18c to 20c. *Lard.*—Quiet, small lots unchanged at 10c to 11c. *Pork.*—Has been active during the week, several sales having been reported at \$15.50. *Dressed Hogs.*—Are offering freely, and in good demand at \$5 to 5.75. *Hops.*—Quiet and firm. New choice lots held at 45c. to 50c.; olds at 15c. to 25c.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, Oct. 17, '71.

ASHES.—*Pots.*—The market has been much firmer this week, and sales of firsts have been made from \$6.75 to 6.87½, closing at \$7; seconds, \$6.10 to 6.15. The stock of pots are not sufficient to meet the demand. *Pearls.*—This ash is also very scarce, and sales have been made during the week at \$7.70 to 7.75, but at the close no sales were reported under our outside figure. The stocks at present in store are—Pots, 248 brls; pearls, 162 brls.

BOOTS AND SHOES.—As may now be expected after the busy season which has been experienced, sales are beginning to fall off, but there is still a fair movement, and manufacturers are kept busily employed. We quote men's No. 1 stogas, \$2.40 to 2.50; No. 2 ditto, \$2.20 to 2.25; kid clump, \$3; ditto D S \$2.75; calf clump, \$3.75; calf congress, \$2.50 to 3.00; boys' boots, \$1.80 to 2; women's calf boots, D S \$1.30; buff ditto D S \$1.25; splits ditto D S \$1.10; buff congress D S \$1.30; balmorals, D S \$1.35 to 1.50.

DRY GOODS.—Business during the week has been quiet, and there is not much animation looked for for a few weeks. Country dealers were well supplied early in the fall, and it is hardly time yet for them to send in for second supplies. Fancy goods are reported to be very scarce in the country, and large orders for them

are arriving. A large business has been done in clothing, and stocks here are pretty well reduced, and manufacturers are kept busy making up stock. The prices of all kinds of dry goods are higher, and stocks are well assorted.

DRUGS AND CHEMICALS.—There has been a good deal of firmness exhibited in this market during the past week, and some descriptions have advanced in value. Cream tartar crystals are now quoted at 2½c to 2¾c—the principal sales were at our outside quotations; borax is in demand at 22c, with some few sales at 20c; blue vitriol, 7½c to 8½c; brimstone, 2½c to 2¾c; sulphur, 3½c to 4c; alum is now placed at 2½c to 2¾c; bleaching powder is steady at 3½ to 4; copperas, \$1 to 1.05; Bi Carb is active, and large lots are being disposed of at \$4.10 to 4.50; soda ash—a fair business doing at 2½c to 2¾c; sal. soda sales have been made chiefly at 1½c but some parcels have been placed at 1¾c. In other articles a fair trade is doing, but at last quotations.

FREIGHTS.—Our harbor is now full of ships, and tonnage is abundant. The latest engagements to Liverpool and Glasgow, by steamships, were for heavy grain, 8½ 6d to 9s, and by sailing vessels, 6s 9d to 7s 3d. Flour by sailing vessels, 3s 3d to 3s 6d. For outports of the United Kingdom, heavy grain, 8s to 8s 6d. Steamers' rates are for ashes—pots, 50s; pearls, 60s; butter, 50s; cheese, 55s. For the Maritime Provinces there is a demand for tonnage for flour at 50c per brl.

FISH.—This market continues very quiet, and there is only a limited business doing. Dry Cod is nominal, at \$4.12½ to 4.50; salmon is placed at \$14.50 to 15; Labrador herrings, \$4.50 to 5; Mackerel No. 3, \$3.50 to 4.50.

FURS.—There is an active demand for the manufactured article, and manufacturers are kept fully employed. The raw fur market is very quiet, very few fresh skins are yet offering. The following are as near as possible the market values:—Cross fox, \$4; red fox, \$1.25 to 1.50; pale marten, \$1.50 to 2; mink, \$3 to 4; bear, \$7 to 10; lynx, \$1; Canadian wolf, \$1.50 to 2; fisher, \$4 to 6; beaver, \$1.20 to 1.40; winter musks at 12½c, spring ditto, 20c; fall ditto, 10c; racoon, 30c to 40c; skunk, 12½c to 20c; otter, \$6 to 8.

FLOUR.—The receipts for the past week were 25,977 barrels; total receipts from 1st January to date, 683,825 brls., being a decrease of 93,227 brls. on the receipts for the corresponding period of 1870. Shipments during the past week, 13,317 brls.; total shipments from 1st January to date, 522,034 brls., being a decrease of 82,671 brls. on the shipments for the corresponding period of 1870. The stocks in store and in the hands of millers on the morning of the 16th inst. were 41,165 brls., against 52,911 brls. on the 2nd inst. and 109,688 brls. on 15th October, 1870. In the early part of the week, owing, in a great measure to the news from Chicago, the market was inactive, lately, however, owing to a good shipping demand, more business has been done, and prices have advanced. The market closes firm as follows:—Superior extra, \$7; extra, \$6.50 to 6.60; fancy, \$6.35 to 6.40; ordinary superiors from Canada wheat, \$6.20 to 6.30; strong baker's flour, \$6.40 to 6.50; Welland canal flour, \$6.25 to 6.30; Canada super No. 2, \$5.90 to 6; fine, \$5.45 to 5.55; middlings, \$4.25 to 4.50; Pollard's, \$3.50 to 3.75; Upper Canada bag flour, \$2.75 to 2.85; oatmeal, \$5.50 to 5.60.

GRAIN.—*Wheat.*—Receipts during the past week, 347,210 bush.; total receipts from 1st of January to date, 5,992,053 bush., being an increase of 962,859 bush. on the receipts for the corresponding period of 1870. Shipments for the past week, 359,555 bush.; total shipments from 1st January to date, 5,437,188 bush., being an increase of 1,162,242 bush. on the shipments for the corresponding period of 1870. The

stocks in store, and in the hands of millers on the morning of the 16th inst. were, 344,847 bush., against 328,243 bush. on the 2nd inst., and 508,900 bush. on 15th October, 1870. There has been a number of cargoes disposed of during the week, but the market has been unsettled, and dealers are yet rather uncertain what effect the news from Chicago may have on prices. We quote No. 1 western spring at \$1.40; No. 2 ditto, \$1.38; but these quotations may be taken as nominal. Some car loads of white wheat changed hands on Saturday at \$1.46. *Maise*.—There have been few transactions in this grain, the latest cargo sale reported was at 65c. *Oats* market is very quiet, and quotations range from 32c to 34c. *Barley*.—Nothing doing yet in this cereal of any consequence; a cargo was sold some days ago at a point west of Montreal at 51c. *Pease*.—There is a great scarcity of pease in this market; the quotation is 88c to 90c per bushel.

GROCERIES.—*Teas*.—The late advance noted on green tea has been well sustained, and considerable lots have changed hands at full prices. Japans are not so active; black teas are rather firmer and in good demand. *Sugars*.—Market quiet; the prices generally obtained have been: for raw, 8½c to 9½c; Scotch refined, 9c to 8½c; the refinery prices here are:—Loaves, 13½c to 14½c; dry crushed, 13c to 13½c; ground (table) 13c to 13½c; crushed A, 11½c to 12½c; yellow refined, 9c to 10½c. *Molasses*.—Are steady in price, but very little business done; syrups are in active demand: standard, 40c; golden, 48c; amber, 75c; *Rice*.—A good steady business is doing at \$4.15 to 4.45. *Spices*.—Are steady, and the extreme prices lately quoted for nutmegs and pepper have been sustained; Cassia quoted rather higher: 32½c to 35c; no change in other articles. *Coffee*.—Market very firm; an advance is noted on all desirable grades: Java, 22c to 25c; Laguayra, 18c to 19c; Maracaibo, 18½c to 19½c; Jamaica, 17½c to 18½c. *Fruit*.—Layer raisins, no new crop as yet offering; old are quoted at \$1.70 to 1.75; Valentias are moving in moderate lots at 6c to 6½c, while some lots to arrive have been placed at 6c; currants are active, and large transactions are reported at 5½c to 7c for new crop; filberts, 7c to 8c; walnuts, 7c to 9c.

HIDES.—There has been a fair demand with a moderate supply; the current rates in this market are: for No. 1 green hides inspected, 10c; No. 2 ditto, 9½c; No. 3 ditto, 8c; cured hides are quoted at the same prices; the inspection brings green hides to about the same price as cured.

HARDWARE.—The business which Montreal has been doing in pig iron with Chicago has been very large, but as yet we cannot tell what effect the fire will have on the wholesale houses here. The arrivals from sea lately have been very large, but not more than the requirements of the trade. There seems more disposition to sell pigs on the part of holders. For all kinds of hardware there is a good consumptive demand. Nails are still in large demand, and the recent fire in Chicago has largely increased it, and telegrams have been received here from Chicago urgently asking supplies. The quotations in this city are:—*Pig Iron*.—Coltless or Gartsherrie, \$26 to 28; Calder or Summerlee, \$25 to 26; other brands, \$23 to 25; Hemaitte, \$25 to 26. *Bar Iron*.—Scotch or Staffordshire, \$46 to 47; best refined, \$50 to 55. *Hoop and Band*, \$2.90 to 5.50. *Sheets*, \$3.20 to 3.50. *Plates*, \$3.20 to 3.30 Low Moor or Bowling, \$7 to 8; cut nails, \$3.25 to 3.75; pressed nails, \$4.50 to 7.50; spikes, \$3.40 to 4. *Canada Plate*.—Hutton, \$3.70 to 3.80; Swansea, \$3.90 to 4.1; Thistle, \$3.90 to 4.25; F & W Crown \$4 to 4.25. *Pine Plate*.—Charcoal I C, \$8.25 to 8.50; do I X, \$10.25 to 10.50; coke I C, \$7 to 7.50. *Window Glass*, \$1.60 to 2.

LEATHER.—An advance is noted in the price

of Spanish and Buffalo sole, both of which are very scarce in this market, the demand for shipping and for manufacturing purposes in the city being much in excess of the supply. In other descriptions the demand is active and prices are firm. We now quote sole leather, No. 1 B A, 26c to 27c; ditto No. 2, 24½c to 25c; Buffalo sole, No. 1 B A, 22c; No. 2 ditto, 20c; oak sole, 40c to 44c; light waxed upper, 43c to 44c; heavy ditto, 40c to 42c; grain upper, 43c to 45c; large splits, 30c to 35c; small ditto, 27c to 30c; russetta, 30c to 40c; light waxed calfskins, 60c to 70c; harness, 32c to 34c; rough leather, 28c to 30c; buff and pebble grain, 16c to 17c; pink linings, \$4.70 to 5.50; red roans, \$5.50 to 8; enamel cow, 18c to 19c.

LIQUORS.—*Brandy*.—There are some large transactions reported this week at prices within range of our quotations:—Hennessey's, \$2.10 to 2.50; Martell's, \$2.10 to 2.50; Otard Dupuy & Co, \$2 to 2.25; vine growers' Comp'y, \$2 to 2.15; Jules Robins, \$2 to 2.30; brandy in cases, \$6 to 9. *Rum*.—160 p, \$1.90 to 2.10. *Hollands Gin*, \$1.25 to 1.45; Scheidam, \$3.60 to 3.80; *Gin*, red cases, \$6.40 to 7. *Highwines*.—In good demand; Upper Canada brands, \$1.47½ to 1.50; Montreal brands, \$1.55; rye whiskey, 81c to 85c.

NAVAL STORES.—Spirits of turpentine continue to advance, and holders are firm, asking 80c. Rosins are in good demand; strained has been sold at \$4 to 4.25; No. 2 ditto, \$4.50 to 5.25; No. 1 ditto, \$6; pale ditto, \$7 to 8.50; pine tar and pitch are easily disposed of at \$4 to 4.25; there is no demand for coal tar and pitch, the nominal price is \$2.80 to 3.

OILS.—Linseed is quoted dearer in the English market, and although the prices realized here are only about sufficient to pay the cost laid down here, holders are anxious to sell, not wishing to carry it over the winter; the quotation here for raw is 72½c to 75c; boiled, 77½c to 80c; cod oil has been sold in large quantities at 48c to 50c; ordinary pale seal, 52½c to 55c; do. steam refined, 55c to 60c; straw seal, 47½c to 52c; olive, \$1.05 to 1.15.

PETROLEUM.—The receipts are still very small, and not nearly equal to the brisk demand which at present prevails; the refiners are largely in the market for crude, and holders of refined are sanguine of an advance in the price of that article; the present prices are, for a car load, 26c to 27c, and small parcels, 27c to 30c.

PROVISIONS.—*Butter*.—Receipts, 18,316 kegs; shipments, 21,187 kegs; market has been moderately active and the export business large; we quote good to choice Western dairy, 18½c to 20c; fair to good ditto, 17c to 18½c; store packed western, 15½c to 16½c; inferior qualities, 12c to 15c. *Cheese*.—Receipts, 12,413 boxes; shipments, 19,471 boxes; market very firm and prices are well sustained; shipments have been large; our quotation for fine factory is 9c to 9½c, and finest quality of new, 10c to 10½c. *Pork*.—Receipts, 871 brls; shipments, 332 brls. The stock of pork held here is small, and with a good enquiry an advance of fully a dollar a barrel has been established. We quote mess pork, \$16.75 to 17; thin mess, \$15 to 15.25; prime pork, \$13 to 13.50; extra prime pork, \$11 to 11.25; smoked hams, 12c to 13c. *Lard*.—In this article there is not much doing; the price is 9½c to 10½c per lb. *Tallow*.—Steady at \$8 to 8.75 for rendered, and 5c per lb for unrendered.

SALT.—There is a marked dullness in this market, which has continued for some time now. Sales of fine at 68c to 70c; coarse has been in better demand at 62½c to 65c; factory filled, \$1.35 to 1.50.

WOOL.—There has been sufficient demand to prevent stocks from accumulating, and sales are freely made at the following rates:—Fleece wool 32c to 37c; pulled wool, super, 32c to 37c; ditto No. 1, 30c to 32; ditto black, 30c to 32c; ditto unassorted, 28c to 32.

To the Patrons of the HARTFORD FIRE INSURANCE COMPANY.

By an inexcusable blunder in the "*Leader*" this morning it is announced that the HARTFORD FIRE INSURANCE COMPANY has suspended business in consequence of losses in the Chicago Fire.

We beg to state that the entire losses of the "HARTFORD" at Chicago, are \$1,200,000.

The surplus of the Company is over \$1,800,000.

The Company advise that they are prepared to pay their Chicago losses in full, just as soon as the claims can be adjusted.

The entire Capital of the Company will be left intact, with a surplus of over \$600,000.

H. J. MORSE & CO.,

"Agents Hartford Fire Insurance Co'y,"
TORONTO.

October 14th, 1871.



Government House Ottawa.

Thursday, 12th day of October, 1871.

PRESSENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON THE recommendation of the Honorable the Minister of Customs, and in pursuance of the provisions of the 8th section of the Act 31 Victoria chapter 6, intituled: "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby ordered that the place known as "McAdams' Junction," in the Province of New Brunswick, situate at the intersection of the European and North American Railway, and the Railway between St. John in the said Province of New Brunswick and Bangor, in the State of Maine, in the United States of America, be and the same is hereby constituted and erected into a Port of Entry to be designated and known as the "Port of McAdam Junction."

W. H. LEE,
Clerk, Privy Council.

Consumers' Gas Company.

THE Annual General Meeting of the Stockholders of the Consumers' Gas Company, of Toronto, to receive the report of the Directors and for the Election of Directors for the ensuing year, will be held at the Company's Office in Toronto street,

On Monday, the 30th of October next,
AT TWELVE O'CLOCK NOON.

H. THOMPSON,
Manager.

Consumers' Gas Company,
Toronto, Oct. 5, 1871.

Campbell & Cassels,

J. CAMPBELL,] 69 King Street East, [W. G. CASSELS.
TORONTO.

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

Insolvent Act of 1869.

In the matter of Charles Dawbarn, of the Town of Stanwich, in Connecticut, and Jacob Denton Tripp, of the City of Toronto, Ont., Seed Merchants, trading together in co-partnership with one John Howard, Baker, of the said City of Toronto, recently deceased, under the name and firm of Charles Dawbarn and Company, both individually and as members of the said co-partnership, Insolvents.

The Insolvents have made an assignment of their Estate to me, and the Creditors are notified to meet at their office, 124 King St. East, in Toronto, on Saturday the Fourth day of November, A.D. 1871, at 12 o'clock, noon, to receive statements of their affairs and to appoint an assignee.

Toronto, October 16th, 1871.

JOHN KERR,
Interim Assignee

Grand Trunk Railway.

TRAINS ARRIVE AND DEPART AS FOLLOWS
at and from Toronto:

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

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

Great Western Railway.

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

Northern Railway.

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

Trains leave Brock Street Station 15 minutes later.

Toronto and Nipissing Railway.

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

Toronto, Grey and Bruce Railway.

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



Government House Ottawa.

Thursday, 12th day of October, 1871.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON THE recommendation of the Honorable the Minister of Customs, and under the provisions of the 1st section of the Act 31st Vic., Cap. 51, intitled: 'An Act for the better securing the payment of the duty imposed on tobacco manufactured in Canada,' His Excellency has been pleased to order, and it is hereby ordered, that the Port of Guelph, in the Province of Ontario, be and the same is hereby added to the list of Ports mentioned in the said Act, at which raw or leaf tobacco may be imported into Canada.

W. H. LEE,
Clerk, Privy Council.



Interest on Sterling Debentures Payable in London.

NOTICE is hereby given, by order of the Treasury Board, that from and after the 1st of January next, no coupons on Debentures payable in London will be paid in Canada.

JOHN LANGTON,
Ottawa, Oct. 4th, 1871. Sec. Treas. Board.

Debentures Payable in Canada.

For the convenience of the holders of Debentures payable in Canada, the coupons will for the future be payable by the several Assistant Receivers General.

Coupons of Debentures of the late Province of Canada, will be paid either at Ottawa or at Montreal or Toronto.

Coupons of Debentures of Nova Scotia and New Brunswick will be paid at Halifax and St. John respectively.

Coupons of Debentures of the Dominion will be paid either at Ottawa or by any of the Assistant Receivers General in the several Provinces of the Dominion.

As the coupons must be verified where the Debentures Books are kept, before payment, coupons of the late Province of Canada or of the Dominion, if required to be paid elsewhere than at Ottawa, must be presented to the Assistant Receiver General where they are to be paid, who will give a receipt for them in a form furnished to him, and transmit them to Ottawa for verification, from whence he will receive authority to pay them. As a few days must thus elapse between the presentation of a coupon and its payment, they may be presented if desired before they are due, and upon being verified they will be paid by the Assistant Receiver General when due.

As the Books of the old debentures of Nova Scotia and New Brunswick are kept at Halifax and St. John, no delay is necessary for verification in those cases.

If any holder of a Debenture payable in Canada wishes to convert it into Dominion Stock, 6 per cent Debentures may be so converted into 6 per cent Stock, and 5 per cent Debentures into 5 per cent Stock at par. In this case the Debenture must also be sent to Ottawa for verification, whereupon the certificate of Stock will be issued.

T. D. HARRINGTON,
Deputy Receiver General.
JOHN LANGTON, Auditor.
Ottawa, September 25th, 1871.

Financial.

THE BANKING AND EXCHANGE OFFICE OF

R. Henry Brett,

TORONTO, CANADA.

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

BANK OF ENGLAND NOTES,

Sterling Exchange, American Currency bought and sold

R. H. BRETT,

Toronto, August, 1871.

Toronto Street

Robert Beaty & Co.,

EXCHANGE OFFICE,

BANKERS, BROKERS & C.,

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

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

Philip Browne & Co.,

BANKERS AND STOCK BROKERS,

DEALERS IN

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

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. 8 PHILIP BROWNE, Notary Public.

DOMINION BANK.

NOTICE is hereby given that

A DIVIDEND

At the rate of

EIGHT PER CENT. PER ANNUM

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

First day of November next.

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

The Transfer Books will be closed from the 16th to the 31st October next, both days inclusive.
By order of the Board.

R. H. BETHUNE,

Toronto, 8th Sept., 1871. Cashier.

Toronto Savings Bank,

72 CHURCH STREET.

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

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce

W. J. MACDONELL,

Manager

Insolvent Act of 1869.

In the matter of William Ball Yeats, an Insolvent. I the undersigned, John Kerr, have been appointed Assignee in this matter.

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

JOHN KERR,

Interim Assignee.

Toronto, Oct. 5, 1871.

Mercantile.

L. Coffe & Co.,

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

Parson Bros.,

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

Sessions, Turner & Cooper,

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

John Beard,

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

Herrick & Crombie,

BANKERS, COMMISSION MERCHANTS,

AND GENERAL AGENTS.

For the Purchase and Sale of Manufacturers, Produce Bank and other Stocks, &c.,

OTTAWA AND PEMBROKE.

Consignments solicited. Parliamentary business attended
G. H. HERRICK. 35 EDWARD S. CROMBIE.

CONFEDERATION

LIFE ASSOCIATION
OF CANADA.

HEAD OFFICE—MASONIC HALL, TORONTO.

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

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

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

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

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

OFFICERS.

PRESIDENT.

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

VICE-PRESIDENTS.

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

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

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Hon. M. C. CAMERON, Provincial Secretary.
JAS. YOUNG, M.P., of Galt.

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

Wm. ELLIOT, President Board of Trade, Toronto.
EDWARD HOOPER, Druggist, Toronto.

J. H. MASON, Sec. & Treas. Can. Per. B. & S. S.
Wm. MCGIVERIN, Pres. Board of Trade, Hamilton.

THOS. N. GIBBS, M.P., of Oshawa.
ROBT. WILKES, Wholesale Jeweller, Toronto.

JNO. C. MACDONALD, Treasurer County of York.
W. H. BEATTY, Solicitor, T. G. and B. R. R.

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

ACTUARY.

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

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Messrs. PATTERSON & BEATY.

MEDICAL EXAMINER.

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

BANKERS.

THE CANADIAN BANK OF COMMERCE.

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

WILLIAM McCABE,

General Manager, Toronto.

THE MUTUAL

Life Association of Canada

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

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

BOARD OF DIRECTORS:

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BANKERS.
THE ROYAL CANADIAN BANK
HEAD OFFICE:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

WM. POWIS,
Actuary and Secretary.

Hotels.

St. James' Hotel, Montreal.

THE UNDERSIGNED BEG TO NOTIFY THE public that they have purchased the above well known first-class Hotel, and which is now carried on as a Branch Establishment of the St. Lawrence Hall,

Under the management of Mr. Samuel Montgomery, (nephew of Mr. Hogan,) and Mr. Frederick Geriken, both well known to the travelling community, both in the United States and Canada, as being connected with the St. Lawrence Hall.

The ST. JAMES is favorably situated, facing Victoria Square, in the very centre of the city, and contiguous to the Post Office and Banks. Its convenience for business men is everything that can be desired, as it is in the immediate vicinity of the leading Wholesale Houses. The rooms being well appointed and ventilated, are cheerful for families, while the *menage* will be unexceptionable, and no pains will be spared in ministering to the comfort of guests. The proprietors, having leased the adjoining premises, are prepared to offer every inducement to the Spring and Fall Trade; and as their tariff is unexceptionably reasonable, they hope to obtain a large share of public patronage.

H. HOGAN & CO.

Real Estate.

Wadsworth & Unwin,

(Successors to Dennis & Gossage.)

PROVINCIAL LAND SURVEYORS, VALUATORS, Civil Engineers and Land Agents. Office—42 Adelaide Street East, opposite the Court House, Toronto.

N.B.—Surveys of every description performed in all parts of Ontario. Mining Lands and Tiuber Limits, in unsurveyed territory, surveyed in accordance with the rules and regulations of the Crown Lands Department.

V. B. WADSWORTH, CHARLES UNWIN,
27-177 P. L. Surveyor. P. P. Suaveyor.

GOOD FARM LANDS

Can be purchased by actual settlers on advantageous terms from

The Canadian Land and Emigration Company.

Apply to

C. J. BLOMFIELD, Manager,
Poterborough,

Or to the Agency in Toronto,

W. R. STRICKLAND,
39 King St. West.

D. Mitchell McDonald,
BARRISTER, ATTORNEY-AT-LAW,

AND

SOLICITOR IN CHANCERY,

Toronto Street, Toronto, Ont.

Insurance.

THE ISOLATED RISK
FIRE INSURANCE CO. OF CANADA.

HEAD OFFICE:

King Street, Corner of Church, Toronto.

CAPITAL - - - - - \$500,000

DEPOSITED WITH GOVERNMENT - - - - - 50,000

President,

ALEXANDER MCKENZIE, Esq., M. P.

Manager,

JOHN MAUGHAN, JUN.

(Late Assistant-Secretary Western Assurance Co.)

Bankers—Canadian Bank of Commerce.

Advantages Offered:

1st. Absolute security to Policy Holders, in the shape of a very large Cash Capital.

2nd. The important feature introduced by this Company of insuring non-hazardous property only, being the means of giving its Policy Holders very low rates on detached dwellings, &c.

3rd. The Stockholders, Directors and Agents, being all resident in Canada, losses will be adjusted without delay, and paid in cash at once.

THE EQUITABLE

Life Assurance Society.

From the Daily Telegraph June 10.

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

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

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

MONTREAL, 5th JULY, 1871.

GEO. B. HOLLAND, ESQ.,

General Agent for Ontario of the Equitable Life Assurance Society, Toronto.

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

Your obedient servant,

R. W. GALE,

Manager for Dominion of Canada.

Office of the Equitable Life Assurance Society of the United States, 120 Broadway.

NEW YORK, June 9th, 1871

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

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

Yours truly,

J. W. ALEXANDER,
2nd Vice-President.

Insurance.

THE ATLANTIC

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

Is the only Company in Canada authorized to issue Registered Policies

SECURED BY STATE GUARANTEE.

The Superintendent certifies that every

Registered Policy

IS SECURED BY SPECIAL DEPOSIT.

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

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

- 1st. That the legal reserve according to the Department computation, is faithfully set aside to meet the company's liabilities.
- 2nd. That such reserve fund consist of securities of the highest class, and which have passed not only the examination of the officers and counsel of the Company, but also the scrutiny of the Department.
- 3rd. The obligation of the State that the deposits shall be faithfully kept and applied.
- 4th. The impossibility of any loss or great inconvenience even, from the loss of any policy, a duplicate always being on the file in the Department, and a copy obtainable on application.

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

ALL POLICIES ARE NON-FORFEITABLE.

Annual Dividends to Policyholders on the Contribution Plan.

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

AGENTS

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

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General Manager,
BRANTFORD.

Agents' Directory.

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

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

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

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

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

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

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

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

GREGORY & YOUNG, Agents for Imperial Fire Ins. Co., Commercial Union Fire and Life, Montreal Marine, and Equitable Life Ass. Soc. Hamilton.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Insurance.

PHENIX MUTUAL

Life Insurance Company,

HARTFORD, CONN.

JUNE 15TH, 1871.

ASSETS, securely invested.....\$6,554,765 54
SURPLUS, free of all liabilities..... 1,761,147 19
Ratio of Assets to Liabilities larger than that of any other Company of equal age, being

140.66 of Assets to every 100 of Liabilities.

DIVIDENDS paid to Policy-holders.....\$1,455,593 69
INCOME for the year..... 4,937,939 83

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

No. of Policies Issued.	Income.	Assets.
1868..... 7,167	\$1,445,211.50	\$2,992,840.11
1871..... 9,107	2,437,939.83	6,554,765.54

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

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

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

\$1,253,588.00.

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

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

Ratio of Expense to Prem. Receipts	1870.	1869.	1868.	1867.
Ratio of Expense to Gross Receipts	15.41	17.20	18.07	20.33

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

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

47,000 POLICIES,

and has paid in losses

Nearly Two Million Dollars

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

J. F. BURNS, Sec. E. FESSENDEN, Pres
SIMPSON & BETHUNE,
General Agent for Canada—Montreal.

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

A. H. FOX,
AGENT, TORONTO.

Office, 22 Toronto Street

British Advertisements.

Dunville & Co.'s

V.  R.

OLD IRISH WHISKY,

BELFAST,

Of same quality as that supplied to the

INTERNATIONAL EXHIBITION OF 1862,

DUBLIN EXHIBITION 1865,

PARIS EXHIBITION, 1867,

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

Quotations on application to

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

JOHN HEATH,

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Agent for Hart's Patent Paper Fasteners.

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

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A liberal Discount to Wholesale Stationers.

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STEEL PENS.

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Seymer's Straw Bottle Envelopes,



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

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

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

McDOUGALL & BRO.

TORONTO PRICES CURRENT.—OCT. 19, 1871.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. s. c.	Groceries—continued.	\$ c. s. c.	Leather—continued.	\$ c. s. c.
Mens' GnKneeBootsTapsl	0 00 3 85	Dry Crushed	0 13 1/2 13	Spanish Sole, 1st quality	0 26 1/2 29
" French Calf Boots..	3 75 4 00	Extra Ground	0 14 0 14	middle, heavy, wgt. lb	0 24 0 25
" TapSoleKipBoots..	0 00 3 25	Teas:		Do. No. 2, light weights	0 26 0 29
" " " No. IX	0 00 3 00	Japan common to good.	0 42 0 50	Slaughter, heavy	0 24 0 27
" " " No. IX	0 00 3 00	" fine to choicest	0 60 0 70	Do. light	0 24 0 27
" Dbl. SI Thk Bts No. IX	2 40 2 50	Colored, common to fine	0 50 0 70	Harness, best	0 28 0 34
" " " Stogie " No. 1	2 20 2 30	Congou & Souchong	0 33 0 75	" No. 2	0 26 0 30
" " " " No. 2	0 00 2 00	Oolong, good to fine	0 50 0 65	Upper heavy	0 36 0 38
" " " " Split	1 80 2 50	Y. Hyson, com. to good	0 36 0 53	" light	0 40 0 44
" Hy. Dbl. Sole Bals.	2 00 2 60	Medium to choicest	0 65 0 75	Kip skins, Patna	0 35 0 40
" Cf. Foxd Cong Gtrs	1 75 2 30	Extra choicest	0 80 0 87	French	0 70 0 80
" Buff & Gn. do.	1 45 2 25	Gunpowdr. com. to med.	0 55 0 70	English	0 65 0 90
" Felt Cong. Gatters.	0 00 1 05	" med. to fine.	0 70 0 80	Hemlock Calf (30 to 35	
Boys' Dbl. SI Thk Bts No. IX	1 55 1 75	" fine to finest	0 85 0 90	lbs.), per doz.	0 70 0 85
" " Stogie do.	1 40 1 80	Hyson	0 38 0 50	Do. light	0 65 0 70
" Bals & Cong. do.	1 35 1 60	Imperial	0 42 0 80	French Calf	1 20 1 40
Youths' Thick Boots	0 85 1 35	Tobacco—Manufactured.		Splits, large, & lb.	0 30 0 55
" Bals & Cong. do.	0 85 1 35	Dark & ros Cn Leaf & lb	0 32 0 35	" small	0 00 0 24
" Kip Boots S. sole	1 25 1 40	" " West do. com.	0 32 0 35	Enamelled Cow, per ft.	0 20 0 21
Womens' Cf. Bals. Dbl. sole	1 50 1 75	" " Western Leaf,		Patent	0 20 0 21
" Buff & Gn. do.	1 20 1 60	" " [good to fine	0 38 0 50	Pebble Grain	0 15 0 18
" Kid & Goat Bals.	2 00 2 60	Bright sorts, gd. to fine.	0 42 0 50	Buff	0 15 0 18
" & Cong. Dbl. sl	1 25 1 85	choice	0 55 0 80	Oils.	
" Felt Balmorals.	1 00 1 10	Hardware.		Cod	0 60 0 65
" Dbl. sole Split Batts	1 20 1 30	Tin (net cash prices):		Lard, extra	0 95 1 00
" Buff Batts	0 90 1 00	Block, & lb	0 35 0 36	" No. 1	0 90 0 95
Misses' Buff Batts, Dbl. sl	0 80 0 90	Grain & lb	0 36 0 37	" No. 2	0 85 0 90
" Split	0 95 1 30	Copper:		Lubricating, patent	0 30 0 95
" Buff & Gn. Bals.	0 70 1 10	Pig	0 20 0 22	" Mott's economic	0 30 0 00
Childs' Buff & Gn Bts. Dbl. sl	0 60 0 72 1/2	Sheet	0 29 0 31	Linseed, raw	0 76 1/2 0 81
" Buff Batts, Dbl. sl.	0 55 0 65	Cut Nails:		" boiled	0 81 1/2 0 86
Drugs.		Assorted & Shingles,		Machinery	0 00 0 00
Aloes Cape	0 12 0 16	& 100 lbs.	0 00 3 50	Olive, common, & gall.	1 15 1 25
Alum	0 02 4 0 03 1/2	Shingle alone do.	0 00 3 75	" salad	1 80 2 30
Borax	0 22 0 25	Lathe	0 00 4 00	" salad, in bottles,	
Camphor, refined	0 50 0 55	Galvanized Iron:		qt., per case	3 65 3 75
Castor Oil	0 13 1/2 0 16	Assorted sizes	0 00 0 00	Seal, pale	0 67 1/2 0 75
Caustic Soda	0 03 1/2 0 05	Best No. 24	0 00 0 00	Spirits Turpentine	0 80 0 85
Cream Tartar	0 27 0 28	" 26	0 07 1/2 0 08	Whale, refined	0 80 0 90
Epsom Salts	0 02 1/2 0 03	" 28	0 08 1/2 0 09	Paints, &c.	
Extract Logwood	0 10 1 13	Horse Nails:		White Lead, genuine, in	
Gum Arabic, sorts	0 28 0 33	Guest's or Griffin's as-		Oil, & 25 lbs.	0 00 2 30
Indigo, Madras	0 95 1 05	sorted sizes	0 00 0 00	Do. No. 1	0 00 2 10
Liquorice, com.	0 14 0 25	For W. assd. sizes	0 18 0 19	" 2	0 00 1 90
Madder	0 16 0 18	Patent Hammered do.	0 15 0 17	" 3	0 00 1 70
Opium	6 00 6 00	Iron (at 4 months):		Common	1 30 0 00
Oxalic Acid	0 26 0 32	Pig—Gartsherric, No. 1	27 50 28 50	White Lead, dry	0 00 0 09
Potash, Bi-tart	0 27 0 28	Calder, No. 1	25 50 26 00	Red Lead	0 06 1/2 0 08
" Bichromate	0 26 0 27	No. 3	23 50 26 50	Venetian Red, English	0 02 1/2 0 03
Potass Iodide	8 50 9 00	Other brands, No. 1	25 50 26 50	Yellow Ochre, French	0 02 1/2 0 03
Soda Ash	0 03 0 04	No. 2	0 00 0 00	Whiting	0 85 1 25
Soda Bicarb.	4 50 4 60	Bar—Scotch, & 100 lb.	2 50 2 60	Petroleum.	
Tartaric Acid	0 40 0 45	Refined	3 00 3 25	(Refined, & gallon.)	
Groceries.		Swedes	5 00 5 50	Water white,	0 00 0 28
Coffees:		Hoops—Coopers	3 25 3 35	Straw, 5 brls.	0 00 0 25
Java, & lb	0 22 @ 0 26	" Band	5 25 3 35	" single brl.	0 00 0 25
Laguayra	0 18 0 20	Boiler Plates	3 25 0 00	Standard White	0 00 0 26
Rio	0 17 1/2 0 19	Canada Plates	0 00 0 00	Benzine	0 00 0 37 1/2
Fish:		Coatbridge	0 00 0 00	Produce.	
Herrings, Lab. split	6 62 1/2 7 00	Pontypool	0 00 0 00	Grain:	
" Canso	5 25 5 50	Swansea	4 00 4 10	Wheat, Spring, 60 lb.	1 20 1 25
" round	4 00 4 50	Lead (at 4 months):		" Fall, 60 lb.	1 32 1 35
" scaled	0 32 0 37	Bar & 100 lbs.	0 06 1/2 0 07	Barley, new	0 52 0 58
Mackerel, brls.	6 50 7 00	Sheet	0 06 1/2 0 08	Peas	0 70 0 74
Loch, Her. wh. frks	0 00 0 00	Shot	0 07 0 07 1/2	Oats	0 37 0 38
" half	0 00 0 00	Iron Wire (net cash):		Rye	0 00 0 65
White Fish and Trout	3 50 4 00	No. 6, & bundle	2 50 0 00	Seeds:	
Salmon, salt water	15 75 16 00	" 9	2 80 0 00	Clover, choice, 60 lb.	0 00 0 00
Dry Cod, & 112 lbs.	4 75 5 00	" 12	3 20 0 00	Timothy, choice, 60 lb.	0 00 0 00
Fruit:		" 16	3 80 0 00	Flax	0 00 0 00
Raisins, Layer	1 75 1 85	Powder:		Flour (per brl.):	
" M. R.	1 60 1 70	Blasting, Canada	3 75 0 00	Superior extra	6 25 6 50
" Valentias	7 50 8 00	FF	4 75 0 00	Extra superfine	6 00 6 10
Currants, new	6 50 7 25	Blasting, English	5 25 0 00	Fancy superfine	5 75 5 85
" old	5 75 7 00	FF	0 00 0 00	Superfine No. 1	5 60 5 65
Figs	0 11 0 12	FF	5 00 5 50	" 2	0 00 0 00
Molasses:		Pressed Spikes (4 months):		Oatmeal, per brl.	4 50 5 00
Clayed, & gall.	0 50 0 35	Regular sizes, 100	4 00 4 25	Provisions.	
Syrups, Standard	0 48 0 50	Extra	4 50 5 00	Butter, dairy tub, & lb.	0 12 1/2 0 15
" Golden	0 52 0 53	Tin Plate (net cash):		" store packed	0 09 0 10
Rice—Arracan	4 60 4 70	1C Coke	7 25 0 00	Cheese	0 00 0 10
" Rangoon	4 50 4 50	1C Charcoal	0 00 8 75	Pork, mess, new	15 50 16 00
Spices:		IX	0 00 10 75	" prime mess	0 00 0 00
Cassia, whole, & lb	0 35 0 40	IXX	0 00 13 25	" prime	0 00 0 00
Cloves	0 10 0 12	DC	0 00 7 75	Bacon, Canada	0 08 1/2 0 09
Nutmegs	0 80 0 90	DX	0 00 9 75	" Cumberland cut	0 08 1/2 0 09
Ginger, ground	0 18 0 23	Hides & Skins, & lb.:		" smoked	0 10 0 10
" Jamaica, root	0 17 0 20	Green, No. 1	0 00 0 08	Hams, canvassed	0 14 0 14
Pepper, black	0 16 0 16 1/2	" No. 2	0 00 0 08	" smoked	0 12 1/2 0 13
Pimento	0 06 1/2 0 03	Cured	0 00 0 09	Shoulders, in salt	0 09 1/2 0 10
Sugars—(60 days)		Calfskins, green	0 00 0 12	Lard, in kegs	0 10 0 11
Porto Rico, & lb	0 10 0 10 1/2	" cured	0 00 0 13	Eggs, packed	0 18 0 20
Cuba	0 09 1/2 0 10 1/2	Sheepskins	1 00 1 10	Beef Hams	0 00 0 00
Barbadoes (bright)	0 09 1/2 0 10	Hops.		Tallow	0 07 1/2 0 08
Canada Sugar Refinery	0 09 1/2 0 10	Medium to good	0 30 0 45	Hogs, dressed, heavy	0 00 5 50
Soft Yellow	0 09 1/2 0 10	Leather, (4 months):		" medium	5 00 5 25
C-rushed X	0 11 1/2 0 12	In lots of less than		" light	0 00 5 00
" A	0 12 1/2 0 12 1/2	50 sides, 10 & cent.		Salt, etc.	
Ground	0 13 1/2 0 13 1/2	higher		Liverpool coars	0 74 0 76
		Spanish Sole, 1st quality		Goderich	1 45 1 50
		heavy, weights, & lb	0 25 0 27	Plaster	1 05 1 00
				Water Lime	1 00 0 00

Soap and Candles.	\$ c. \$ c.	Brandy:	\$ c. \$ c.
" Golden Bar.....	0 07 0 07	J. Robin & Co.'s "	2 30 2 40
" Silver Bar.....	0 07 0 07	Old Dupuy & Co. "	2 30 2 40
Brown.....	0 05 0 05	Brandy, cases.....	3 75 9 00
No. 1.....	0 03 0 03	Brandy, com. per c.....	4 35 4 50
Wines, Liquors, &c.		Whisky:	
Alle:		GOODERHAM & WORTS'	
English, per doz. qrts.	2 00 2 75	Wholesale Prices:	
Guinness Dublin Porter	2 35 2 40	Terms Cash—Under 5	
Spirits:		brls., nett.; 5 to 10 brls.	In Duty
Pure Jam. Rum, 16 o.p.	1 80 2 25	2 1/2 p.c. off; to brls. and	Bond Paid.
DeKuyper's H. Gin...	1 55 1 65	over 5 y.c. off.	
Booth's Old Tom.....	1 90 2 00		
Gin:		Family Proof Whiskey	0 35 0 88
Green, cases.....	4 00 4 25	Old Bourbon.....	0 30 0 80
Booth's Old Tom, c....	5 50 6 00	Old Rye.....	0 30 0 80
Wines:		" Toddy.....	0 30 0 80
Port, common.....	0 75 1 25	" Malt.....	0 30 0 80
" fine old.....	2 00 4 00	Alcohol, 65 o.p.....	0 55 1 65
Sherry, common.....	0 75 1 50	Pure Spirits, 65 o.p.....	0 50 1 66
" medium.....	1 70 1 80	" 50 o.p.....	0 50 1 50
" old pale or golden	2 60 4 00	" 25 u.p.....	0 26 0 77
Brandy:		Dom. Whiskey, 32 u.p.....	0 21 0 67
Hennessy's, per gallon	2 40 2 60	" 36 u.p.....	0 20 0 63
Martell's.....	2 40 2 60	" 40 u.p.....	0 19 0 59

INSURANCE COMPANIES.

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

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val. £	Amount paid. £	Last Sale. £
20,000	8 b 15 s	Briton Medical and General Life	10	2	2 1/2
50,000	20	Commercial Union Fire, Life & Marine	50	5	12 1/2
24,000	8	City of Glasgow	25	2 1/2	4 1/2
5,000	9 1/2	Edinburgh Life	100	15	35 1/2
20,000	6 b 10 s	Guardian, fr originally paid	100	50	56
12,000	1 s p.sh.	Imperial Fire	100	10	75 1/2
100,000	15	Lancashire Fire and Life	20	2	4 1/2
10,000	11	Life Association of Scotland	40	7 1/2	25 1/2
35,862	10,000	London Assurance Corporation	25	12 1/2	49
10,000	5	London and Lancashire Life	10	1	3 1/2
391,752	40	Liverpool & London & Globe F. & L.	20	2	9 1/2
20,000	14	Northern Fire and Life	100	5	18 1/2
40,000	28	North British and Mercantile	50	6 1/2	33 1/2
200,000	10	Phoenix	10	1	148 1/2
100,000	11 1/2 b 1/3	Queen Fire and Life	10	1	16 1/2
20,000	10	Royal Insurance	20	3	6 1/2
20,000	7 1/2	Scottish Provincial Fire and Life	50	2 1/2	5 1/2
10,000	7 1/2	Scottish Fire	20	2	5 1/2
10,000	25	Scottish Imperial	50	12	74 1/2
4,000	5 bo	Standard Life	25	1 1/2	12 1/2
	£4 15s. gd.	Star Life	25	1 1/2	12 1/2
		CANADIAN.			
8,000	4-6 mo	British America Fire and Marine	\$50	\$25	p. c. 87
2,500	5	Canada Life	400	50	125
		Citizens Fire and Life	100	10	200
5,000		Confederation Life	100	10	
4,000	12	Sun Fire and Life	£50	£5	
10,000	None.	Montreal Assurance	60	32 1/2	
10,000	\$3 p. sh.	Provincial Fire and Marine	40	32 1/2	
10,000	10	Quebec Fire	100	40	
10,000	6-6 mo	" Marine	100	40	
		Western Assurance	40	10	125

AMERICAN.

When org'niz'd	No. of Shares.	Last Dividend.	NAME OF COMPANY.	Par val. of Sh'rs.	Offered.	Asked
1863	20,000	15	Agricultural.....	\$ 5		
1853	1,500		Ætna Life, of Hartford	100	250	300
1819	30,000	6	Ætna Fire, of Hartford	100	237	240
1820	10,000	10	Hartford, of Hartford	100	264	268
1863	5,000		Travelers' Life & Accident	101	115	116
1870	10,000	10	Andes of Cincinnati	100		120

RAILWAYS.

	Sh'rs.	Paid.	Toronto	London, Sept. 29.
Atlantic and St. Lawrence	£100	All.		8 1/2 86
Do. do. 6 1/2 c. stg. m. bds.	100	"		98 100
Grand Trunk	100	"		16 1/2 16 1/2
Do. Eq. G. M. Bds. 1 ch. 6 1/2 c.	100	"		98 100
Do. First Preference, 5 1/2 c.	100	"		67 69
Do. Second Pref. Bonds, 5 1/2 c.	100	"		51 53
Do. Third Pref. Stock, 4 1/2 c.	100	"		35 40
Do. Fourth Pref. Stock, 4 1/2 c.	100	"		22 1/2 23 1/2
Great Western	20 1/2	"		19 1/2 19 1/2
Do. 6 1/2 c. Bonds, due 1873-76	100	"		103 104
Do. 5 1/2 c. Bonds, due 1877-78	100	"		102 102
Do. 5 1/2 c. Pref. issue at 80	100	"		114 116
Northern of Canada, 6 1/2 c. First Pref. Bds.	100	"		93 95
Do. do. Second do.	100	"		88 90
Toronto, Grey and Bruce, Stock	100	"	60 70	88 90
Do. Bonds	100	"	90 93	
Toronto and Nipissing, Stock	100	"	85 87	
Do. Bonds	100	"	92 1/2 93	

STOCK AND BOND REPORT.

NAME.	Shares.	Capital Paid up.	Dividend last 6 Months.	CLOSING PRICES.	
				Toronto, Oct. 18.	Montreal, Oct. 17.
BANKS.		\$	¢		
British North America	[strig.] 450	4,866,666	3 b 1/2 p.c.	116	110 116
Canadian Bank of Commerce	850	3,193,735	4	123 123 1/2	123 125
City Bank, Montreal	80	1,200,000	3	84 86	84 1/2 86 1/2
Du People	50	2,000,000	3	106 108	106 1/2
Eastern Townships	50	400,000	4		
Jacques Cartier	50	1,000,000	4		123 123 1/2
Mechanics' Bank	50	1,329,360	4		90
Merchants' Bank of Canada	100	6,000,000	4	122 123	117 1/2
Metropolitan					
Molson's Bank	50	1,000,000	4	113 114	112 114
Montreal	200	6,000,000	6 & b 2	240 243	240 1/2 243
Nationale	50	1,000,000	4		
Dominion Bank	50	307,324			
Ontario Bank	40	2,000,000	4	106 1/2	106 1/2 108
Quebec Bank	100	1,500,000	4	114 117	113 118
Royal Canadian	40	1,400,000	4	104 105	108 103
Toronto	100	1,400,700	4	172 175	173 174 1/2
Union Bank	100	1,000,000	4	103	101 107
MISCELLANEOUS.					
Canada Landed Credit Company	50	250,000	4	107	
Canada Permanent Building Society	50	1,500,000	5 1/2	156 160	
Canada Inland Steam Navigation Co.	100				106 1/2
Canada Rolling Stock Co.	100		None.		104 109
Freehold Building Society	100	500,000	5	136	
Huron Copper Bay Co.			25		
Huron & Erie Savings & Loan Society	50	520,000	4 1/2	118	
Montreal Telegraph Co.	40	500,000	5	175 190	175 190
Montreal City Gas Co.	40		4		
Montreal City Passenger Railway Co.	40		4		B'ks closed.
Quebec Gas Company	200		4		
Quebec Street R. R.	50		4		
Richelieu Navigation Co.	100		4		
People's Telegraph Company	100		None.		200 210
Provincial Building Society	100	350,000	4 1/2	104 107	80 100
Imperial Building Society	50	200,000	4	106	
Building and Loan Association	25	200,000	4	110	
Toronto Consumers' Gas Co.	10	400,000	2 p.c. 3 m.	126	
Union Permanent Building Society	50	125,000	5	114	
Western Canada Building Society	50	400,000	5	136	

SECURITIES.

	Toronto.	Montreal.
Canadian Government Debentures, 6 1/2 ct. stg.	105 106	104 106
Do. do. 5 1/2 ct. cur.	97 98	98 99
Do. do. 5 1/2 ct. stg., 1885	98 99	98 99
Do. do. 7 1/2 ct. cur.		
Dominion 6 1/2 ct. stock.	110 111	111
Dominion Bonds		
Montreal Harbour		103 104
Do. Corporation 6 1/2 ct. 1891	100 101	104 106
Do. 7 1/2 ct. Stock	110 120	116 120
Quebec Water Works 6 1/2 ct.		
Toronto Corporation 6 1/2 ct., 20 years		
Kingston City, 6 1/2 ct., 1872		
County Debentures		
Township Debentures		

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days		
Private do.		8 1/2 8 1/2
Bank on New York		8 3/4
Private do.		
Gold Drafts do.		10 1/2 10 1/2
American Silver		1 1/2 dis. to par.

PRODUCE.

Comparative Prices in Toronto Market.

	1871.	1871.	1870.	1869.	1868.
	WEDNESDAY, Oct. 18.	WEDNESDAY, Oct. 11.	Oct. 18.	Oct. 18.	Oct. 18.
	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.
Wheat, Fall... 50 lbs.	1 32 @ 1 33	1 33 @ 1 37	1 15 @ 1 25	1 12 @ 1 14	0 98 @ 1 02
" Spring	1 20 1 23	1 20 1 22	1 10 1 12	1 10 1 13	0 90 0 95
Barley... 43 lbs.	0 58 0 60	0 58 0 61	0 63 0 75	0 49 0 50	0 55 0 72
Oats... 34 lbs.	5 50 5 60	0 37 0 38	0 38 0 39	0 90 0 92	0 30 0 31
Peas... 60 lbs.	5 70 5 75	0 71 0 73	0 00 0 70	0 65 0 75	0 65 0 75
Flour, No. 1, Super. brl.	5 90 6 00	5 80 5 70	5 10 5 20	5 00 5 10	4 15 7 20
" Fancy, No. 1, Super. brl.	4 75 5 00	5 80 5 70	5 10 5 20	5 00 5 10	6 25 6 50
" Extra, No. 1, Super. brl.	4 50 4 75	6 00 6 25	5 30 5 40	0 00 0 00	6 25 6 50
Oatmeal... brl.	4 65 4 75	4 50 0 00	5 50 5 75	0 00 0 00	6 50 6 75
Pork, Mess... brl.	15 00 16 00	15 50 16 00	4 30 4 40	6 00 6 25	6 25 6 50
Butter... lb.	0 14 0 16	0 14 0 16	47 50 25 50	24 25 25 00	23 00 28 50
Hides, green... 100 lbs.	6 00 9 00	7 50 8 50	7 50 8 00	6 00 7 00	6 50 7 00

Insurance.

Fire and Marine Insurance.

THE BRITISH AMERICA

ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets, TORONTO.

BOARD OF DIRECTION:

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

Governor: GEORGE PARCIVAL RIDOUT, Esq.

Deputy Governor: PETER PATERSON, Esq.

Fire Inspector: E. ROBY O'BRIEN.

Marine Inspector: CAPT. R. COURNEEN.

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

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

THOS. WM. BIRCHALL,

23-1y.

Manager.

Canada Farmers'

Mutual Insurance Company.

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

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

THOMAS STOCK, President.

RICHARD P. STREET, Secretary and Treasurer.

26

Ætna

Life Insurance Company of Hartford, Conn.

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

Its valuable features—

LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM, Commend themselves to those desiring Insurance in any form.

JOHN GARVIN,

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

Agricultural

Insurance Company of Watertown.

CASH ASSETS..... \$500,000 DEPOSITED AT OTTAWA..... 100,000

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

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

HENRY CLINE, General Agent, Kingston.

OFFICE—WELLINGTON STREET, TORONTO.

The Ontario

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

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

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

Montreal

Assurance Company.

INCORPORATED 1840.

CAPITAL.....\$300,000 INVESTED FUNDS (approximately)..... 400,000 HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER.

BRANCH OFFICE—22 Wellington Street, Toronto.

Marine Inspector.....CAPT. DAVID ROSS KERR. Local Secretary and Agent.....R. N. GOOCH.

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

24-6m.

Insurance.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE....TORONTO STREET....TORONTO, ONT PRESIDENT:

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

VICE-PRESIDENT:

Lewis Moffatt, Esq., of Moffatt, Murray & Beatty.

OTHER DIRECTORS:

C. J. Campbell, Esq., of A. Cameron, Esq., Cahsier, Campbell & Cassels, Toronto. Merchants' B'k, Toronto.

W. J. MacDonell, Esq., President, Toronto Savings Bank, Toronto. Geo. Duggan, Esq., Judge of the County Court, County York, Toronto.

A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto. A. T. Fulton, Esq., of Geo. Michie & Co., and Fulton. Michie & Co., Toronto.

H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto. Angus Morrison, Esq., Barrister M.P., Toronto. James S. Crocker, Esq., Toronto.

Manager—Arthur Harvey, Esq. Geo. C. Hime, Esq. Asst.-Sec'y. Fire Inspector.—Wm. Henderson, Esq. General Agent, Marine Department.—Capt. C. G. Fortier.

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

ARTHUR HARVEY, Manager.

ROYAL

Insurance Company.

FIRE AND LIFE.

CAPITAL.....£2,000,000 STG. ANNUAL INCOME, over.....£800,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

H. L. ROUTH, Chief Agent.

COMMERCIAL UNION

Assurance Company (Fire and Life).

CHIEF OFFICES:

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

CAPITAL.....\$2,500,000 STG

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

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

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

Capital 1st of January, 1871.....\$231,242 25 Cash and Cash items..... 77,289 50 In hands of Dominion Government..... 25,000 00

THIS old, well established, and reliable Company, continues to do the largest Farmers' business of any Company in Canada. For the month of June, 1871, it issued the unprecedentedly large number of 1852 Policies!! a greater number than the total yearly issue of many Companies.

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

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

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

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

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

D. C. MACDONALD, Secretary.

C. G. COADY, General Agent and Inspector.

Insurance.

The Waterloo County

Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.

ESTABLISHED 1863.

THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just proportion of the Managing expenses of the Company. C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres. J. HUGHES, Inspector.

AGRICULTURAL

Insurance Company of Watertown, N. Y.

CANADA BRANCH OFFICE—KINGSTON, ONT.

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

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

ADVANTAGES OFFERED.

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

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

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

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

ISAAC MUNSON, Secretary.

JOHN C. COOPER, President.

E. H. GOFF, General Agent and Adjuster.

Queen

Fire and Life Insurance Company

OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms.

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

CAPITAL.....£2,000,000

CANADA BRANCH OFFICE—Exchange Buildings, Montreal. Resident Secretary and General Agent—

A. MACKENZIE FORBES,

13 St. Sacramento St., Merchants' Exchange Montreal. Wm. ROWLAND, Agent, Toronto.

The Lancashire

Insurance Company.



CAPITAL . £2,000,000 STG.

Head Office for Ontario

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

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

MANAGER,— Wm. CAMPBELL. 43-3m

Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

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

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

JAS. GRANT, Resident Secretary. Agent:—WM. H. JEFFERY, Esq., Broker.

Insurance.

CANADA

Life Assurance Company.

ESTABLISHED 1847.

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

CANADA LIFE 2376

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

SECURITY AND SAFE CUSTODY

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

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

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

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

HON. ELIZUR WRIGHT, of BOSTON,

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

HEAD OFFICE IN HAMILTON, ONT.

A. G. RAMSAY, MANAGER.

Agent in Toronto,—E. BRADBURNE, Esq.

Toronto Street.

General Agent for Eastern Ontario,

GEORGE A. COX,

Peterborough,

BRITON MEDICAL

And General Life Association,

with which is united the

BRITANNIA LIFE ASSURANCE COMPANY,

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

ANNUAL INCOME, £220,000 STG.:

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

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

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

TORONTO AGENCY, 5 KING ST. WEST:

Oct. 17-9-1yr.

JAMES FRASER, Agent.

PHOENIX

Fire Insurance Company. of London.

ESTABLISHED IN 1782.

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

GILLESPIE, MOFFATT & Co.,

General Agents for Canada,

310, St. Paul Street, Montreal.

JAMES DAVISON, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

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

WM. HENDRY, Manager,

Waterloo, Ont.

1-1y

Insurance.

LIFE ASSOCIATION OF SCOTLAND.

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

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

CANADA—MONTREAL—St. JAMES ST.

DIRECTORS.

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

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

ALEXANDER MORRIS, Minister of Inland Revenue.

Sir G. E. CARTIER, M.P., Minister of Militia.

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

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

Solicitors—Messrs. RITCHIE, MORRIS & ROSE.

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

Secretary—P. WARDLAW.

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

R. N. GOOCH, Agent.

WESTERN

Assurance Company,

INCORPORATED 1851.

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

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JOHN McMURRICH, President.

CHARLES MAGRATH, Vice-President.

DIRECTORS.

JAMES MICHIE, Esq. NOAH BARNHART, Esq.

JOHN FISKEN, Esq. ROBERT BEATTY, Esq.

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

JAMES G. HARPER, Esq.

B. HALDAN, Secretary.

WM. BRIGHT, Fire Inspector.

CAPT. J. T. DOUGLAS, Marine Inspector.

JAMES PRINGLE, General Agent.

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

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

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

On Cargoes by steamers to and from British Ports.

London Assurance Corporation,

FIRE AND LIFE.

Established by Royal Charter, 1720.

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

HEAD AGENT, MONTREAL—R. H. STÉPHENS.

No. 56 St. Francois Xavier Street.

S. F. HOLCOMB, Agent.

No. 2, Exchange, Toronto.

Imperial

Fire Insurance Company of London.

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

ESTABLISHED 1803.

Canada General Agency;—

RINTOUL BROS.,

24 St. Sacrament Street, Montreal.

JAMES E. SMITH, Agent,

Toronto, 3 Manning's Block, Front Street.

The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

BUSINESS STRICTLY MUTUAL.

GEO. H. MILLS, President.

W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO

Aug. 15-1yr

Insurance.

THE LIVERPOOL & LONDON & GLOBE

Insurance Company.

Capital, Surplus, and Reserved Funds.....\$17,005,626

Life Reserve Fund 9,865,100

Daily Cash Receipts 20,000

DIRECTORS IN CANADA.

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

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

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

HENRY CHAPMAN, Esq., Merchant.

THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE RISKS TAKEN AT 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, Kingston.

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

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

WILLIAM HOPE, Agent Life Department, 18 King Street East.

G. F. C. SMITH,

Chief Agent for the Dominion,

Montreal.

1y

North British and Mercantile

Insurance Company.

ESTABLISHED 1809.

CAPITAL.....£2,000,000 Stg.

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

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

Fire and Life Insurances effected on the most favorable terms.

Toronto Branch.

Local Offices, Nos. 4 and 6 Wellington Street.

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

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

General Agents for Canada—

MACDOUGALL & DAVIDSON.

The Gore District

Mutual Fire Insurance Company

GRANTS INSURANCES ON ALL DESCRIPTION of Property against Loss or Damage by FIRE.

It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY

CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.

THOS. M. SIMONS,

Secretary and Treasurer.

ROBT. McLEAN, Inspector of Agencies.

THE MONETARY TIMES AND TRADE

REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Railways,

Mining, Public Companies, Invest-

ments, and Joint Stock En-

terprise.

ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION PRICE:

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

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

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

Canadian Postage pre-paid on Foreign Subscriptions.

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

J. M. TROUT,

Business Manager.

Printed at THE EXPRESS Printing, Bookbinding, and

Publishing Establishment 67 Yonge St., Toronto.



FIRST TO PAY CHICAGO LOSSES.

COPY OF CHICAGO DESPATCH.

To Andes Insurance Company :
Andes losses will not exceed \$300,000.

CHICAGO, October 11th, 1871.
E. E. RYAN, Agent.

The ANDES is solvent and very strong, and has already commenced paying its Chicago losses. J. B. BENNETT, Pres.
TO THE AGENTS OF THE ANDES INSURANCE COMPANY.

CINCINNATI, O., October 10th, 1871.
We have not, at this early moment of writing, sufficient facts to justify us in giving exact figures of our loss at the late terrible fire at Chicago, but the following card from the Cincinnati Commercial of Oct. 10th, we trust, will be ample to allay any fears that may have arisen :

A STATEMENT FROM THE ANDES INSURANCE COMPANY.

I have to-night carefully examined all Chicago insurances in the Andes Insurance Company of Cincinnati. We shall authorize our adjuster to draw upon us at sight for every correct claim as rapidly as ascertained. Our losses by this great calamity are a considerable figure, but nothing to cripple us. The hour of duty is upon us, and we shall meet it in the lion-hearted manner that the occasion requires. Nevertheless, I fully expect in addition to surmounting this serious obstacle, to pay the stockholders of the Andes Insurance Company a comfortable dividend next July.
Respectfully,
J. B. BENNETT, President.

CINCINNATI, October 11, 1871.
DEAR SIR.—To correct misapprehensions and as far as possible give a direct and full answer to all inquiries, we deem it proper to say to you (and to others who may be interested) that "THE AMAZON," and "THE TRIUMPH," Insurance Companies, (each with \$500,000 paid up capital) have had no losses at Chicago, or elsewhere, and further, that the "ANDES," have suffered no impairment of capital and is ready to respond promptly with the cash to all just claims.

You are therefore earnestly urged to push forward in your efforts to secure good business—advancing rates—(an advance all round of from 25 to 50 per cent. would be none too much for fair dealing) and where parties prefer it, or where it appears advisable, to have either the "AMAZON," or "TRIUMPH," assume the risks, you may act as broker for either of these Companies, issuing binding receipts, and promptly submitting diagrams, applications, or other necessary papers.

N. B.—The past few years the business of insurance has been very sickly; now is the opportunity to get it into a healthy condition. Advance rates generally 25 to 50 per cent. Press forward the business in every right direction.
Yours, very truly,
J. B. BENNETT, President.

SCOTT & WALMSLEY, Agents for Toronto, Ontario Hall, No. 46 Church street.

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

FOUNDED 1871, UNDER ACT OF DOMINION PARLIAMENT,

HEAD OFFICE :

Ontario Hall, 46 Church Street, Toronto.

President :

HON. WILLIAM McDUGALL, C. B.

Valuators.

WADSWORTH & UNWIN,
FOR SALE.

Solicitor.

G. M. EVANS.

Vice-Presidents :

R. G. BARRETT, A. MACLEAN HOWARD.

Architect.

WILLIAM G. STORM.

A PLANTATION OF 1,544 ACRES. Situated in Holmes County, State of Mississippi, of which upwards of 1,000 acres are cleared, within 2½ miles of the village of Richland, with houses, out-houses, gin house, stabling for 35 horses, 18 to 20 workmen's houses; with every convenience for carrying on a large and profitable Cotton plantation. Would be exchanged for lands in Canada.

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

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

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

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

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

OBJECTS OF THE COMPANY.

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

GUARANTEE OF RENTS.

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

PROCURING LOANS.

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

INVESTMENTS.

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

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

WANTED.

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

TO LET.

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

Building and Lot of Dominion Tobacco Works, 3½ stories of brick, 25 x 130 feet—No. 64 Jarvis, and 29 Francis Streets, Toronto.

TWO OFFICES.

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

WANTED TO PURCHASE

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

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

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

SCOTT & WALMSLEY, General Agents.