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# THE JOURNAL OF COMMERCE FINANCE AND INSURANCE REVIEW

Vol. 1.—No. 11.

MONTREAL, FRIDAY, OCT. 29, 1875.

{ SUBSCRIPTION  
\$2 per annum.

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MANUFACTURERS

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381 & 383

ST. PAUL STREET,

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Leading Wholesale Houses of Montreal

FALL 1875.

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 CAPITAL PAID-UP, 11,957,000  
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The Branches will be open daily from 10 to 3 and from 6 to 8 p.m.

INTEREST ALLOWED FOR DEPOSITS.

Collections made. American Greenbacks bought. Exchange on New York and London at Current rates.

## MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 21st, 1875.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
	£ c. s. c.		£ c. s. c.		£ c. s. c.		£ c. s. c.
<b>Boots and Shoes:</b>		<b>MOLASSES, (Tcs. &amp; Brs)</b>		<b>Iron (at six months):</b>		<b>Red Lead.</b>	
Men's Calf Boots.....	3 00 3 75	Barbadoes..... per gal.	0 42 0 46	Pig — Gartsherrie.....	23 00 23 50	Venetian Red, Eng'h.....	0 07
" Kip Boots.....	2 75 3 00	Cuba.....	0 00 0 00	No. 1.....	21 00 21 50	Yel. Ochre, French.....	0 24
" Stogas Boots, No. 1	2 50	Muscovado.....	0 00 0 25	Eglington, No. 1.....	23 00 23 50	Whiting.....	0 75
" Stogas Boots, No. 2	2 25	Sugar House.....	0 25 0 25	Summerlee.....	23 00 23 50		
" Knee Boots.....	3 00 3 75	<b>Fruit.</b>		Other brands, No. 1.	2 30 2 50	<b>Produce.</b>	
" Con. gait. & Bal.....	2 00 2 50	Loose Muscatel... per box.	2 65 3 15	Bar—Scotch, pr 100 lbs..	2 55 2 75	Golden Drop Wheat.....	1 14 0 00
Boys' Kip Boots.....	1 50 2 00	Layers in boxes (now)	2 20 2 40	Refined.....	5 00 5 50	Milwaukee.....	1 12 1 17
" Stoga Boots.....	1 25 1 90	Sultanas..... (Crop 1874)	1 90 2 00	Swedes.....	3 00 3 25	Treadwell.....	1 12 1 15
Gaiters & Bais.....	1 30 1 50	Seedless..... per lb.	12 12 1/2	Hoops—Coopers.....	4 25 4 50	Canada Spring.....	1 12 1 14
Woman's bis. & gts. pg.....	1 30 1 75	Valentia (now crop) "	7 1/2 8 1/2	Canada Plates.....	4 25 5 00	Chicago.....	1 10 1 12
" " M.S.....	0 90 1 10	Currents..... "	6 6 6 1/2	Hatton.....	4 60 4 70	Red Winter.....	1 05 0 60
Women's Batts.....	1 00 1 25	Prunes..... "	5 1/2 6 1/2	Arrow.....	4 60 4 70	Oats.....	0 35 0 38
Misses' Bais.....		Figs..... "	12 12	Pem.....	4 60 4 70	Barley, No. 1.....	0 85 0 90
" Batts.....		Almonds, shelled, in		Iron Wire (4 m'ths):		Barley No. 2.....	0 65 0 70
Childs' Bais.....	0 50 0 75	in boxes.....	20	No. 6, per bundle.....	2 50 2 60	Peas..... per 66 lbs.	0 85 0 90
" Batts.....	0 60 0 70	H. S. Almonds.....	5 1/2	" 9.....	2 50 2 90	Oatmeal.....	4 75 4 80
" Turned Cacks.....	0 25 0 50	Walnuts.....	5 1/2 8	" 12.....	3 20 3 40		
		Filberts.....	9 10 7	" 16.....	3 60 3 80	<b>Flour.</b>	
<b>Drugs.</b>		Brazils, new.....	6 1/2 7 1/2	Tin Plate (4 m'ths):		Superior Extras.....	5 80 5 40
Aloes Cape.....	0 12 0 13	<b>Spices.</b>		IC Coke.....	7 25 7 50	Extras Superfine.....	5 20 5 25
Alum.....	0 21 0 24	Cassia..... per lb.	16 28	IC Charcoal.....	8 25 3 50	Strong Bakers.....	5 10 5 25
Borax.....	0 15 0 17	Mace.....	1 25 1 50	IX.....	10 25 10 50	Fancy.....	5 05 6 10
Custor Oil.....	0 12 1/2	Cloves.....	45 60	IXX.....	12 25 12 50	Spring Extra.....	4 80 4 90
Caustic Soda.....	0 3 0 3 1/2	Nutmegs.....	85 1 00	DC.....	7 25 7 50	Superfine.....	4 65 4 75
Cream Tartar.....	0 29 0 32	Jamaica Ginger,		Hides, per 100 lbs.		Fine.....	4 20 4 30
Epsom Salts.....	0 2 1/2 0 2 1/2	Unbleached.....	21 1/2 22 1/2	Gr'n Hide, Inspe'd No. 1	7 00 0 00	Middlings.....	8 90 4 00
Extract Logwood.....	0 12 0 12 1/2	African.....	15 15 1/2	" " " No. 2	6 00 0 00	Pollards.....	3 85 3 60
Indigo, Madras.....	0 85 1 00	Allspice.....	18 14	" " " No. 3	6 00 0 00	U. C. Bags, per 100 lbs.	2 10 2 45
Madder.....	0 16 0 12	Mustard, Coiman's		Cured and inspected....	1/2 cent more	City Bags.....	2 57 2 60
Opium.....	6 50 7 00	& Keen's, 4 lb. Jars "	18 1/2	<b>Leather, (at 6 m'ths):</b>		<b>Provisions.</b>	
Oxalic Acid.....	0 18 0 20	1 lb. " "	24	In lots of less than 50		Butter, Townships, pr lb	0 21 1/2 0 22 1/2
Potass Iodide.....	3 50	Rice.		sides, 10 p.c. higher		Do Brockville.....	0 21 0 22
Quinine.....	2 25 2 50	Arracan..... per 100 lb.	3 60 3 90	Spa'sh Sole, 1st q'l'ty	0 24 0 25	Do Morrisburg.....	0 21 0 22
Soda Ash.....	1 90 2 25	Bangoon.....	3 60 3 90	heavy w'gts., per lb.	0 21 0 22	Do Western.....	0 17 0 20
Soda Bicarb.....	4 00 4 25	Sago..... per lb.	0 06 0 06 1/2	Spanish Sole 1st	0 24 0 25	Cheese, fine Sept.....	0 11 1/2
Sul Soda.....	1 50 1 75	Tapioca, Pearl.....	8 1/2 0 09	quality, mid. w'ts., lb	0 24 0 25	Do early made.....	0 07 0 10 1/2
Tartaric Acid.....	0 43 0 50	" Flake.....	6 1/2 0 7 1/2	Do. No. 2.....	0 21 0 22	Do " Du Mess.....	23 00
Bleaching Powder.....	0 02 0 02 1/2	<b>Sundries.</b>		Buffalo Sole No. 1.....	0 20 0 21	Bacon, Canada (Green)	0 12 0 18
<b>Groceries.</b>		Bath Bricks..... per doz.	34 37 1/2	Do. do. 2.....	0 19 0 19	Hams, smoked.....	0 15 0 17
<b>TEA, (Half-Chests and</b>		Taylor's Chocolate.....	28	Slaughter, heavy.....	0 25 0 28	Shoulders, in salt.....	0 09 0 12
<b>Caddies.)</b>		Epps' Cocoa.....	35	Do light.....	0 25 0 27	Lard.....	0 15 0 15 1/2
Japan, com. to med per lb.	0 28 0 40	Schepp's Cocoanut,		Harness, best.....	0 22 0 23	Eggs.....	0 19 0 20
" med. to good.....	0 37 1/2 0 45	1 lb. and ass'ted.	35	Upper heavy.....	0 20 0 23	Tallow rendered.....	0 07 0 08
" fine to finest		Schepp's Cocoanut,		No. 2.....	0 22 0 23	Beef prime mess.....	15 50 16 00
new sea'n do.....	0 48 0 58	1 lb. and ass'ted.	35	" light.....	0 22 0 23	Hops.....	0 11 0 15
Japan Nugasaki.....	0 30 0 40	Gelatine, Cox's..... per doz.	2 10	Patent.....	0 17 0 18	<b>Salt.</b>	
Y. llyson, common		Medium.....	1 60	Kip Skins, French.....	0 65 0 75	Liverpool, coarse.....	0 65 0 70
to good.....	0 25 0 40	Small.....	1 10	English.....	0 65 0 75	Fine.....	0 80 0 80
" fine to finest.....	0 50 0 75	Maccaroni, Cana-		Hemlock Calf 30 to	0 60 0 60	Factory Filled.....	1 25 1 85
Gunpd, fair to med.....	0 55 0 75	dian.....	8 9	40 lbs.....	0 15 1 80	<b>Wines, Liquors, etc.</b>	
" fine to finest.....	0 35 0 40	Maccaroni, Italian	11 1/2	Do light.....	0 18 0 25	Ale: English, dozoon, qts.	2 50 2 70
Imperial, med.....	0 55 0 65	Vermicelli, Cana-	8	Do. do. 2.....	0 24 0 25	Do " Du Mess.....	1 70 1 85
" fine to finest.....	0 55 0 65	dian.....	8	Splits, large, per lb.....	0 18 0 22	<b>Brandy: Hennessy's</b>	
Tranky, com. to good.....	0 24 0 28	Vermicelli, Italian	11 1/2	Splits, small.....	0 17 0 18	sy's, per gallon.....	2 60 2 90
" fine to finest.....	0 25 0 30	Arrowroot.....	15	Enamelled Cow, pr ft.	0 17 0 19 1/2	Martell's.....	2 60 0 00
Oolong.....	0 25 0 32 1/2	Liquor.....	14	Patent.....	0 16 0 16	J. Robin & Co. gallon.....	2 30 0 00
Congou common.....	0 40 0 45	Sugar Candy.....	12 1/2 14 1/2	Polished Grain.....	0 16 0 16	Hennessy's cases.....	9 00 0 25
" medium.....	0 50 0 72 1/2	Jar Salt, 2 doz. in		Pebble Grain.....	0 12 0 14	Martell's.....	8 50
" fine to finest.....	0 30 0 32 1/2	caste..... per doz.	1 40	Buff.....	0 25 0 35	Old Dupuy & Co. cases	7 50
Souchong common.....	0 40 0 45	Castle Soap.....	0 6 1/2 0 7 1/2	Russets, light.....	0 20 0 80	J. Robin & Co	6 50
" medium.....		<b>Hardware.</b>		" heavy.....	0 10 0 10	Pinets per gal.....	2 30
" fine to choice.....	0 65 0 75	Tin (four months):.....	0 22 0 23	Calfskins, green.....	0 10 0 12	" cases.....	7 50
<b>COFFEES, green.</b>		Block, per lb.....	0 24 0 25	cured.....	0 20 0 25	<b>Theo. Roederer &amp; Co's</b>	
Mocha..... per lb.	0 33 0 36	Grain.....	0 23 0 24	<b>Oils.</b>		<b>Champagnes.</b>	
Java, old Govt.....	0 31 0 33	Copper.....	0 23 0 24	Cod Oil, Newfoundland.	0 55 0 60	Gladetour..... qts.	20 00 21 00
Morabo.....	0 25 0 28 1/2	Sheet.....	0 27 0 28	Straits Oil—American	0 45 0 50	Do..... pts.	21 00 22 00
Laguayra.....	0 27 0 00	Cut Nails.....	3 15 5p off	Olive Oil.....	0 97 1 00	Carte Blanche..... qts.	18 50 19 50
Jamaica.....	0 27 0 00	2 1/2 inch to 6 inch.....	3 45	Straw Seal.....	0 52 0 55	Do..... pts.	19 50 20 50
Kio.....	0 00 0 25	2 1/2 inch to 2 1/2 inch.....	3 95 100 ks	S. R. Pale Seal.....	0 62 0 64	<b>Gin: DeKuypers, per.....</b>	
Ceylon.....	0 30 0 32	Shingle.....	4 75	Pale Seal, ordinary.....	0 56 0 60	gallon.....	1 67 1 65
Chiory.....	0 10 1/2 0 11 1/2	Latho.....	25 cts. extra	Lard Oil.....	0 00 0 00	De Kuypers rod cases.....	7 50 7 50
<b>SUGAR, (Tcs. &amp; Brs.)</b>		Pat. Chisel Pointed.....	0 8 0 8 1/2	Linseed raw.....	0 54 0 55	Houtmans Gin.....	1 52 1 76
Porto Rico..... per lb.	0 07 1/2 0 7 1/2	Galvanized Iron.....	0 8 0 8 1/2	boiled.....	0 60 0 75	Green cases.....	3 60 3 75
Cuba.....	0 06 1/2 0 07 1/2	Best, No. 22.....	0 8 1/2 0 9	Craven's Heavy Eng. Oil	0 50 0 65	Booth's Old Tom.....	5 75 6 00
Barbadoes.....	0 06 1/2 0 07 1/2	Best, No. 24.....	0 9 0 9 1/2	" Macchina Oil.....	0 45 0 65	Rum: Jamaica 16 o.p.....	2 25 2 85
Demerara.....	0 08 0 08 1/2	" 26.....	0 9 0 9 1/2	" Arctic Brand West	0 50 0 65	Demarara.....	2 00
So. Refined.....	0 07 1/2 0 08 1/2	" 28.....	0 9 0 9 1/2	Virginia.....	0 45 0 65	<b>Whiskey:</b>	
Canada ref. 60 days.....	0 07 1/2 0 08 1/2	Horse Nails.....	0 15 20p off	" Wool Oils.....	0 57 1/2 0 63	Pure Spirits, 65 o.p. per	
Dry Crushed.....	0 09 1/2 0 09 1/2	Patent Ham'd sizes.....		" salad, in bottles.....	1 50 1 90	Imp. gallon.....	0 62 1/2
Ground.....	0 08 1/2 0 09 1/2			qt., per case.....	2 75	Pure Spirits, 50 o.p. per	
Extra Gro.....	0 08 1/2 0 09 1/2			Spirits Turpentine.....	0 52 1/2 0 55	Imp. gallon.....	57 in Bond
C. A.....	0 08 1/2 0 08 1/2			Whale, refined.....	0 75	F. P. Whisky, pr W g'l Old	
Gro. A.....	0 08 1/2 0 08 1/2			<b>Paints, &amp;c.</b>		Old Rye Whiskey, per	
Granulated.....	0 08 1/2 0 08 1/2			White Lead, genuine.....	2 50	Imp. gallon.....	34 in Bond
<b>SYRUPS.</b>				in Oil, per 25 lbs.....	2 10	<b>Wool.</b>	
Amber 60 days..... per gal.	0 65 0 68			Do. No. 1.....	1 75	Fleeco.....	0 30 0 35
Golden.....	0 43 0 45			" No. 2.....	1 50	Pulled Wool, Super.....	0 30 0 35
Standard.....	0 41 0 54			" 3.....	1 50	" Medium.....	0 23 0 28
				White Lead, dry.....	0 07 1/2	" No. 1.....	0 23 0 28
						Black.....	0 26 0 30

⚠ Retailers will please bear in mind that the above quotations apply only to large lots.

**Dividends.**

**BANK OF MONTREAL.**

NOTICE is hereby given that a DIVIDEND OF SEVEN PER CENT, upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House, in this City, on and after Wednesday, the 1st day of December next.

The Transfer Books will be closed from the 16th to the 30th November next, both days inclusive.

By order of the Board.

R. B. ANGUS,  
General Manager.

Montreal, 26th Oct., 1875.

**CITY BANK, MONTREAL.**

NOTICE is hereby given that a DIVIDEND OF FOUR PER CENT, upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank or its Agencies on and after Wednesday, the 1st day of December next.

The Transfer Books will be closed from 16th to 30th November next, both days inclusive.

By order of the Board.

J. B. RENNY,  
Cashier.

Montreal, October 26th, 1875.

**Leading Wholesale Trade of Montreal.**

**Robinson, Donahue & Co.,**

IMPORTERS OF

**T E A S**

AND

**General Groceries,**

AND

*General Commission Merchants,*

COR. ST. MAURICE & ST. HENRY  
STREETS,

MONTREAL.

**CANADA PAPER CO.,**  
(LIMITED.)

LATE

ANGUS, LOGAN & CO.,

MANUFACTURERS OF

News, Book and Coloured Printing  
Papers.

ENVELOPE PAPERS AND ENVELOPES,  
Manilla, Brown, Grey and Straw Wrapping Papers,  
Roofing Felt and Match Paper, Strawboard and  
Paper Bags, Cards and Card Board.

Blank Books.

IMPORTERS OF EVERY DESCRIPTION  
OF FINE

WRITING AND JOBBING PAPERS, ENAMEL-  
LED PAPERS, ENVELOPES.

Mills at Windsor, Sherbrooke and Portneuf.

374, 376, 378 ST. PAUL STREET,  
MONTREAL.

**WALKER & WISEMAN,**  
Designers and Engravers on Wood,  
ST. JAMES STREET,  
COR. PLACE D'ARMES HILL, - MONTREAL  
*Portraits, Views of Buildings, Machinery, &c.,  
Vignettes, Diagrams, Seals, Monograms,  
Autographs, &c., Cuts for Ad-  
vertisements, Circulars, Bill  
Heads, Letter and Note  
Heads, &c.,  
Cuts For Illustrated  
Catalogues and Price Lists,  
Prepared with the Greatest Care  
And at Short Notice. Original  
Drawings Prepared in Accordance with  
Artistic Taste and Knowledge, for the Illus-  
tration of Books, &c. Fine Cuts for Posters,  
Labels, Plain or in Color, Electrotypes, &c.*

THE CHIEF CHARACTERISTICS OF  
WHITESIDE'S  
IMPROVED PATENT

**SPRING BED**

Are comfort, durability and convenience.

**M. WHITESIDE & CO.,**

64 and 66 College Street, Montreal.

The trade supplied with bedding of all kinds.

THE

**OTTAWA HOTEL**

HAS BECOME

The chief resort of the leading merchants of  
both Provinces in their visits to Montreal.

**BROWNE & PERLEY,**

Proprietors.

Brokers.

**OSWALD BROS.,**  
**STOCK BROKERS,**

Members of Montreal Stock Exchange,

55 ST. FRANCOIS XAVIER STREET,

MONTREAL.

**JOHN FAIR,**

ACCOUNTANT

Commissioner for taking Affidavits to be used  
in the Province of Ontario,  
MONTREAL.

181 St. James Street.

Bond Brothers,

**STOCK BROKERS,**

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

Orders received for the purchase and sale, for in-  
vestment or on margin, of Stocks, Bonds and Debentures,  
in Canada and the United States.

CORRESPONDENTS:

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

**W. & F. P. CURRIE & CO.,**

100 GREY NUN ST., Montreal,

IMPORTERS OF

Fig Iron, Galvanised Iron,  
Bar Iron, Canada Plates,  
Boiler Plates, Tin Plates,  
BOILER TUBES, GAS TUBES.

Ingot Tin, Paints,  
Ingot Copper, Fire Clay,  
Sheet Copper, Flue Covers,  
Antimony, Fire Bricks,  
Sheet Zinc, Veined Marble,  
Ingot Zinc, Roman Cement,  
Pig Lead, Portland Cement,  
Rivets, Canada Cement,  
Iron Wire, Paving Tiles,  
Steel Wire, Garden Vases,  
Glass, Chimney Tops,  
Dry Red Lead, Fountains,  
Dry White Lead, DRAIN PIPES,  
Patent Encaustic Paving Tiles, &c.

MANUFACTURERS OF

SOFA, CHAIR AND BED SPRINGS.

A LARGE STOCK ALWAYS ON HAND.

**LOVELL'S GAZETTEER**

OF

**BRITISH NORTH AMERICA**

CONTAINS the most reliable information of  
over SIX THOUSAND CITIES, TOWNS  
and VILLAGES

IN THE DOMINION OF CANADA,  
and of over 1500 LAKES and RIVERS, with a  
TABLE OF ROUTES, showing the distance to  
the nearest Railway Station.

PRICE \$2.50.

Sent Free on Receipt of Price.

LOVELL PRINTING & PUBLISHING CO.,  
MONTREAL.

**MACDOUGALL & DAVIDSON,**

BROKERS,

North British & Mercantile Insurance Buildings,  
MONTREAL,

Members of the Stock Exchange.

CORRESPONDENTS.—The Bank of Montreal, Lon-  
don. Messrs. Morton, Rose & Co., London; The  
Bank of Scotland in Edinburgh, Glasgow and Dun-  
dee; Messrs. Cammann & Co., New-York.

**G. W. WARNER, SON & CO.,**

BANKING AND EXCHANGE OFFICE,

CORNER

NOTRE DAME AND ST. FRANCOIS XAVIER  
STREETS,

(Near the French Cathedral)

MONTREAL.

Greenbacks, Bonds, and all other U. S. Securities  
also Dominion and Canada Bank Stocks, bought  
and sold.

Leading Wholesale Trade of Montreal

**T. & F. ROSS & CO.,**

WHOLESALE GROCERS,

**PRODUCE**

AND

COMMISSION MERCHANTS,

33 St. Sacrament Street,

MONTREAL.

**JOHN ROSS & CO.,**

QUEBEC.

—:—

JUST LANDING.

Per brigantine "Glenarn," from Porto Rico, 470 Hhds. Bright Porto Rico Sugar. 50 Puns Porto Rico Molasses.

**BEATTIE & BROSTER**

IMPORTERS

OF

TEAS,

GENERAL GROCERIES,

WINES and SPIRITS,

152 MCGILL STREET, MONTREAL.

**JODOIN & CO.,****IRON FOUNDERS,**

STOVES,

MACHINERIES, &amp;c.

SALE ROOMS:

313 St. Paul Street.

MONTREAL.

FOUNDRY AT

LONGUEUIL, QUE.

Leading Wholesale Trade of Montreal.

**JOHN HATCHETTE & CO.,**

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

IMPORTERS AND GENERAL

Wholesale Grocers,

Wine and Spirit Merchants,

College Buildings, College Street,

MONTREAL.

**MCGIBBON & BAIRD,**

AGENTS FOR THE

Canadian Meat and Produce Co.,

SHERBROOKE, QUE.

BOLOGNA and other SAUSAGES,

ASSORTED SOUPS,

POTTED MEATS,

PRESERVED MEATS.

The Trade supplied, and orders filled and shipped from factory when desired.

SAMPLES AND PRICE LISTS

AT THE

**ITALIAN WAREHOUSE,**

MONTREAL.

**GRIFFIN & CO.,**

DEALERS IN

RAILWAY SUPPLIES,

PLUMBERS' TOOLS,

Manufacturers' Agents and Contractors,

NORTH BRITISH CHAMBERS,

11 HOSPITAL STREET, MONTREAL.

**PROWSE BROTHERS,**

IMPORTERS and MANUFACTURERS

OF

HOUSE FURNISHING HARDWARE,

STOVES, TIN, GALVANIZED IRON,

AND COPPER WARE.

224 St. James Street, Montreal.

**FISH, SHEPHERD & CO.,**

449 ST. PAUL STREET,

IMPORTERS OF

**DRESS GOODS, SHAWLS, &c.**

—Agents for the Celebrated—

**"Dragon and Bear Brands"**

OF

**BLACK LUSTRES.**

All numbers constantly in stock.

Leading Wholesale Trade of Montreal.

**SINCLAIR, JACK & CO.**

WHOLESALE

**GROCERS,**

IMPORTERS OF

EAST AND WEST INDIA

**PRODUCE**

AND GENERAL

COMMISSION MERCHANTS,

Cor. St. Peter and Lemoine Sts.,

MONTREAL.

**H. A. NELSON & SONS,**

IMPORTERS OF

**Fancy Goods,****TOYS, &c.,**

MANUFACTURERS OF

**BROOMS, BRUSHES, WOODEN****AND WILLOW WARE.**

91 TO 97 ST. PETER STREET,

MONTREAL.

56 TO 58 FRONT STREET,

TORONTO.

**GEORGE WINKS & CO.**

Importers &amp; Wholesale Dealers

—IN—

**BRITISH AND FOREIGN****DRY GOODS**

Albert Buildings.

VICTORIA SQUARE,

Corner of McGill &amp; Bonaventure Sts.

**AMES, HOLDEN & CO.**

Manufacturers of, and Wholesale Dealers in

**Boots and Shoes,**

596, 598, 600, 602 &amp; 604 Craig St., Montreal.

A large and well assorted stock constantly on hand, specially adapted to the wants of the country trade.

**W. W. GILBERT & CO.,**

MANUFACTURERS OF

**Steam Pumps**

OF ALL DESCRIPTIONS,

588 Craig Street,

MONTREAL.

Leading Wholesale Trade of Montreal.

# MACDONALD, MOODIE & CO.,

MANUFACTURERS OF

## HATS, CAPS, FURS,

GLOVES, MITTS, AND MOCCASINS,  
BUFFALO ROBES,

The Best Value in the Country.

ORDERS BY LETTER OR TELEGRAM PROMPTLY ATTENDED TO.

MACDONALD, MOODIE & CO.,

35 & 37 St. Peter Street, MONTREAL

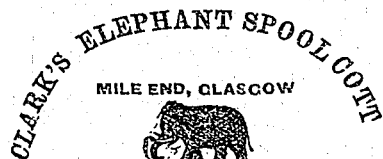
August, 1875.

### ROBERT DUNN & CO., WHOLESALE DRY GOODS.

479 ST. PAUL STREET,  
MONTREAL.

The attention of the trade is invited to about 250 Packages Sundry JOB Goods purchased during the recent depression in business, and which will be sold LOW in lots to clear.

FRED. BIRKS,  
1 ST. HELEN STREET, MONTREAL,  
AGENT FOR



All numbers. TRADE MARK Six Cord.

This Sewing Cotton is superior to any other made in the market, as it is recommended by all the principal Sewing Machine Agents throughout the Dominion as the BEST for Hand and Machine Sewing. As there are other makes and qualities of Clark's Cotton, be sure and ask for

CLARK'S ELEPHANT SPOOL COTTON,

Agent for A. WARD & CO., Leek,

Manufacturers of Machine Silk, Hardsash, Twists, &c

A full assorted stock of above always on hand. Orders received from Importing Houses in the trade only. Price Lists furnished on application.

A Graphic Description  
OF THE

DOMINION OF CANADA AND ITS  
PROVINCES,

ALSO, NEWFOUNDLAND, the NORTH-WEST TERRITORIES, ANTICOSTI and LABRADOR, with an APPENDIX containing information of especial interest to the Emigrant, and a TABLE OF ROUTES.

A most useful Book to send to friends in the Old Country.

PRICE 50 CENTS.  
Sent Free on Receipt of Price.

LOVELL PRINTING & PUBLISHING CO.  
MONTREAL.

STEPHEN, DAVIDSON & CO.,  
IMPORTERS OF

STAPLE and FANCY DRY GOODS,  
SMALL WARES, &c.

Nos. 496 and 498 ST. PAUL STREET,  
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S. H. MAY & CO.,  
IMPORTERS AND DEALERS IN

PAINTS, OILS, VARNISHES,  
GLASS, &c.,

No. 474 ST. PAUL STREET,  
MONTREAL.

T. H. SCHNEIDER & CO.,  
IMPORTERS AND WHOLESALE

GROCERS,  
476 St. Paul & 397 Commissioners Streets,  
MONTREAL.

Leading Wholesale Trade of Montreal.

W. R. ROSS & CO.

GENERAL AND

Commission Merchants,

MERCHANTS' EXCHANGE,

11 ST. SACRAMENT STREET,  
MONTREAL.

ROSS & CO. - - - QUEBEC

IMPORTERS DIRECT OF

Teas, Coffees, Spices, Fruits, Sugars,  
Grocery Staples.

PROVISIONS AND PRODUCE,

FISH AND OILS,

Coal, Iron, Tin, Salt, &c.

Mercantile Summary.

Thousands of barrels of apples, chiefly for the Chicago market, are being put up along the Canadian shore of Lake Erie.

The people of Almonte say that the Rosamond Woolen Co. lately suspended, and the mill of Elliott & Sheard will resume operations shortly. The inhabitants are anxious to have these mills started again; and a petition to the Council has been circulated for signatures, with a view to granting a bonus of \$10,000 to a joint stock company which was being formed for the purpose of purchasing and managing the insolvent estate of Rosamond, Miller & Scott.

We learn that the Canadian Mutual Fire Insurance Company of Hamilton has resolved to extend its sphere of operations to the whole of the Province of Quebec, instead of confining itself, as hitherto, to the city and district of Montreal. In view of the enlarged experience necessary in the management of this wider field, the company has been fortunate in securing the services of Mr. James Grant, a gentleman of undoubted ability, and long and favorably known as the manager of the Reliance Mutual in this city, who enters upon his duties as manager of the Canadian Mutual for this Province on the 6th of November.

The Minister of Public Works, in accordance with the powers given by the Railway Act of last session, has caused arrangements to be made for procuring full and complete returns from the various Railway Companies in the Dominion. The returns will be tabulated and published in Blue Book form, and will be preceded by a complete and accurate railway map of the Dominion. The first volume is expected to be ready to be placed before Parliament at its next sitting. This information properly arranged and placed in a form easy of reference, will be of the first importance to commerce and will supply a want which has long been felt.



Leading Wholesale Trade of Montreal.

1875 **CANADA FUR & HAT COMPANY,** 1875*Established 1832.***Furs, Felt Hats, Gloves, Buffalo Robes, &c.,**

Every Department complete. New Styles in

**MEN'S, WOMEN'S AND CHILDREN'S FUR CAPS,****MUFFS, COLLARS, BOAS, COATS, JACKETS, &C.****SCOTCH & CLOTH CAPS,**

Embracing all the New Styles.

**GLOVES OF EVERY DESCRIPTION.****Men's and Boys' Felt Hats, Latest Fashions.****BUFFALO ROBES,***A LARGE COLLECTION.***GREENE & SONS,****517, 519, 521 & 523 ST. PAUL STREET, MONTREAL.**

Prices Low.—Terms Liberal.

J. B. Caya, a manufacturer of shoes in a small way, is trying to compound liabilities of about \$8,000 at 70 cents.

The prominent music publishing house of Lee & Walker, of Philadelphia, has failed, with liabilities estimated at \$175,000 and assets at \$250,000.

Correspondence is progressing between the Dominion Government and that of Newfoundland, with a view to the colony's entering the Confederation.

We learn that Mr. Watson, late manager of the New York branch of the Merchants' Bank, has been appointed joint manager in this city with Mr. Rae. The system of having two joint general managers is already in practice, to some extent, in some of the larger cities in England and the United States, and we have no doubt that the enormous business done by the Merchants' will be much facilitated by this arrangement.

The coolest and apparently one of the most premeditated cases of absconding within our knowledge, has been exercising the public mind for the past few days. We refer to the case of C. E. Pariseau, furniture dealer, of this city. How a man in his position, a successful trader of 20 years standing, who could, as in one instance, lend \$20,000 at six per cent and who had of late years refused to buy on credit, could commit such an act of insane folly is impossible to comprehend. In June last he purchased the business, property, &c., of the Coaticook Lumber Co., who were unable to

continue of themselves, assuming their liabilities amounting to \$112,000 on which he got an extension, the original promoter of the enterprise, the Rev. P. Chartier, endorsing his notes therefor. Glowing accounts were thrown out of the immense profits he was to realize from the transaction, estimated in some cases at \$100,000. Latterly Mr. P. had evidently found out that all is not gold that glitters, and in the letter written to his attorney the day of his departure, he states that he was led into the operation through false representations, and that liabilities to amount of \$85,000 were hidden from him. If such were the case Mr. P. had his recourse against the parties making the representations, but in either case it is hard to believe that a man of Mr. Pariseau's known character for extreme closeness should be led into a transaction of such extent, and involving such great responsibilities with his eyes shut, and we must therefore reject the above excuse for Mr. Pariseau's strange course of action as insufficient. Some parties incline to the belief that he has adopted the plan of action to be able to dictate to his creditors, compel them to relieve him of the liability incurred through his purchase of the Lumber Co., and then return; but from the nature of some of his transactions just prior to his leaving, of which we are aware, we imagine his personal safety would be in danger should he return to Montreal. His largest creditor, who is interested to the extent of \$56,000, holds security to nearly double that amount, so that the prospects for general creditors are none of the brightest. Well may it be observed that the standard of commercial morality is at a low ebb.

Leading Wholesale Trade of Montreal

*O GILVY & Co.*

IMPORTERS OF

**DRY GOODS**

CORNER OF

*St. Peter and St. Paul Streets*

MONTREAL.

—:—

Fall Stock completed 20th  
Aug., 1875.

At the meeting of creditors of Messrs. P. Joly & Co., held last Saturday, an extension of 3 6 and 9 months, with interest, was asked for and readily obtained. There was a general feeling of satisfaction expressed by creditors at the manner in which Mr. Joly met them, and at the straightforward statement of his affairs submitted; expressions of this kind have of late been so uninfrequent, that we think the fact worthy of note, and give honour where it is due.

Hall & Co., lumber merchants, are endeavouring to arrange a compromise at 30 cents on the dollar, in 6, 12, 18 and 24 months, with interest after 6 months; and at the meeting of creditors held in Boston last week those present signified their willingness to accept this offer. Their total liabilities (including the concerns of Shepard, Hall & Co., and Shepard, Davis & Co.) amount to \$1,615,000. Their nominal assets fall short of this but a very small amount. The inspectors appointed to investigate have, however, in estimating their assets at realizable value, reduced the figures as shown by their books by more than half. The shrinkage in some items has been enormous, especially in the case of the Eddy liability.

The price agreed upon under the new contract for the Montreal, Ottawa and Western Railway is \$28,000 a mile, which is \$5,000 less than by the old one. The new contractor and chief engineer have gone to Quebec to sign the contract with the government. Employees will be glad that the work is to progress on a cash basis.

Leading Wholesale Trade of Montreal.

MORLAND, WATSON & CO.

SOLE AGENTS FOR THE

*Chambly Shovel Works,*

MANUFACTURERS OF

Lowman's Celebrated Cast Steel Socket Shovels, Spades, &c.,

All in one piece without rivets or straps.

*Warranted the best in the world.*

MORLAND, WATSON & CO.,

385 & 387 ST. PAUL ST.,

MONTREAL.

S. CARSLY,

Importer of

DRY GOODS,

395 Notre Dame Street,

MONTREAL.

Men's Heavy Ribbed Wool Under-shirts, large sizes and well made, \$5.95 per dozen.

Coats Best Six Cord 300 yard Spool, 63c. per dozen. Seven and a half per cent. discount off all Cornwall and Hochelaga Grey Cottons by the Bale.

The law known as the Plimssoll Act, which was passed in the last session of the English Parliament, went into effect on the 1st of this month. It will be interesting to shippers of produce to Europe to know that this law provides that no cargo, of which more than one-third consists of any kind of grain, corn, rice, paddy, pulse, seeds, nuts or nut kernels, shall be carried on board any British ship unless it is contained in bags, sacks or barrels, or secured from shifting by boards, bulkheads or otherwise. Captains who permit the violation of the law in this regard are liable to a fine of £200.

A very destructive fire occurred in Virginia city, Nevada, on the 26th inst., reducing to ashes

Leading Wholesale Trade of Montreal.

JOHN TAYLOR & BRO.,

Offer for Sale as Agents of the makers,

STEEL BOILER PLATES.

CHARCOAL IRON PLATES.

Morris, Tasker & Co's TUBES.

The above materials are warranted, and supplied out to specification, without extra charge, thus saving labour and waste.

Office and Warehouse,

16 St. John Street, Montreal.

GEORGE BRUSH,

24 to 34 King and Queen Streets, Montreal,

EAGLE FOUNDRY,

MAKER OF

Marine, Stationary and Portable Steam Engines, Donkey Engines and Pumps, Boilers and Boiler Works, Mill and Mining Machinery, Shafting, Gear, ting and Pulleys, Improved Hand and Power Hoists.

Sole maker in the Dominion of

Blake's Patent Stone and Ore Breaker, with Patented Improvements.

AGENT FOR PROVINCE OF QUEBEC OF

WATERS' PERFECT ENGINE GOVERNOR.

A. & A. MAHLER,

MANUFACTURERS OF

Staple & Fancy Dry Goods,

WOOLENS, &c.,

LONDON, PARIS AND BRADFORD.

Sole Agent for the Dominion,

H. A. WHITE,

217 ST. JAMES STREET,

MONTREAL.

LUSTRES, ITALIANS, AND COBOURGS,

SPECIALTIES.

all the best buildings of the town, covering about ten blocks and rendering homeless about 10,000 people. Hotels, churches, newspaper, telegraph and express offices with the mills and shafts of nearly all the principal mining companies are all gone. Two persons are reported killed, and the entire loss is roughly estimated at \$7,500,000. The insurance is nearly all in foreign companies, and local companies say they can stand the pressure.

The Liverpool and London and Globe have direct advice that their loss will not exceed \$10,000.

On the 25th inst., in Quebec, the Fire Commissioner arrested and committed to jail Catherine McKenn, wife of Fred. Hawkins, on a charge of setting fire to her premises on 17th inst. with intent to defraud the North British and Mercantile Insurance Company.

Leading Wholesale Trade of Montreal.

FAIRBANKS'



STANDARD

SCALES,

HIGHEST PRIZES AT PARIS, VIENNA AND MONTREAL.

*The most accurate.*

*The most durable.*

*The most convenient.*

*In every respect worthy of the most implicit confidence.*

FAIRBANKS & CO.,

403 ST. PAUL STREET,

MONTREAL.

JOHN McARTHUR & SON,

Importers of and Dealers in

White Lead and Colors,

DRY AND GROUND IN OIL.

VARNISHES, OILS,

WINDOW GLASS,

STAR, DIAMOND STAR

AND

Double Diamond Star Brands.

English 16, 21 and 26 oz. Sheet.

ROLLED, ROUGH AND POLISHED

PLATE GLASS.

COLORS, PLAIN AND STAINED ENAMELLED

SHEET GLASS.

PAINTERS AND ARTISTS MATERIALS.

CHEMICALS, DYE STUFFS,

NAVAL STORES, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street,

AND

252, 255 and 257 Commissioners Street,

MONTREAL.

The Chicago Insurance Agency Association which had formerly done an extensive business in the North West has failed, and its effects will be disposed of at sheriff's sale.

Gas is being manufactured from the native product in Petrolia.

1875 Fall Trade. 1875

J. &amp; R. O'NEILL,

IMPORTERS AND WHOLESALE

Dry Goods Merchants,

MONTREAL,

Do to advise their travellers are now out with samples of their Fall Importations of General Dry Goods, all of which are now open

Full lines of Dress Goods,  
Full lines of Winceys,  
Full lines of Staple Goods,  
Full lines of Small Wares and Haberdashery.

An Inspection Invited. Terms Liberal.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 29, 1875.

## GENERAL AVERAGE.

The subject of general average is one of the very highest interest to the commercial classes of the Dominion. Every year vessels laden with valuable cargoes for Quebec and Montreal meet with accidents on their passages, and the owners of such vessels are not slow in endeavoring to make the owners of the cargoes contribute towards making the necessary repairs. In many cases demands, extraordinary in their nature, are made and a system of coercion is exercised towards consignees, in order to obtain payment. It has become absolutely necessary that public attention should now be directed to the subject, and some steps taken to abate the crying abuses of the present system.

In order thoroughly to understand the injustice to which owners of cargoes are subjected, it is essential in the first place "to define what, in mercantile parlance, is called "General Average."

By art. 2,552 of the Civil Code of Lower Canada it is declared that "contribution by the ship and freight and by the goods, whether saved or lost, rateably and according to their respective values, is made for damages voluntarily sustained and extraordinary expenses incurred for the common safety of the ship and cargo."

The definition given by Mr. Justice Lawrence, in the case of Berkley v. Presgrave, 1 East 228, in the following words, is better:

"All loss which arises in consequence of extraordinary sacrifices made, or ex-

penses incurred for the preservation of the ship and cargo, comes within general average, and must be borne proportionably by all who are interested."

Under our law, and in this respect it is similar to the law of England, the shipowner has a lien on the cargo while in his possession, or in that of his servants as a carrier, not only for the freight but also for the cargo's share of general average. This right of lien authorizes the shipowner in all cases where a general average loss has occurred to refuse delivery of the goods, until he has been paid the proportion of loss for which such goods were liable, if at the time delivery is demanded he is in a position to state the amount of such proportion. In the words of Mr. Lowndes, in his work on General Average, 2nd Ed., p. 262: "Practically this right of lien can only be used as a means for enforcing the giving of satisfactory security or other equivalents for a payment before delivery. The terms usually required as the conditions of delivery are, that the consignees shall either sign an agreement to pay their shares of the general average, according to the adjustment of a person named, or that they shall pay by way of deposit a sum sufficient to cover the amount of their liability when ascertained."

The practice in England, as mentioned by Mr. Lowndes, appears to be reasonable, but the practice at the Port of Montreal is quite the reverse. The master or agent of the vessel claiming a general average contribution requires, as a general rule, the unfortunate consignee to sign an average bond, and also to make a deposit in his hands of a per centage on the value of his goods, varying from five to seventy-five per cent. before delivery. He very rarely vouchsafes to the consignee any reliable information as to the mode in which he arrives at the amount he demands, but insists upon immediate payment of the sum he fixes as the probable amount of contribution. The sum so fixed is paid into the hands of the agent of the ship, there to remain until the adjustment is made, when, if the contribution does not amount to the total of the deposit, the balance is returned to the consignee, but if, as frequently happens, the deposit is insufficient, the consignee is then required to make up the amount. As the master or agent of the ship is the person who appoints the average adjuster, the adjustment in very many cases is manipulated to the disadvantage of the consignee, for, if an average adjuster neglects the interests of the class which employs him, he is not likely to be employed by them again. Moreover, it

may be, especially in a season like this, of great advantage to the agent of a vessel to retain in his hands the deposit, and, consequently, a premium is offered for delay in making up the adjustment. Should the consignee consider the amount required from him by way of deposit as excessive, he is deprived of his goods unless he chooses to make a tender of what he may consider just, and take out a revendication, in which latter case he has a suit at law to look after, which may terminate in six or twelve months.

To put an end to this state of things it is necessary that the matter should be taken in hand by the Dominion Parliament and statutory provision made for—

1. The appointment of one or more average adjusters by the Council of the Board of Trade.

2. That in all cases of general average the average adjuster should fix the amount of the deposit, after summary inquiry into the causes giving rise to contribution.

3. That the deposit enacted should be deposited in Bank to bear interest in the joint names of the agent of the vessel and of the adjuster.

4. That in all cases the average adjuster shall complete his adjustment within a certain limited time.

5. That in the event of the deposit exceeding the contribution, the balance should be returned to the consignee with the interest accrued upon it.

## LIFE INSURANCE.

During the recent insurance conventions in New York and Chicago the business of both fire and life insurance was pretty well reviewed in all its phases, and much light let in on many of its dark corners. The underwriters of fire policies, congregated at Chicago, presented some very interesting topics for consideration, but they failed to get their discussion up to the lively point reached in the convention of the state superintendents and commissioners, which met in New York. These gentlemen admitted a select number of the risk-takers to their councils, and as they had representatives from both sides of every question, each speaker managed to strike fire if he didn't succeed in touching off a regular explosion. The sensation caused by the Indiana State Superintendent is still alive, and his blunt and in many respects very truthful statement of facts will have no little influence in reforming certain abuses well known to insurance men, and in making people generally pay more attention to a business of such magnitude, all of which

is necessary for the protection of those who need legislation the most as well as for the reputation and protection of thoroughly reliable companies. Life insurance has grown to vast proportions in a comparatively few years, and is yearly gathering into its hands additional millions of capital, the aggregate accumulations of all the life companies of the United States at the present day being estimated at \$400,000,000. With this enormous aggregation of capital in the hands of the insurance companies, it eminently behooves the law-making powers to exercise every possible care that the interests of the millions of poor, whose hard-earned savings make up this enormous fund, are fully protected. This protection in so far as it relates to American companies is not now given, however, in any adequate degree, by the statutes of the United States or of Canada. The policy holder may not be quite so defenceless as the Indiana Superintendent made out, there is quite a general impression that he is completely at the mercy of the insurance company. The policy, or contract between the parties, is one of those deeply mysterious things which is completely beyond the comprehension of the average man. It is formed with all the cunning of skilled experts who have given years to the study of life insurance as a professional specialty. The object in every case is to present to the insured the most attractive scheme possible, and to then so bind him down in the policy with adroitly worded and ingeniously planned conditions, as to increase the chances of the company's coming out ahead in the end to a point that gives the insurer small show of profit from his investment. "The policy binds the holder as with a chain of riveted steel, and the company with a rope of sand." Irresponsible, and not unfrequently unscrupulous, solicitors present the schemes and policies to the unwary with such favorable interpretation as is needed to convince them that the special scheme presented is better than all others—knowledge of his full rights and of the duties of the company to him cannot possibly be possessed by the insured where his contract is so hedged about with conditions. But once the holder of a policy, a man finds himself about in the same tempting position to which the bunko gamblers lead their prey—he is always on the point of breaking the bank but still constantly putting up more money to save that which has gone before. How often the life insurer wins in the end may be gathered from the fact that but little more than seven per cent. of the policies issued in the United

States ever reach maturity, and of the total number issued nearly seventy per cent. terminate every year. In the year 1874, 144,783 policies were issued, and 152,555 were terminated, and only 8,555 of those by death. The holders of the 144,000 terminated by other causes than death had to accept the companies' calculation of the surrender value of their policies, for in many cases the failure of payment absolutely forfeits the policy. Year after year people there grow more distrustful of life insurance, and it is seen how it is already gone to that stage of discredit that the number of policies issued last year was less than the number terminated. Can not insurance capitalists see that their business is ruined if something is not done to stop the progress of popular dissatisfaction? The original aim of life insurance was solely the payment of its policies; the present aim is in reality too often the enrichment of the men who run the machine. Mutual companies as well as others drift into this channel and run on the same commercial basis on which ordinary business undertakings are conducted. They should never be money-making machines, and so long as they are such the temptation will remain to swindle the policy-holder when the smallest possible excuse offers. The Indiana Superintendent is right in the main, however wrong he is in some of his details, and the laws of the country should provide that protection for the policy-holder which is now denied him in the one-sided contracts entered into. When leading American writers speak thus plainly of their own institutions it is high time that they required a little looking after on this side of the line.

#### INSURANCE SUPERINTENDENCE.

The majority of our subscribers are no doubt aware that at the last session of the Dominion Legislature an Act was passed, authorizing the appointment of an Insurance Superintendent. We had intended to have given in this issue a synopsis of this Act, and of what the person holding this important position is required to do; but press of business has prevented our carrying out our intention. We would only now say that many companies are wondering that not a single visit of inspection has yet been made, although the incumbent has held his office for several months at least. How many inspections, if at all thorough, he expects to make before Parliament meets, we are at a loss to know. We refrain from making any further remarks at present, but we certainly shall look for some action on the

part of the Superintendent. Either there is work to do in inspecting, or the office is useless.

#### PHOENIX MUTUAL LIFE INSURANCE COMPANY.

In consequence of the publication of sundry letters and criticisms on this Company by the *New York Spectator*, the general agents in this city wrote to Mr. Stedman, the Insurance Commissioner of Connecticut, for his opinion as to the position of matters, and received the following satisfactory reply—

OFFICE OF THE INSURANCE COMMISSIONER,  
STATE OF CONNECTICUT.

HARTFORD, Oct. 4th, 1875.

Messrs. Simpson & Bethune, Montreal.

GENTS,—The Phoenix Mutual Life Insurance Company of this city is sound and reliable beyond all question. The management has my entire confidence, and I am satisfied will have that of every one doing business with them.

Yours truly,

JOHN W. STEDMAN,  
Insurance Commissioner.

Messrs. Simpson & Bethune understood the whole matter, and were satisfied there was nothing in it to affect the Company financially, and took the above course to satisfy the public.

In the *New York Times* of the 5th and 10th inst. we have observed that the *Spectator* is spoken of as "levying toll" on Insurance Companies, and a receipt is published from them for \$5,000 from the Knickerbocker Life Insurance Company of that city. The Knickerbocker having been written down, was written up by the *Spectator* for the above consideration. We understand that the whole loss (if any) to the Company will not exceed \$50,000, and they have made a gain in investments one way or other of upwards of \$70,000, so that there will be no real loss arising out of the transaction, which was a mortgage loan in Washington, D. C. The Company's last statement, January, 1875, shows over \$10,000,000 of assets, and a surplus, after providing for reinsurance and every other liability, of nearly a million—in which case the loss cannot possibly have any injurious effect.

The Phoenix has done business in Canada now for nearly ten years, and has paid over \$200,000 in death claims with promptitude and satisfaction. There is a deposit at Ottawa for \$130,000 in United States Bonds, redeemable in gold in 1881, and it has loans on policies in Canada for nearly as much more.

In 1871 the *Spectator* made a violent attack upon one of our leading Life com-

panies, stating that "for years it had been trembling on the verge of disaster, and that the canker which was eating into its vitals would soon complete its work; and yet the Canada Life, after an examination by leading American Actuaries, was found to be not only in a satisfactory condition, but actually showed a considerable surplus for division amongst its policy holders.—*Com.*

INSURANCE LEGISLATION.

There is a rumour that the Ontario Government purpose at their next session to introduce a Bill requiring Fire Insurance Companies to adopt a uniform set of conditions. Whilst we admit that there is a great deal to be said in favor of this change, we are decidedly opposed to its being a condition precedent to a Company being allowed to transact business, that they should adopt such "uniform conditions." We believe that the Committee specially named by the Dominion Board of Trade to consider and report upon this matter will recommend that a general form be framed, and that any Company adopting it shall be required to print in, say red ink, across their policy "Uniform Form." Every policyholder would thus see at a glance whether he held such special form or not. They have no intention, however, as far as we can learn, to ask for legislation compelling every Company to adopt such form. Such a course, we are convinced, would only have the effect of driving some of the very best and oldest British Companies out of Canada—the very kind of Companies indeed that we can least spare. This view of the subject will, we think, commend itself to every impartial man of business. Every one will be at full liberty to insure either in a Company retaining its own conditions or with another that may decide to adopt the form approved of by the Board of Trade.

FAILURES.

The following interesting figures in regard to the state of trade are published in the New York papers, gleaned from a circular of one of the Mercantile Agencies. They show the number of failures which have occurred throughout the United States and Canada for the past nine months, together with the amount of liabilities. Some American journals have taken advantage of this exhibit of Dun, Wiman & Co. to prove, as in the quotation herewith from *N. Y. Herald*, the comparative unsoundness of Canadian as compared with American trade, and in this connection we should expect a more careful discrimination from this agency. It should be taken into consideration that the term "trader," as defined in our Insolvent Act is much more comprehensive than it is in that of the United States. For example, farmers under certain conditions and even boarding house keepers are traders under the Canadian Act, and were the law of insolvency to apply to this latter class of people in the United States who constitute almost a moiety of the householders, we should see a considerable etc returns.

States and Territories.	Number of Failures.	Amount of Liabilities.
Alabama.....	22	\$543,000
Arkansas.....	20	221,000
California.....	165	3,134,111
Colorado.....	53	562,402
Connecticut.....	141	2,368,569
Delaware.....	15	154,500
District of Columbia.....	15	139,920
Florida.....	12	241,800
Georgia.....	123	4,318,434
Idaho Territory.....	1	3,000
Illinois.....	277	6,013,970
Indiana.....	236	3,654,012
Iowa.....	131	1,014,805
Kansas.....	57	543,400
Kentucky.....	106	2,582,300
Louisiana.....	24	702,484
Maine.....	90	904,000
Maryland.....	85	9,324,666
Massachusetts.....	564	15,628,321
Michigan.....	172	2,490,652
Minnesota.....	109	1,363,200
Mississippi.....	29	813,465
Missouri.....	145	2,725,793
Montana Territory.....	1	35,000
Nebraska.....	29	176,400
Nevada.....	23	411,700
New Hampshire.....	57	890,900
New Jersey.....	77	1,894,103
New York.....	476	8,474,857
New York city.....	546	31,696,350
North Carolina.....	44	671,429
Ohio.....	260	4,686,338
Oregon.....	15	210,443
Pennsylvania.....	419	13,019,884
Rhode Island.....	59	995,594
South Carolina.....	118	2,554,518
Tennessee.....	83	598,743
Texas.....	103	1,876,239
Utah Territory.....	3	53,500
Vermont.....	49	472,500
Virginia and W. Virginia.....	90	1,480,370
Washington Territory.....	1	2,804
Wisconsin.....	198	1,523,027
Total.....	5,334	\$131,172,503

Dominion of Canada..... 1,569 \$21,911,544

The following table shows the number of failures and the liabilities incurred during the first nine months of each year since 1872:—

Year.	No. of Failures.	Liabilities.
1872.....	3,050	\$ 90,794,000
1873.....	3,887	171,374,000
1874.....	4,371	116,429,000
1875.....	5,334	131,172,000

Average for four years 4,160 \$127,442,000  
 Excess in number of failures for past nine months..... 1,174  
 Excess of liabilities for past nine months..... \$3,730,000

In New York city during the same periods the tables are as follows:—

Year.	No. of Failures.	Liabilities.
1872.....	315	\$15,000,000
1873.....	498	69,000,000
1874.....	483	24,000,000
1875.....	546	31,000,000

Average for four years.. 460 \$35,000,000  
 Excess..... 86 4,000,000

"The increased number of failures in numerous sections of the country is an important indication of the pressure of the times. It must also be taken into account that many of these failures are the result of previous embarrassments and of the panic of 1873.

The effects of the latter are clearly traceable in the above tables. While the above figures seem to indicate a much worse condition of affairs than was generally supposed, yet there are many indications of returning health and

vigor. As compared with the condition of things at this date last year there is certainly an improved prospect.

The results of indiscriminate credit and unwise expansion in the wrong direction are illustrated by the condition of things in Canada. In the last nine months there have been 1,569 failures, with \$22,000,000 liabilities. This implies that thirty in every thousand traders have failed, while in the United States, during the same period, only eight out of every thousand have gone under."

THE OTTAWA AGRICULTURAL.

We note that the offices of the "Ottawa Agricultural Insurance Company" have been removed to No. 15 *Place d'Armes*, the commodious and convenient premises lately occupied by the vice-consul of Spain, and which will greatly facilitate the operations of the Company. We are pleased to learn that this Canadian Company since its organization has met with much encouragement, and that the business is daily and satisfactorily increasing. The great care exercised by the Board in passing risks, and in the appointment of their agents, is a noticeable and prominent feature of this Company, and must add greatly to the security of insurers. Their first fire took place at Pointe Claire two weeks ago, resulting in a loss by the burning of a barn and stable, with the entire contents, which were insured and promptly adjusted and settled for by the Company within three days of the occurrence. In this connection we also notice that Dr. M. F. E. Valois, of Pointe Claire so long and favourably known in connection with the "Canada Agricultural," has been appointed inspector for the Province of Quebec. This Company being purely Canadian, and ably managed by a thoroughly responsible Board of Directors—(a great desideratum in these times,) we wish them every success.—*Com.*

ECONOMY.

A writer in *Cassell's Family Magazine* says: If people who read these lines are conscious that their pockets are made of such materials that whatever money is put into them will buru a hole until it gets out, I would advise them, whenever they take the air, to leave their money at home, or better still, to keep an exact account of every halfpenny they spend. It is astonishing how foolish small extravagances appear when they have to be put down in black and white, after the temptation to indulge in them is over. And they must be put down in detail, and not conveniently classed together under the general heading of "sundries." The item "sundries" is never admitted into well-kept household accounts. No one who has not tried it would believe what a check it is upon personal expenditure to keep a thorough account of money spent, and not only a check but a help; for prices may be compared and thus lessons learned from experience.

Generally speaking, whenever large savings have been made, they have been effected in little sums. Very few persons of ordinary honesty deliberately set to work to make large purchases which they cannot afford, and yet numbers spend just as much in the long run in little things that they scarcely think worthy of

notice. It is very difficult to realize fully the value of small sums. If the half-pennies and pennies that lie loose in the pockets were properly appreciated, there would not be so much pecuniary embarrassment in the world as there is. "Many a mickle makes a muckle;" this is true of nothing more than half-pennies and pennies."

These little savings, as a rule, must be made in personal expenditure more than in anything else. What is spent over the household is generally needed, but the small personal luxuries which cost so little are not. And when any saving is made in this way, the money should be put aside as saved, instead of being mixed with the spending fund, and additions made to it as frequently as possible: that will make you understand as soon as anything what small economies amount to.

When money is put aside to be saved, it should be put in some place where it cannot be directly got at: I cannot speak too highly of the Post-office Savings bank for this purpose: The very fact that a little trouble and formula has to be gone through before it can be obtained, prevents it being spent many a time when it most certainly would be if it were close at hand:

I said just now that what was spent for the household was generally a necessary outlay, and yet there are two or three ways in which money can be saved here that I should like to mention:

The first is by buying in large quantities. Of course the danger is that when there is a stock of things to "run at," as servants say they will be more extravagantly used. All I can say on this point is that they must not be "run at." A proper quantity must be portioned out and the rest put away. Then it will be found that articles may be bought both cheaper and better in large quantities than in small ones.

Another way to save expense is to pay for everything as you get it. If you do this you will avoid overcharge, and will buy far less. If the money had to be put down at the moment, many an unnecessary purchase would be avoided. People who have limited incomes are those who can least afford to live on credit, and unfortunately they do it more than any others.

I heard of a workman the other day who was very desirous to save, and yet in looking over his expenditure he could not detect any extravagance in any part of it. He came to the conclusion that the only way in which he could possibly economize was to walk to his work instead of riding, and to take his dinner with him from home instead of buying it in the city. He did this, and put away the money thus saved, and in a few years he found he had in his possession enough to buy the cottage in which he lived. He was besides much better in health for the regular exercise he had taken.

Speaking of dinners reminds me to say that it is no economy to live poorly. Nature requires a certain amount of nourishment and will have it or be revenged, and the revenge will in all probability take the form of a long doctor's bill or diminished working power. This sort of saving is "penny wise and pound

foolish." The things to save out of are shams, false appearances and self indulgences, not necessities. Where is the saving in working in a dim light to save candles or gas, and injuring the sight? In wearing boots that take in water and bringing on rheumatic fever? In living on poor food and lowering the system? Far better wear a shabby hat a week or two longer than usual, or dispense altogether with that piece of finery you were contemplating. The worse of it is, however, that people are generally more willing to dispense with necessities that make no show, than with useless extravagances that afford an opportunity for display which every one sees through.

Before I conclude, I must say one word of warning in reference to small economies. We continually read in the newspapers of people who die in misery and poverty, who have perhaps received help from the parish; and after their death money is found, which they have hidden in all sorts of odd nooks and corners. With these unfortunates saving has become a mania, and of all manias I think it is one of the most deplorable, for after all money in itself is worth absolutely nothing—it is only valuable for what it can procure. If it will only bring comforts and necessities for those we love whilst we are able to work, and insure independence for ourselves when we cannot do so, it is worth small economies, forethought, hard work, energy, care and self denial. But even gold is bought too dear when the desire for it is allowed to overpower every other feeling.

#### BRITISH IRON MARKET.

Extracts From Merchants' Reports.

From Messrs. J. Berger Spence and Co.

MANCHESTER, October 2nd, 1875.

Scotch pig-iron has not answered the expectations of the too sanguine buyers who neglected to avail themselves of the late favourable opportunity, in the hope of still further concessions being obtainable before the close of the month. On the contrary, prices have rapidly stiffened and quotations are now firm at an advance of 3s. per ton. The market opened on Monday at 66s. 6d.; Tuesday, 66s. 4½d.; Wednesday, 69s. 9d.; Thursday, 69s. 3d.; closing at 68s. 1½d. cash, with buyers at 68s. The demand for shipment is still brisk, and makers find no difficulty in obtaining full rates. Following the improved tone of the Glasgow market, most descriptions of Middlesborough iron are exceedingly firm, and buyers experience some difficulty in placing their orders for shipment this season. Forge iron has not as yet participated in the advance accorded to foundry qualities, and, though stocks are not large, prices remain unaltered. The finished iron trade of South Staffordshire has undergone considerable improvement, and many of the works are now fully employed upon large contracts. Sheets are in good demand at prices which show a slight advance upon those lately quoted. Bars are in better request, but there is room for a decided increase in the demand for both marked and unmarked. Copper is again firmer, and a large business may be reported at an advance of 20s. to 30s. upon last week's

quotations. At the Swansea sale on the 28th ultimo, Bolivian ore and regulus realised 16s. 3d. and 16s. 9d. respectively; while 100 tons Chilian regulus to arrive were disposed of at 17s. per unit. The transactions in tin have been of a very animated character until within the last few days, when a reaction set in, and quotations receded from £88 to £85 10s. for Straits. Lead is steady at previous rates, while spelter remains firm and unchanged.

#### RICE.

In an article on the rice yield, the *New York Mercantile Journal* of a recent date says that comparatively few retail dealers are aware that so large a proportion of "Carolina" rice, as most wholesale dealers call all rice of domestic growth, is produced in the State of Louisiana. The crop usually averages somewhat lower than that raised in South Carolina and Georgia, and when the price of East India kinds rules relatively high, the lower grades are often sold as prime Patna, or even Rangoon. It is really of little moment by what name it is called, as rice is always sold according to its quality; prime Patna being held at as high a figure as common Louisiana or Carolina. The crop of 1874-75 amounted to about 115,000 barrels, of which probably not one-tenth was sold under the name of Louisiana rice. The quality averaged poor, owing to slack cultivation, too eager harvesting, an unfortunate want of water for irrigation, and unfavorable weather near the close of the harvest; and yet some lots placed on the market compared favorably with the better grades of South Carolina.

The crop of 1875-76, just harvested, is reported to be the most abundant ever produced. The area under cultivation was 39,000 acres, or about sixty per cent. more than last year, and the yield is estimated by competent judges at 175,000 barrels. The yield would doubtless have been still larger, but for the fact that a large portion of the land under cultivation was for the first time planted with rice, and under the management of inexperienced planters.

The present crop, different from the last, is reported to be the finest in quality of any yet produced in Louisiana, and is pronounced equal to the average Carolina and Georgia crops of previous years. The season throughout has been all the planters could wish for, and the grains are well filled out and the heads heavy. The seed used has been mostly of South Carolina growth, and to this is largely attributed the improved quality of the present crop.

We add a comparative statement of the Louisiana rice crop for the past twelve years, showing the steady and almost uninterrupted increase from 9,866 barrels in 1864-65 to 175,000 barrels in 1874-75; the figures having been furnished by Messrs. Dan Talmage's Sons:

Years.	Barrels.
1864-65.....	9,866
1865-66.....	11,943
1866-67.....	20,464
1867-68.....	21,663
1868-69.....	41,317
1869-70.....	57,956
1870-71.....	61,256
1871-72.....	20,873

Years.	Barrels.
1872-73.....	52,206
1873-74.....	97,126
1874-75.....	115,000
1875-76.....	175,000

The total yield of American rice may be safely estimated at 73,000 tierces and 175,000 barrels, or a gain over last year of 4,539 tierces and 60,000 barrels.

**IMPORTANT TO COUNTRY MERCHANTS.**—It is not the quantity shipped that pays, but the quality and order in which it is prepared for market. It is generally best to ship regularly, as there will always be enough to stop shipping, when prices decline, to enable the market to recover. Butter should always be packed with "F. F. Salt," and particular pains should be taken that packages are neat and clean, and properly marked. The leaving of a few pounds of salt on the bottom or top of butter only detracts from its value.

Butter should, if possible, be shipped as soon as received.

Eggs should be packed in clean cut straw, or hay, or white oats. Avoid all chaff, sawdust, or anything that has a tendency to moist. Eggs carefully packed and sent while fresh, invariably sell at an advance. If you always put up your goods neatly, carefully and honestly, and mail a correct invoice to your commission merchant, you will receive returns promptly and without any liability of mistake.

In a word, care, neatness, and promptness are essential to success in shipping produce.

**SALT FISH.**—No 1 mackerel should be not less than 13 inches in length from the extremity of the head to the fork of the tail, free from rust, taint, or drainage.

No. 3 mackerel should be not less than 10 inches in length.

No. 4 mackerel comprise all not in the above, and should be free from taint or damage.

The above is the standard established by law in Massachusetts, and is generally accepted by the trade elsewhere.

Mackerel should be kept covered with brine and not exposed to the air, as it becomes rancid or "rusty" in a few days.

Mess mackerel—The finest fish with head and tail removed.

Extra number ones are selected fish.

Large number twos—Fish over thirteen inches in length, and not good enough in quality for number ones.

Scaled herrings should be fat fish, free from scale, and when smoked to be of a bright golden color.

The people of Sorel rejoice in the revival of trade in that interesting town. In manufacturing establishments there is already an activity that is making them forget the financial crisis. There is plenty of work for everybody, and the hum of business is everywhere heard. The Sorelois have much to be thankful for, at a time when other communities in the country are bewailing the hard times.—*Star.*

The work on the new canal, Sault Ste. Marie, Mich., is to be closed for the winter in a few weeks. It will be commenced early next spring. We understand that considerable repairing to the locks in the old canal is to be done after the closing of navigation, under the superintendence of Capt. Gorton, the superintendent of the canal.

### DISEASED MILK.

The following has been addressed to the editor of the *Mark Lane Express* :

Sir,—Diseased milk from thousand of cows is now coming to London every day; it is *positive poison*, and yet I am told there is no Act of Parliament which forbids its being sold; if so, it is all wrong. What are the Government about, I wonder? The inspector has no power to prevent the sale of the milk.—

Yours truly,

A PRODUCER.

### COMMERCE OF NEW YORK.

The returns of the foreign commerce of the port of New York for the month of September, has been given to the public, and we are enabled to lay before our readers full returns for the first three quarters of the current year. The total for the month of September shows a considerable decline in comparison with the totals for the same month in 1874 and 1873. In September, 1872, the imports amounted to \$36,000,000; in 1873, \$30,648,996, and in 1874, \$31,371,083; while in 1875 the total value of the imports landed here was only \$24,510,040—a decrease of \$8,861,043. The following is a comparative summary of the imports at New York for the month of September, in the years 1873, 1874, and 1875 :

	1873.	1874.	1875.
Ent. for cons. . . . .	\$15,652,471	\$16,461,723	\$11,932,698
" for wareh'g. . . . .	8,551,041	9,537,649	5,251,769
Free goods. . . . .	5,606,223	7,313,719	6,059,601
Specie & bull'n. . . . .	876,261	1,027,932	1,236,183
Tot. ent. at p't. . . . .	\$30,648,996	\$31,371,083	\$24,510,040
Withdrawn from warehouse. . . . .	10,643,181	10,869,413	10,347,320

The stock in bond has been drawn upon as usual at this season, and has been reduced during the last month about five million dollars. The total stock of all kinds of foreign merchandise held here in bonded warehouses on the first of October was about \$28,750,000, at its foreign valuation. The comparative imports at this port for the first nine months show an average decrease of \$4,530,973 per month. The total imports for the first nine months in the years 1873, 1874 and 1875 were as follows :

	1873.	1874.	1875.
Ent. for con. . . . .	\$143,353,313	\$138,116,490	\$118,511,581
" wareh'g . . . . .	100,371,260	89,983,512	77,048,936
Free goods. . . . .	67,960,217	83,056,936	69,897,922
Specie & Bull. . . . .	3,901,492	5,037,889	9,957,618

Tot. ent. at p't. . . . .	\$315,586,282	\$316,194,866	\$275,416,060
Withdrawn from warehouse. . . . .	96,840,250	81,840,251	77,078,890

The following table gives the imports as above classified into dry goods, general merchandise and specie :

	1873.	1874.	1875.
Dry goods. . . . .	\$98,893,703	\$89,492,332	\$85,349,404
Gen'l mdse. . . . .	212,791,682	221,664,645	180,109,038
Specie. . . . .	3,901,492	5,037,889	9,957,618

Total. . . . .	\$315,586,282	\$316,194,866	\$275,416,060
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The corresponding total for the first nine months of 1872 reached \$350,282,961. It will be seen that the decrease in the receipts of foreign dry goods is not large as compared with the falling off in general merchandise. The latter classification includes coffee, drugs, china and earthenware, furs, fruits, leather and skins, liquors, metals of all kinds, sugar, tea, wool, and a great variety of miscellaneous articles. There has been a gain in the imports of specie and bullion, but most of this has come here

for re-shipment to other foreign ports. The decrease in general merchandise of \$41,553,697 may partly be attributed to other causes than the general depression in business here.

The revenue received at this port for the month of September shows a falling off of \$1,236,443.83, as compared with the receipts for the same month in 1874. The following figures give the cash receipts for the month of September in the years 1873, 1874, and 1875, and for the first nine months of those years :

	1873.	1874.	1875.
In Sept. \$10,959,722.11	\$11,400,273.11	\$10,168,829.23	
Previous 8 mos. . . . .	\$5,013,531.93	78,345,015.96	71,632,256.46
9 mos. . . . .	\$95,973,251.94	\$89,745,289.07	\$81,799,115.74

For the first nine months of 1873 the cash duties at this port were \$113,683,153.73. The current receipts are quite equal to the ordinary estimates, the decline being not unexpected.

The imports as above given are stated at their foreign cost in gold, with freight and duty not added. The exports are reckoned at their market value in currency on the day of shipment, except specie and bullion, which is shipped at its tale value. The decrease in the exports has been a disappointment to many, as it was expected they would compare favorably with last year. The exports to foreign ports for the month of September, in 1873, 1874 and 1875, were as follows :

	1873.	1874.	1875.
Dom. produce . . . . .	\$25,089,449	\$21,203,301	\$18,974,665
For. free goods. . . . .	155,007	123,510	43,602
" dutiable. . . . .	563,936	363,873	445,027
Specie & bull'n . . . . .	1,602,625	2,222,533	1,255,001

Total exports. . . . .	\$27,801,667	\$23,913,217	\$20,758,995
exclusive of specie . . . . .	25,700,042	21,600,714	19,463,094

The total exports for the first nine months of the present year and for the years 1874 and 1875 were as follows :

	1873.	1874.	1875.
Dom. prod. . . . .	\$205,756,640	\$209,268,000	\$179,669,771
For. free gds. . . . .	1,618,167	1,622,651	1,515,198
" dutiable. . . . .	6,877,128	5,275,906	4,575,411
Specie & bull. . . . .	41,559,101	42,061,234	61,586,294

Tot. exports. . . . .	\$260,811,036	\$265,822,791	\$247,267,584
exclusive of specie. . . . .	215,251,935	216,161,660	185,651,480

As we intimated above, the decrease in imports may in part be attributed to other causes than the general and protracted stagnation, but that the exports should also have fallen off so largely gives a more serious aspect to affairs. There can be no immediate improvement expected in this direction, unless exports are stimulated by lower prices here, in which case the benefits would be only nominal, as prices of our cereals and other products and manufactures are already as low as they can be produced with reasonable profit.—*Mercantile Journal.*

The action taken by the Directors of the Metropolitan Bank, in deciding not to pay any dividend for the current six months, will doubtless meet with the general approbation of the public, and be viewed in the light of a step to strengthen the position of the bank. When we consider that declared dividends are not always an index to the ability to pay them and that such a decision requires no little degree of courage in a period of commercial depression, this resolve on the part of the Directors is worthy of commendation.

Commodore Vanderbilt is pretty well understood and disliked in Chicago. The *Tribune* of a recent date gives a picturesque description of his recent doings and their influence on the grain movement. It says: During the past week a dark and threatening storm-cloud has risen over the business and financial interests of the West. On its black surface, drawn in the suggestive colors in which Mephistopheles delights to dwell, appears, the form of Commodore Vanderbilt, his foot on the neck of poor John W. Garrett of the Baltimore and Ohio Railway, and skinny fingers grasping at the splendid crop of the West. Avarice, ghastly and insatiable, gleams out in every feature, and yet a sardonic grin may be detected over the millions he hopes to extort from the hard earnings of the West by exorbitant freights on her products to the seaboard. It may be well to hint to this remorseless pirate, in the course of his long life, levying a more grinding tribute upon the commerce of the country than ever Lafitte did upon that of the Gulf of Mexico, that in the end his grasping avarice will be sure to defeat itself. For the last two years, through the competition of the Baltimore and Ohio Railway, the people of the West have had reasonable freights. Under its healthy influence the grangers went to sleep; but they are not yet dead, as Vanderbilt and his confederate sharks fondly hope. The proposed operation will wake them into stronger and more desperate life than ever before. Five years ago they burnt corn within two hundred miles of Chicago because the extortionate freights made it cheaper than coal. These railway magnates may as well know that the people will find a way to break through vested rights, backed even by a hundred Dartmouth College decisions when exactions have reached the limits of endurance. Let them be wise while they may, be content with reasonable profits, and all will be well. As these extortionate freights must come out of every man's pocket at the West, be he banker, merchant, manufacturer, and even down to the hod-carrier—a multitude too numerous and too powerful to be successfully resisted—it is hoped that the warning here given will have some effect even upon the selfish greed of eastern railway managers.

The money column of a recent number of the *Philadelphia Inquirer* contains a well written article on insurance, from which we make the following extract, remarking that the insurance president therein referred to is by no means a rare exception. There are many companies, having risks crowded into a very small compass in New York and Philadelphia, that would be bankrupted by a fire that should burn a half dozen blocks. They are betting the blocks won't burn. "A short time since the president of a fire insurance company boasted of the number and amount of his policies in the dry goods district, as it is called. In reply to the statement that the risks were excessive and that a large fire would certainly bankrupt his company, he admitted the charge; but he stated that as long as no fire occurred his company was safe; and that the profits were large enough to permit him to take the risks of fire and consequent bankruptcy. Of course this is nothing less than downright gambling. It is

not business; and if the insurance company of which this person is president, and those insured by it, escape a great disaster, it will be from other causes than business foresight and discretion."—*Chicago Herald*.

The Pacific Mail Company have sold four of their wooden steamers for \$890,900. The steamers have been running on the inland waters of Japan, and were bought by a company, under the patronage of the Japanese Government. The sale will enable the Pacific Mail Company to pay off a large portion of its indebtedness, especially in view of their clever manipulation of the proceeds.

Another conflict between the coal operators and miners in the anthracite region of Pennsylvania is regarded as among the near possibilities, and with it a recurrence of last winter's reign of terror and lawlessness. One of the largest of the operating companies, the Lehigh & Wilkesbarre, has reduced its working time, and the miners point to former experiences in support of the presumption that reduction of wages will come next.

The difficulties surrounding the financial position of the Grand Trunk Railway Company have been so great that the President, Mr. Richard Potter, has, it is reported, contemplated resigning his office. He was, however, persuaded by his colleagues to continue at his post. It is clear that Mr. Potter has quite enough legitimate business on hand without engaging in a crusade against Canadian railways or any other Quixotic enterprise.—*Globe*.

A Stationers' Board of Trade was organized in New York about a month ago, for the purpose of advancing the interests of dealers in books, papers, stationery and all branches of business connected with those trades. It is formed on the model of the old Stationers' Hall in London. A board of directors was elected on the 15th inst. to draft a constitution. In accordance with a call published by them the members met a few days ago to consider their report. A constitution was adopted, and the following officers were elected:—Willy Wallach, President; A. Von Au, of the firm of Liebenroth, Von Au & Co., Vice President, and W. I. Martin, of the firm of Samuel Raynor & Co., Treasurer. The meeting then adjourned till Thursday, when the board of nine directors will be completed by the election of three new directors, only six having been thus far appointed. The meeting also takes into consideration a set of by-laws that will be presented.

THE TRAVELERS insures against general accidents—not accidents of travel only, but the thousand and one casualties to which men are exposed in their lawful pursuits. It issues policies for the year or month, which are written without delay by any authorized agent. It insures men of all occupations and professions, between the ages of eighteen and sixty-five, at premiums which are graduated by the occupation and exposure. The rates are low, varying from \$5 to \$10 a year for each \$1,000 insured, (for occupations not classed as hazardous) covering both fatal and non-fatal disabling injuries.

THE TRAVELERS invites attention

to the very large number of losses actually paid, (21,500) to the large amount disbursed in cash benefits to its policy holders, (over \$2,000,000,) averaging seven hundred dollars a day for every working day since the company began business, and especially to the small cost in proportion to the possible benefits.

The head office for the Dominion is in Montreal under the management of Messrs. Foster, Wells & Shackell.

#### FIRE RECORD.

Bloomfield, Ont., Oct. 12th.—Dwelling-house belonging to Mr. Alva Hubbs, near Bloomfield, destroyed by fire.

Brantford Tp., Ont., Oct. 12th.—A threshing machine, owned by Thos. Brown, destroyed by fire. Supposed to be the work of an incendiary.

Hareford, Que., Oct. 12th.—A dwelling-house, barn and shed, occupied by Clarence Green, and belonging to A. W. Pope, were totally destroyed by fire, with most of the contents. Loss about \$1000; partially insured.

Smiths Cove, N. S., Oct. 13th.—An unoccupied building, belonging to Mr. John Wilson of Weymouth, caught fire and was burned to the ground.

Welland Station, Ont., Oct. 16th.—A fire broke out in the station house of the Canada Southern Railway, but was extinguished before any serious damage was caused.

St. Croix, Oct. 16th.—The dwelling-house and outhouses of Mr. Samuel Lee Calais Union, were burned to the ground. Insurance \$700, which is thought will cover the loss.

Pembroke, Ont., Oct. 17th.—G. Matthew's house was burnt. Supposed to be the work of an incendiary. No insurance.

Almonte, Ont., Oct. 19th.—A fire destroyed the building with contents occupied by J. C. Hodges, grocer, and the roof of the building occupied by Miss Lindsay, milliner, who saved most of her goods. Buildings owned by Mr. Bruce.

London, Oct. 21st.—The carpenter shop of Alderman Bunn was destroyed by fire. A young man named McNamara was arrested by the police on a charge of being the incendiary.

Ottawa, Oct. 21st.—Nelson's saw, shingle, and lath mills, about two miles from the city, were burned to the ground. The origin of the fire is unknown. The loss will probably be \$10,000; insurance \$4,000.

Petersville, N. B., Oct. 22nd.—John Gallagher's one-and-a-half storey dwelling was burned; insured for \$500 in the Commercial Insurance Co.

Delhi, Ont., Oct. 22nd.—The barn owned by Mr. Anthony Curtis, proprietor of the Railroad House, destroyed by fire. Loss about \$500, partially covered by insurance; cause unknown.

Ottawa, Oct. 22nd.—A fire in Russell's furniture store destroyed about \$1,500 worth of stock, and damaged the building to the extent of \$600. The loss is fully covered with insurance.

London, October 22nd.—A fire broke out at Fitzgerald & Co's oil refinery. While one of the men, with a lamp in his hand, was turning off the tap of one of the acid tanks, the gas caught fire, and in a moment the whole tank was in a blaze the fire was confined to the tank in which the fire originated, which was entirely consumed. Loss trifling.

Hamilton, Oct. 23rd.—A house occupied by a family named Stanford, on the mountain, with contents destroyed by fire. Accident.

New Ross, N. S., Oct. 23rd.—The School House was destroyed by fire; supposed incendiarism.

Moncton, N. B., Oct. 23rd.—A fire destroyed the billiard and bar-rooms of D. M. Stevens, loss \$1,200; insured.

Yarmouth, N. S., Oct. 23rd.—A fire destroyed



the Surprise Foundry and block manufactory of Israel Horton & Son, Joseph W. Crowell's blacksmith's shop, and the sail loft of Goudy & Adams. The fire started in the blacksmith's and is said to be the work of an incendiary; loss between \$15,000 and \$20,000.

Milton, Ont., Oct. 23rd.—The barn and out-buildings of Mr. David Featherstone, near Drumfrin, whose dwelling was burned about three weeks ago, were totally consumed by fire to-day. The barn contained all his grain, being upwards of two thousand bushels.

Orangerville, Ont., Oct.—The planing and sash factory of Messrs. D. & A. Macdonald was totally destroyed by fire. Loss \$5,000; no insurance. Cause unknown.

Lynden, Oct. 25th.—The planing mill owned by Mr. Bishop, of Jerseyville, was destroyed by fire. Loss about \$3,000; no insurance.

Montreal, Oct. 26th.—Unoccupied wooden house near the reservoir owned by C. E. Smith. Loss between \$400 and \$500. Insured.

Belloville, Ont., Oct. 26th.—A fire broke out this morning in a block of frame buildings on Pinnacle street, destroying three residences and two stables. Loss considerable.

Jerseyville, Ont., Oct. 26th.—The planing mill owned by Mr. Bishop, of Jerseyville, was destroyed by fire. Loss about \$3,000; no insurance.

Hespeler, Ont., Oct. 26th.—Robt. Little's cheese factory, 2nd Con. Puslinch, burnt; stock and machinery saved; a lot of farming implements destroyed. Supposed to be from a stove-pipe. Insured in Waterloo Mutual.

Aurora, Ont., Oct. 27th.—Blackhawk mills burnt down. Loss \$35,000, insurance \$300.

Montreal, Oct. 27th.—James Callen's tailoring establishment damaged by fire to the extent of \$100.

Listowell, Ont. 27th.—Hay & Hackings' saw mills in Wallace, burnt. Loss \$6,000; insurance \$4,700. Fire caused by a spark from the boiler.

Elora, Oct. 29th.—The barn of Mr. Gilmore, situated on the town line between Minto and Arthur, struck by lightning, and destroyed with entire contents, being the whole of this year's crop, machinery, etc., the building being destroyed in so short a time that nothing was saved. Loss heavy; insurance on barn and contents, \$800.

## Commercial.

### MONTREAL GENERAL MARKETS.

MONTREAL, Oct. 23th, 1875.

Since our last review there is little change to note in the general business outlook. In nearly all departments there has been a moderate activity, and remittances are coming in rather freely, particularly from the West, where the produce movement is more active than in the Eastern Provinces. A great deal of indebtedness has been cancelled, but many dealers are only paying off a part till they realize further from the farmers. The policy of the banks still remains unchanged, discounts and advances on stocks being rather difficult to procure. It is not expected that the success of the new Canadian loan will have any more than a slight moral effect on the stringency of financial affairs, as very little of it is likely to be placed on the market, although it will relieve the banks meantime from the expected call for deposits on the part of the Government. A more confident feeling prevails among business men, that they prepared in season for the expected crisis, that the storm has come and found them prepared, and the result is that it is passing away leaving little or nothing to mark its progress. It is expected that when the Spring trade opens we shall hear nothing more of the late depression, though it is to be hoped that the lesson gained by some will not be forgotten.

ASHES.—Receipts continue fully equal to the demand, but not in excess. The sales of the week comprise 250 brls. Firsts Pots at \$4.85 to 5.00 in shipping parcels and \$4.80 to 4.90 from first hand. Market closing quiet at \$4.77 1/2 to

4.85. Seconds \$3.80 to 3.99 and Thirds \$2.90. Pearls are quiet, with only 12 brls received this week. There are no sales reported, buyers being unwilling to pay price asked, \$5 25 for Firsts; 15 brls. Seconds sold at \$1.40. The receipts to this date have been 13,597 brls Pots; 2149 brls. Pearls. The deliveries 12,219 brls. Pots and 2177 brls. Pearls, and the stock in store is 1769 brls. Pots and 956 brls. Pearls.

BOOTS AND SHOES.—The quiet in the trade reported last week still continues. Stocks in retailers' hands do not seem as yet to need much replenishing, and manufacturers are already turning their attention to spring stocks. We quote prices unchanged as follows:—Men's kip boots, \$2.75 to 3.00; ditto French calf, \$3.00 to \$3.75; ditto buff congress, \$2.00 to 2.50; do. split brogans, \$1.10 to 1.25; ditto kip brogans, \$1.30 to 1.50; boys' stoga boots, \$1.25 to \$1.90; ditto buff and pebbled congress, \$1.40 to \$1.50; women's buff and pebbled balmorals, \$1.30 to \$1.75; ditto prunella balmorals, 75c. to \$1.75; ditto congress, 75c. to \$1.75; misses buff and pebbled balmorals, \$1.00 to \$1.25; ditto prunella balmorals and congress, 70c. to \$1.25; children's ditto ditto, 50c. to 75c.; turned cacks, 25c. to 50c.

CATTLE.—There were 22 car loads of cattle and 5 car loads of hogs on the market this week as compared with 17 last week, and 16 the week before. The cattle and hogs offered were of good size and quality, but there were not many buyers present, and business was dull, partly owing to the large supply last week and the full market this, and all sales effected were at lowering prices. A lot of 11 head, averaging 800 lbs each, were sold at \$28 apiece, or \$3.50 per 100 lbs live weight, and 10 good steers averaging 1,100 lbs each brought \$42, or \$3.80 to 3.32 1/2. A car load of oxen were sold at \$0 each, or about \$4.00 per 100 lbs. This was about the highest price paid.

There were few sheep and lambs on the market, and prices are about the same as last week, Sheep—Extra quality, \$7.00; good do, \$5.00 to 6.00 each. Lambs—Good \$2.00 to 3.00; extra do, \$4 each. Sheep and Lambs from \$4 to 5.00 each. Milch Cows in fair demand: worth \$40 and \$60 each for good; Midding, \$20 to 30. Working oxen by the yoke, \$90 to 120. Hogs in fair supply and good demand at \$7.25 to 7.75, and for a few superior hogs \$8 per 100 lbs was paid.

DRUGS AND CHEMICALS.—During the past week a fair business has been doing and prices continue steady at former quotations:—Soda Ash at \$1.90 to \$2.25; Sal Soda, \$1.50 to 1.75, according to quantity; Soda Bicarb, \$4.00 to 4.25; Bleaching Powder, 2 1/2c to 2 3/4c; Caustic Soda, 3 1/2c to 3 3/4c; Alum, 2 to 2 1/2. Extract Logwood continues scarce and firm at 12c. to 12 1/2c. for bulk, and for packages in proportion.

DRY GOODS.—Trade in this department during the past week has not been up to expectations. Travellers with samples are now out on their "sorting up" trip, and report that business is reviving throughout the country. Money receipts, we are told, are quite up to the average at this season. Stocks, although not large, are still well assorted.

FISH.—The market has been steadier and holders are firm, but the prices at present check the demand just now, although these prices must be obtained as the stocks of all fish are much less than for some years, and the catch of herring has not been as large as reported, several sailing vessels and a steamer having been unable to obtain cargoes intended for this market.—Labrador Herrings \$5.00 to 5.25; Dry Cod, very scarce, \$5.50; Mackerel, in fair demand, \$7.50 to 8.50; Canned goods, very quiet; Salmon steady, 13 to 15c.; White Fish \$4.50 to 4.75; Trout, \$4.50.

FLOUR.—The monotony of a dull and drooping market, which has characterized the month, has not been broken during the past week, the market on no day during its course having been more than fairly active and the supply being ample for all brands except Spring Extra, they are to be bought at from 5c. to 10c. lower than when our last report was issued. The current prices of the several grades are as

follows:—Extra Super, \$5.30 to \$5.40. Extra Superfine \$5.20 to \$5.22 1/2. Fancy, \$5.05 to 5.10. Spring Extra, \$4.80 to \$4.90. Strong Bakers, \$5.10 to \$5.25. Superfine, \$4.65 to 4.70. Fine, \$4.20 to \$4.30. Middlings, \$3.90 to 4.00. Polards, \$3.35 to \$3.50. U. C. bag flour per 100 lbs., \$2.40 to \$2.45. City Bags (delivered), \$2.60.

FREIGHTS.—Enquiry still continues good, and 2s. 6d. is asked for Liverpool. There is very little tonnage in port, and but little more to arrive, so that we may look for high rates till the end of the season.

FURS AND SKINS.—There is no change to report in this department since our last review. We quote: Beaver, \$2.00 to 2.25; Prime Black Bear, \$6 to \$12.00 according to size; Fisher, \$5.00 to \$7.50; Silver Fox, \$25 to \$60; Cross Fox, \$2.00 to \$5.00; Red Fox, \$1.25 to \$1.50. Lynx, \$1.50 to \$1.75; dark Labrador Martin, \$7 to \$8; pale Martin, \$1.50 to \$2.00; prime dark Mink, \$2.50; fine dark Otter, \$8 to \$10; Fall Muskrat, 12c. to 14c.; Winter do, 18 to 20c.; Spring do, 25c.; Raccoon, 25c. to 60c.; Skunk, 20c. to 50c.

GRAIN.—Business here continues restricted owing to the scarcity of freight, though the Chicago and Milwaukee reports show a slightly better business but with lower prices. Some few transactions have been made here in Treadwell, and we notice from this morning's English advices that floating cargoes of wheat are firmer. The latest sales here have been on the following basis: Canada Spring Wheat, \$1.12 to \$1.14. Treadwell (ex cars), \$1.12 1/2 to 1.13 1/2; do (about \$1.14 to \$1.15; Gold Drops (about) \$1.14 1/2; Red Winter (about) \$1.05. Peas (ex cars) 8 1/2c; about 88c. per 60 lbs. Corn held at 69c., but may be quoted 50c. to 61c Oats 30c to 38c. Barley according to sample, 70c to 90c. Oatmeal 4.80 to 4.90 per brl. 100 brls sold yesterday at \$4.90.

GROCERIES.—The amount of business doing during the week has been moderate, and prices show little change. The Tea market continues depressed, and it is difficult to realize any margin on importations. In Yokohama, prices tend downwards and we feel that no reaction is possible here for some time: Japans are at moderate figures with a fair ordinary consumptive demand. There is a somewhat increased demand for cheap grade Young Hyson, but at low rates. Coffee is without change, stocks light. Java is at 31c. Rio at 25c. appears to be the only berry offering under 26 1/2c. or 27c.

FRUIT.—Some New Malaga fruits are offering, Layers \$2.20; loose Muscels \$2.00; London Layers \$3. New Currants are rather scarce and firm at 5 1/2c. to 6 1/2c. per lb.; Valentias 7 1/2c.; to arrive 7 1/2c. to 8 1/2c. The arrivals of new fruit so far include only a small quantity of Denia. Malaga Fruit and Currants expected only in small quantities owing to limits being too low to enable agents at the other side to fill orders. Valentia raisins are worth from 7 1/2c. to 8 1/2c.; Sultanias 12c. to 12 1/2c. Figs 12c. All new fruit.

SUGARS are without material change. Our market for Yellows is not overstocked, and a moderate advance is looked for in keeping with change in freights and insurance. White grades at refinery are unchanged. American granulated and dry crushed are easier, offering here at 8 1/2 and 9 1/2 respectively. It is now probable that the old drawback on refined white will be allowed in the United States.

RICE.—Last English reports note an advance in prices, but our market is dull at \$3.60 to 3.90. Syrups.—Prices remain unchanged.

SPICES.—There is no change to note in spices with the exception perhaps of a somewhat lower rate for Black Pepper which ranges from 12 1/2c. to 13 1/2c. Our market is, however, fully stocked for the existing limited demand. Cassia selling at 16c. to 18c. Pimento steady. Nutmegs.—Inferior offering a little lower.

HARDWARE.—Prices remain without change, and the trade, mindful of the sudden close of navigation through the canals in one or two recent years, are pushing forward all lots of heavy goods with energy. A great steadiness

of prices may be noted for over a month, and we think but slight changes will take place during some months, as no serious additions to stocks can be looked for in this advanced season of the year. We quote: *Pig Iron*, Eglington & Clyde, per ton of 2240 lbs., Canbroc, \$21.00 to 21.50; Summerlee & Calder, \$23 to 23.50; Langloan & Gartslerie, \$23 to 23.50; American, \$26 to 28; Hematite, \$30 to 31. *Bar*, per 100 lbs.—Scotch and Staffordshire, \$2.30 to 2.50; best do., \$2.55 to 2.75; Swedes & Norway, \$5 to 5.50; Lowmoor and Bowling, \$6.50 to 7. *Canada Plates*, per Box—Swansen, \$4.60 to 4.70, or Pem., \$4.60 to 4.70; Arrow, \$4.75 to 5.00; Hutton, \$4.25 to 4.50. *Tin Plates*, per box.—Charcoal IC., \$3.50 to 0.00; ditto IX, \$10.50 to 11.00; ditto DC., \$1.75 to 8.25; Coke IC., \$7.25 to 7.50; 14 x 20, 25c. extra. *Tinned Sheets*—Charcoal best No. 25, 14c. *Galvanised Sheets*—best brands No. 28, 9c. to 9½c. *Hoops and Bands* per 100 lbs., \$3 to 3.25. *Sheets*, best brands, \$3.50 to 3.75. *Boiler Plates*, ordinary brands, \$3.25 to 3.50; *Russian Sheet Iron* per lb. 16c. to 17c.; *Out Nails 2d Lath*, \$1.75; ditto, 2½d to 4d; shingle \$3.95; ditto, 5d to 10d, \$3.45, ditto 12d and larger \$3.15; 100 keg lots, 5 per cent. discount. *Out nails patent Chisel-pointed 25c.* extra. *Pressed Spikes* \$1.25 to 5; *Shot Canadian \$7 to 7.25.* *Lead*—per 100 lbs. *Pig*, \$6.50; *do sheets* \$6.50; *do Bar*, \$6.50. *Steel*, cast—per lb. 13c to 14c. *Spring* per 100 lbs. \$5.00 to 5.60; *Sleigh Shoe* \$3.75 to 4.00; *Tire ditto*, \$4.25 to 4.50. *Ingot Tin*, 24c. to 25c.; *Ingot Copper*, 23c. to 24c. *Horse Shoes* per 100 lbs., \$5 to 5.25. *Proved Coil Chain* 7in., \$0.00 to 6.50; *Anchor*, 7c. to 8c.; *Anvils 10 to 12c.* *Iron Wire*, per bd., \$2.50 to 2.60; *Window Glass*, 25 up to united inches, \$2.20 to 2.30; up to 40 inches \$2.40 to \$2.50; up to 50 inches, \$2.80 to \$2.90.

**LEATHER.**—Since our last report the market has been fairly active, both in sole leather and measured stock. But prices still rule low, concessions having to be made to buyers. It is to be expected that next month will be a dull one, owing to the fact that manufacturers take stock on the 1st December, and are desirous of running down their supply of material as low as possible before that date. Spanish and Slaughter move in comparatively small lots; little or nothing doing in Buffalo. Buff has been sold in fair parcels but at reduced rates. Prices of other goods as quoted in our Prices Current.

**Liquors.**—No change in prices or movements since our last review. We quote *Brandy's*: Hennessy's, \$2.60 to 2.75; Martell's per gal., \$2.60; Otard, Dupuy & Co., 2.30; Pinet, Castillon & Co., 2.30 to 2.50; *Vine Growers' Co.*, 2.30; Mulary, Bellemey & Co., 2.30; Jules Robin's, 2.30; J. Denis, H. Mounie & Co., 2.30, in cases; per doz., 6.00 to 15.00; *Jamaica Rum*, 16 o. p., per gal. 2.25 to 2.30; *Holland Gin*, 1.60 to 1.75; *Green Gin*, 3.75 to 4.00. *Red Gin*, 7.25 to 7.50; *Alcohol 60 o. p.*, 57c per Im. gal.; 65 o. p., 62½c. per Imp. gal.; *Rye Whiskey*, 34c. per Im. gal. in bond; *Eng. Ale* per doz., 2.50 to 2.70; *Eng. Porter*, 2.50 to 2.70; *Dublin Porter*, quarts, 2.50 to 2.70; pints, 1.50 to 1.70; *Montreal East India quarts*, 1.15 to 1.24; *Montreal East India pints*, 70c. to 75c.

**Lumber.**—There is no change in the lumber trade this week, stocks are heavy and are still accumulating. Prices are about the same as last week, but the demand here has been almost nominal. Some shipments continue to be made from the Ottawa section to the States. Prices at Quebec: *Pine deals*, 1st quality, \$90 per Quebec standard; 2nd do, \$56do; 3rd do, \$28 00 *Spruce deals 1st quality*; \$32.00 do. 2nd do. \$24 do; 3rd do, \$16 do with little demand. Prices at Montreal shipping culls \$8 per m. feet. *Spruce Sidings* \$8 do. *Pine*—Common boards and scantling, \$10 to \$16 per m; *Clear lumber*, \$30 to \$45; *First quality lumber*, \$30 to \$35; *Third-class, three inch deals*, \$30 to \$36 per m, surface measure; *Oull deals*, \$18 to \$24 do.; do. dressed, \$35 to \$40 do.; 2 by 1 inch furrings, \$4 per 100 pieces; *Laths*, \$1.30 to 1.50 per m; *Spruce lumber*, \$10 to \$12 per m feet; *Spruce deals*, \$24 per m feet, surface measure; *Hemlock lumber*, \$9 to \$11 per m feet; long pine

lumber, for building purposes, \$18 to \$34, according to length and size; long hemlock lumber is \$3 less per m feet than pine. *Dressed lumber*—1 inch boards, \$18 to \$20 per m feet; do. 1½ inch roofing, \$20 do.; do. 1½ inch flooring, \$20 to \$24 do.; do. 1½ inch flooring, \$26 to \$30 do.; do. 2 inch flooring, \$28 to \$34 do. **Oils.**—There is a firmer tone in Cod Oil, and we learn that there will be very few further shipments of any consequence to this port before the close of navigation, so that we must look for an advance shortly. The quantity at present in the market is much below the stock of former years, but the stagnation in the leather trade will tend to keep prices rather lower than would otherwise be the case. There is no change to note in other fish oils. *Olive Oil* is firm at quotations, and the English market, which is very bare of this article, shows a slight advance.

**Naval Stores.**—Turpentine continues firm at the advance, and may be quoted at 54c. to 55c. Rosins, Pitch and Tar unchanged with moderate demand. *Paints* without change.

**Provisions.**—The demand for provisions generally is but small in sympathy with other branches of trade, but we note a good demand for some kinds. *Butter*—There is a good demand for fine late fall made Butter. *Township*, 21½c. to 22½c.; *Brockville and Morrisburg*, 21c. to 22c.; *Western* not much enquired for, 17c to 20c. *Cheese*—The demand for good fall continues brisk at 10½c. to 11c., and for first-class at 11½c. A large stock of early made in the market for which almost any price would be taken. *Pork* is in rather less demand owing to the depression in the Lumber trade, and prices are a shade lower. *New Mess (inspected)*, \$23.75 to \$24.25, and *Thin mess* remains unaltered at \$22.

*Beef*.—In moderate request at old prices, \$15.50 to \$16.00. *Lard* scarcer and in great demand at old rates, tierces 15c., pails 15½c. *Eggs* in very good demand, and market almost bare of stock, 19c. to 20c. *Hops*.—Brewers are pretty well supplied now, the market well stocked, 11c. to 15c. *Salt*.—The importations are a little larger than were expected, and in consequence prices from wharf are easier though in store firm, as better prices must obtain. *Liverpool coarse*, 65c. to 70c.; *Pine*, 80c.; *Factory filled*, \$1.25 to \$1.35 according to brand.

**SEEDS.**—*White Beans*, \$1.20 per bush; *Timothy* \$2.75 do. *Clover*, 10c. per lb.

**TALLOW.**—*Rough*, 4½c. to 5½c. per lb.; *do rendered*, 7½c. to 8c. and 8½c. per lb.

**Wool.**—The mills still remain closed and stocks are accumulating. Some offerings are made at a shade lower, still in the absence of demand we consider the price nominal. We quote as follows:—*Fleeces*, 30c. to 35c.; *pulled super*, 30c. to 35c.; *do. medium*, 28c. to 32c.; *do. No. 1 quality*, 26c. to 28c.; *do. black*, 26c. to 32c.

Exports.

Comparative statement of Exports at the Port of Montreal to Great Britain, Ireland, Halifax, Picton, St. John, Prince Edward's Island, St. John's, N. F., Marseilles, Havanna, Boston, Montevideo, Buenos Ayres, Australia, &c., 1 Jan'y. to 28 Oct., inclusive.

	1874.	1875.
Ashes.....	14,267	13,587
Bacon.....	27,459	13,728
Barley.....	1,499	1,341
Butter.....	80,693	100,440
Cheese.....	339,659	426,484
Corn.....	2,568,731	1,617,484
Flour.....	485,192	362,987
Lard.....	48,380	19,244
Oats.....	35,029	153,507
Peas.....	1,403,837	1,386,356
Pork.....	8,587	6,337
Wheat.....	7,205,174	6,473,431

REMARKS.

*Ashes.*—Decrease compared with last year 650 brls. Exports for the week, 374 brls. *Pot, Pearl.* *Bacon.*—Decrease, 13,731 bxs. Exports for the week, 168 boxes. *Barley.*—Decrease, 198 bush. receipts

*Butter.*—Increase in exports, 19,744 tubs. Exports for the week, 10,302 tubs.

*Cheese.*—Increase in exports, 86,825 boxes. Exports for the week, 22,921 boxes.

*Corn.*—Decrease in exports, 951,247 bus. Exports for the week, 104,185.

*Flour.*—Decrease in exports, 122,205 brls. Exports for the week, 27,545 brls.

*Lard.*—Decrease, 29,136 brls. Exports, 15 brls.

*Oats.*—Increase in exports, 118,478 bush. Exports for the week, 300.

*Pork.*—Decrease in exports, 2,250 brls. Exports for the week, 90 brls.

*Peas.*—Decrease in exports, 17,481 bush. Exports for the week, 90,162 bush.

*Wheat.*—Decrease in exports, 731,743 bushels. Exports for the week, 297,301 bush.

The S.S. "Quebec" arrived off Father Point at 4 a.m. on Wednesday. 15 cabin and 20 steerage passengers.

The mail for England, per S.S. "Prussian," will be closed at the Post Office at 7 p.m. on Friday 29th inst.

S.S. "Gamma," Luckhurst, Master, from London, passed Father Point 3.45 p.m. on Wednesday. All well.

Per S.S. Polynesian.

(From the London Shipping and Mercantile Gazette, from the 11th to the 14th Oct.)

SAILED FOR GASPE.

Ezel, Rendel, Cadiz, Oct. 2.

ENTERED OUT FOR MONTREAL.

Quebec (s), Tharlie, London, Oct. 14.

ARRIVED FROM THE SAQUEBAY.

Thorsberg, Larsen, Southampton, Oct. 12. Sarah, Kepping, London, Oct. 13.

ARRIVED FROM MONTREAL.

Derwent (s), Gravesend, Oct. 9. Sneider, Anderson, Queenstown, Oct. 9. Sarah Ellen, Dublin, Oct. 9. Nathanja, Mekkleston, Gloucester, Oct. 12. Mustang, Birkland, Gloucester, Oct. 12. Marina (s), Glasgow, Oct. 10. Larkspur, Dublin, Oct. 11. Palestine (s), Liverpool, Oct. 12. St. Lawrence (s), Hyde, London, Oct. 13. Richard Mandell, Danielson, Gloucester, Oct. 13. Pomona, Johnson, Queenstown, Oct. 12. Esra, Jorgeson, Gravesend, Oct. 13. Sindemann, Dublin, Oct. 13.

BELLEVILLE CHEESE MARKET.

Oct. 26th.—2300 boxes of Cheese were shipped to-day; August, 19c to 10½; Sept. and Oct. 10½c to 11c.

IMPORTERS.

Comparative statement of Imports at the Port of Montreal from 1st Jan. to 28th October in each year, inclusive.

	1874.	1875.
Ashes.....	14,363	15,706
Bacon.....	5,302	29
Barley.....	45,451	84,600
Butter.....	78,956	106,321
Cheese.....	330,999	473,896
Flour.....	875,545	842,680
Indian Corn.....	2,464,835	1,719,941
Lard.....	27,935	315
Oats.....	160,642	132,123
Peas.....	817,201	880,506
Pork.....	20,919	20,642
Wheat.....	7,382,929	7,340,884

REMARKS.

*Ashes.*—Increase compared with last year, 1,343 brls. Receipts for the week, 257 brls. *Pot, 20 brls. Pearl.* *Bacon.*—Decrease in receipts, 6,273 boxes. Receipts for the week.

*Barley*.—Increase in receipts, 39,149 bush. Receipts for the week, 4,900 bush.  
*Butter*.—Decrease in receipts, 27,365 tubs. Receipts for the week, 9,287 brls.  
*Cheese*.—Increase in receipts, 142,897 boxes. Receipts for the week, 22,349 boxes.  
*Flour*.—Decrease in receipts, 32,865 brls. Receipts for the week, 34,329 brls.  
*Indian Corn*.—Decrease in receipts, 744,894 bush. Receipts for the week, 30,353.  
*Lard*.—Decrease in receipts, 27,620 brls. Receipts for the week, brls.  
*Oats*.—Decrease in receipts, 28,519 bush. Receipts for the week, 4,122 bush.  
*Peas*.—Increase in receipts, 63,305 bush. Receipts for the week, 52,855 bush.  
*Pork*.—Decrease in receipts, 277 brls. Receipts for the week, 461.  
*Wheat*.—Decrease in receipts, 42,045 bush. Receipts for the week, 425,041 bush.

The S.S. "Lake Megantic" from Liverpool 16th. inst. arrived off Father Point 11 a. m. yesterday, 27th. inst.

SHIPPING INTELLIGENCE.

Per S.S. Russia.

(From the London Shipping and Mercantile Gazette, of the 24th and 25th Sept.)

SAILED FOR MONTREAL.

Gleniffer, Cumming, Liverpool, Sept 25.  
 Ravenscraig, Biggam, Liverpool, Sept 24.  
 Crott (s), Shields, Sept 24.

ARRIVED FROM MONTREAL.

Texas (s), Liverpool, Sept 24.  
 British Queen, Black, Charente, Sept 18.

Report of the Quebec (s), from Quebec at Liverpool:—Sept. 24, 11 p. m., lat. 56 N., long 41 40 W., passed a waterlogged ship clean swept to the deck, sea running clear over her. Passed for the time of year many large icebergs in the Straits of Belle Isle, and also as far as lat. 54 N., long. 48 58 W.

Falmouth, Oct 8—The Gamma (s), Luckhurst, from London for Montreal, has put in here with machinery disabled.

Report of the St Lawrence (s), Hyde from Quebec, arrived in London:—Oct 2, passed a large full-rigged ship on shore on Burnt Island, or about 12 miles east of Cape Ray, topsail, foresail, and forestaysail set; ship on her beam ends, several boats round, and people on shore collecting wreck; could not see anyone on board. October 3, off Cape St Mary's (Nfld.) passed several hundreds of wrecked deals; could not discern the marks on them. Oct 6, lat. 50 11 N., long. 36 20 W., passed a telegraph buoy.

[From the Mark Lane Express.]

Though the weather of late has been much broken and with violent hail storms in some places, the interruption to field labor has only been partial. The humidity of the atmosphere has materially interfered with threshing, and the condition of samples generally has been bad. The upward tendency of prices has continued, many markets being 1s. dearer, and others 1s. 2s. and this has made millers increasingly cautious, and somewhat restricted business.

Shillings per Quarter.

Wheat—Red American.....	45	0	47	0
Oats—Canada.....	20	0	23	0
Peas—feeding.....	44	0	45	0
Fine boilers.....	42	0	43	0
Flour—American, per brl...	24	0	25	0
Extra and double...	26	0	29	0

CLYDE CRUSHED SUGAR.—Closes with a good business doing; sugars from 24s. upwards show an advance from 3d. to 6d. for the week; yellows steady.

CORK BUTTER.—Ordinary: Firsts, 141; Seconds, 124; Thirds, 121, Fourths, 94; Fifths, 69; Sixths,—. Mild: Firsts, 143; Seconds, 132s; Thirds, 114s. In market, 1,810 firkins.

SHIPMENTS OF LUMBER, STAVES, ETC.

From the Port of Montreal from opening of the navigation to date.

- July 14—Maggie, Montevideo, Hall & Co., 337-582 feet pine lumber.  
 Mary Jane, St. John's, Newfoundland, 70,000 staves, 800 headings.
- " 31—Froyn, Montevideo, Hall & Co., 298,699 feet pine lumber.
- Aug. 4—Cavalier, Buenos Ayres, Hall & Co., 589,915 feet pine lumber.
- " 12—Edward Albro, Montevideo, Hall & Co., 336,397 feet pine lumber.
- " 30—Glenora, Montevideo, Gianelli & Co., 211,655 feet pine lumber.
- " 31—Augustina, Montevideo, Ross & Co., 241,890 feet pine lumber.
- Sept. 6—Elic D., Montevideo, Hall & Co., 336,471 feet pine lumber.
- " 7—Rock City, Buenos Ayres, Hall & Co., 640,251 feet lumber, 150 tons pig iron.
- " 7—Jessie Hagathie, Montevideo, S. C. Dyer, 363,388 feet pine lumber.
- " 14—Ymer, Liverpool, Carbray & Routh, 370,000 feet pine lumber.
- " 20—William, Liverpool, Carbray & Routh, 569,745 feet pine lumber.
- " 22—Midus, Montevideo, S. C. Dyer, 317,257 feet pine lumber; order 11,118 feet pine lumber.
- " 12—Zulemia, Montevideo, A. & S. E. Spring, 350,950 feet pine lumber.
- " 24—Belle, Montevideo, S. C. Clark, 410,437 feet pine lumber.
- " 24—C. B. Benson, Montevideo, Hall & Co., 258,967 feet pine lumber.
- " 25—Rnby, Montevideo, Ross & Co., 318,600 feet pine lumber.
- " 25—Matilde Octavie, Buenos Ayres, Hall & Co., 293,852 feet pine lumber.
- " 28—Mary A. Nelson, Montevideo, E. & S. Spring, 329,623 feet pine lumber.
- " 29—Lothair, Montevideo, Hall & Co., 352,907 feet pine lumber.
- Oct. 2—Tellus, Dublin, Carbray & Routh, 534-600 feet pine deals.
- " 7—Viking, Montevideo, C. S. Clark, 282-879 feet lumber.
- " 7—Dart, Montevideo, C. S. Clark, 225-120 feet lumber.
- " 8—Engelbert, Glasgow, Ross & Co., 9353 feet pine deals.
- " 9—Liberty, Montevideo, C. S. Clark, 537-758 feet lumber.
- " 14—Assyrian, Montevideo, A. & S. Spring, 353,750 feet lumber.
- " 14—Forest Princess, Pysander, A. B. Morton & Sons, 349,386 feet lumber.
- " 15—Livingstone, Montevideo, A. & S. Spring, 366,233 feet lumber.
- " 21—Jennie B., Montevideo, S. C. Dyer, 421,002 feet lumber.

and angle iron; 10 tons 14 cwt. sheet and plate iron; 7 tons 16 cwt. iron tubes and pipes; 6 tons 5 cwt. iron chains and anchors; 20 tons 3 cwt. iron wire; 78 tons steel; 58 packages hardware; machinery, 1147, 8 packages cutlery; 28 tons 7 cwt. galvanized iron; 1885 boxes tin plate; 250 boxes cam plates; 5 cwt. tin; 13 tons 1 cwt. lead; 3 cases plated ware; 812 tons coal.

COMPARATIVE STATEMENT of Arrivals and Tonnage at this port, from sea, in 1874 and 1875, up to 21st Oct., inclusive:—  
 1874—993 vessels...713,492 tons.  
 1875—777 " ...537,779 "  
 Less 221 " 175,713 less this year.

NUMBER of Ocean Steamers which arrived here up to this date, and to the corresponding date last year:—  
 1874—144 steamers...197,958 tons.  
 1875—101 " ...146,986 "  
 Less 43 " 51,872 less this year.

COMPARATIVE STATEMENT of Arrivals and Tonnage from the Lower Provinces up to date, and to corresponding date last year:—  
 1874—141 vessels...37,985 tons.  
 1875—236 " ...44,762 "  
 More 95 " 6,777 more this year.

\* The Quebec and Gulf Ports Steamship Company's steamers are included in the above.

RECORD of WRECKS.—The number of wrecks reported during the past week ending Oct. 9, is 74, making for the present year 1,143.—*Shipping and Mercantile Gazette.*

NIAGARA DISTRICT

Mutual Fire Insurance

COMPANY,

ST. CATHERINES, ONT.,

ESTABLISHED 1835.

HASTINGS

Mutual Fire Insurance

COMPANY,

Guarantee Capital, \$100,000.00.

President—MACKENZIE BOWELL, M.P.

Secretary.—JAMES H. PECK, Esq.

A. DE LAET, Manager

for both Companies, for the Province of Quebec.

Offices.—BARRON'S BLOCK, MONTREAL, Chambers 5 and 6, entrance 49 St. John Street.

These Companies beg to solicit attention to their circulars recently issued, by which it will be seen that their system is the cheapest and the most rational of all.

Reliable Agents wanted in every unoccupied point in the Province of Quebec.

EXPORTS FROM GREAT BRITAIN FOR THE WEEK ENDING SEPT. 25, 1875.

MONTREAL.—444 tons pig-iron; 3 tons 5 cwt. manufactured iron; ditto, 74; 262 tons 16 cwt. rod and bar iron; 2 packages iron bolts and rivets; 37 tons 13 cwt. hoop and angle iron; 62 tons 5 cwt. sheet and plate iron; 4 tons 15 cwt. tin sheeting; 23 tons 18 cwt. iron chains and anchors; 7 kegs iron nails and spikes; 22 tons 7 cwt. iron wire; 87 tons steel; 83 packages hardware; ditto, 257; 3 cases plated ware; 11 packages cutlery; 26 tons 6 cwt. galvanized iron; 10 tons 16 cwt. galvanized iron wire; 1670 boxes tin plate; 1935 boxes Canada plates; 4 tons 3 cwt. tin; 50 tons lead; type, 44; 17 cases firearms; 27 tons 3 cwt. zinc; 17 tons 1 cwt. copper; 30 packages copper ware; 1 ton 12 cwt. brass; brass wire, 857; 3 packages metal manufactures; 866 tons coal.

WEEK ENDING OCT. 2.

MONTREAL.—120 bags iron rivets; 10 cwt. cast iron; 4 casks manufactured iron; 913 tons 9 cwt. rod and bar iron; 69 tons 11 cwt. hoop

## TO THE TRADE.

## GREAT UNRESERVED CLEARING SALE

OF

## New Fall and Winter Dry Goods.

The Subscribers will sell the whole of their very extensive Stock of New Fall and Winter Dry Goods, consisting of a Full Assortment in all Departments of over

**TWO HUNDRED THOUSAND DOLLARS'**

WORTH OF

## THIS FALL'S IMPORTATIONS!

IN LOTS TO THE TRADE BY PRIVATE TREATY,

*At Rates Much Below Regular Auction Prices.*

Merchants Requiring Goods to Assort or Renew their Stock will find this a Splendid opportunity to select their Stock where they can see and examine what they purchase.

IN THE STOCK WILL BE FOUND

FULL LINES OF  
STAPLES, GREY AND  
WHITE COTTONS,  
TICKINGS, DENIMS,  
CANTON FLANNELS,  
SHIRTINGS, &c.

FULL LINES OF  
HEAVY WOOLLENS,  
BLANKETS, FLANNELS,  
DRUGGETTINGS,  
HORSE COVERS,  
SHANTY BLANKETS,

FULL LINES OF  
CLOTH, WORSTED COATINGS,  
TWEEDS, OVERCOATINGS.

FULL LINES OF  
DRESS GOODS, MERINOS,  
WOOL SERGES, WINCEYS,  
HOMESPUNS AND  
OTHER WINCEYS.

FULL LINES OF  
BLACK GOODS, LUSTRES,  
COBOURGS, PARAMATTAS,  
FRENCH COSTUMES,

FULL LINES OF  
SILKS, POPLINS,  
JAPANESE SILKS.

FULL LINES OF  
KNITTED WOOLLENS,  
CLOUTS, SCARFS, HOODS,  
BREAKFAST SHAWLS.

FULL LINES OF  
TAILORS' TRIMMINGS,  
OUTFITTINGS, &c.

FULL LINES OF  
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GLOVES AND SMALL WARES.

FULL LINES OF  
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FULL LINES OF  
COTTON BAGS,  
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COTTON YARNS, BATTS, &c.

*This Sale will commence Every Day at Nine O'clock A.M., and  
Continue until the Whole Stock is closed out.*

SALE AT OUR WAREHOUSE,

**DOMINION BUILDINGS, 138 MCGILL STREET,  
MONTREAL.**

*Terms of Credit Liberal.*

**J. & R. O'NEILL.**

# The Royal Canadian Insurance Company.

**CAPITAL, . . . . \$6,000,000**

**Cash Assets nearly \$1,200,000.**

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Vice-President.—JOHN OSTELL.  
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Insures every description of Fire Risks, Inland Cargoes and Hulls; also, Ocean Cargoes and Freights on First-Class Steamers and Sailing Vessels.

**Head Office, 160 St. James St., Montreal.**

# CANADA AGRICULTURAL INSURANCE COMPANY OF MONTREAL.

**CAPITAL, . . . . \$1,000,000.**

Head Office: 186 ST. JAMES STREET,

MONTREAL.

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Managing Director.—EDWARD H. GOFF.  
Inspector.—JAMES H. SMITH.

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Wm. ANGUS, (President Canadian Paper Company,) Montreal.  
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EDWARD H. GOFF, (Managing Director,) Montreal.  
J. M. BROWNING, (President Council of Agriculture,) Montreal.  
Col. A. A. STEVENSON, Montreal.  
J. B. POULIOT, M.P., Rivière Du Loup.

THOMAS LOGAN, Sherbrooke.  
T. H. MAHOY, Quebec.  
L. H. BLAIS, Montmagny.  
R. MULHOLLAND, Cobourg, Ont.  
JOHN FISHER, Coburg.  
R. AGUR, (Banker,) Ingersoll, Ont.  
L. MOLLEUR, M.P.P., (President St. John's Bank,) St. Johns, Q.

## ADVANTAGES OFFERED.

It is confined by its Charter to insure nothing more hazardous than Farm Property and Residences.  
It insures Live Stock against death by lightning, either in the Building or on the premises of the Assured.  
It refuses Mills, Shops, Tanneries, Stores, Hotels, and other hazardous property, and makes a specialty of Farm Property and Dwellings. It is not subject to heavy losses, and affords a certain Guarantee to those it Insures.  
It is a purely Canadian Institution, its business is confined to the Dominion, and is under the management of men who have devoted many years to this peculiar branch of Insurance, and understand thoroughly the requirements of the Farmers as a class.  
It has a larger subscribed and paid-up Capital than any other Company in Canada confining its business to the same class of risks. It has \$50,000 together with \$100,000 transferred from the Agricultural Ins. Co. of Watertown, upon the re-insurance of the Canadian risks of said Co., making in all \$150,000 deposited with the Government at Ottawa, giving its Policy holders the best security of any Insurance Company in the Dominion.  
The sweeping fires which have devastated our large cities within a few years past, destroying millions upon millions of dollars of property, and ruining hundreds of Insurance Companies, rendering worthless thousands of policies upon the homes of our people, are convincing proofs of the wisdom of our original plan of separating Private Dwellings and Farm Property from business hazards.  
This Company insures against loss and damage by Lightning as well as Fire. It is the only Canadian Insurance Company obliging itself by its Charter and Policies to pay for such losses.  
Farmers and others will consult their own interests by insuring in this Company. For further information, please call on our Agents, or Address the Managing Directors.

**Insurance.**

**THE  
Accident Insurance Co.  
OF CANADA.**

*The only Canadian Company solely devoted to Insurance against Accidents, and giving definite Bonus to the Policy holders.*

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

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

President:—SIR A. T. GALT, K.C.M.G.

MANAGER AND SECRETARY:

**EDWARD RAWLINGS,**  
MONTREAL.

**SURETYSHIP.**

**THE CANADA**

**GUARANTEE COMPANY.**

MAKES THE

**Granting of Bonds of Suretyship**

ITS SPECIAL BUSINESS.

*There is now NO EXCUSE for any employee to continue to hold his friends under such serious liabilities, as he can at once relieved them and be*

**SURETY FOR HIMSELF**

*by the payment of a trifling annual sum to this Company.*

HEAD OFFICE:—MONTREAL.

President:—SIR ALEXANDER T. GALT.

Manager:

**EDWARD RAWLINGS.**

**STOCK AND BOND REPORT.**  
Reported by OSWALD BROS, Members of Montreal Stock Exchange.

NAME.	Shares.	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Oct. 28th.
<b>BANKS.</b>						
British North America	1st lg.	\$ 4,866,666	\$ 4,866,666	1,170,000	per ct.	
Canadian Bank of Commerce	50	6,000,000	5,000,000	1,000,000	5	123 1/2
City Bank, Montreal	100	1,500,000	1,490,920	130,000	4	99 1/2
Dominion Bank	50	970,250	970,250	625,000	4	114 1/2
De Temple	50	1,500,000	1,000,000	200,000	3	90 1/2
Eastern Townships	50	1,272,250	1,272,250	275,000	3	104 1/2
Exchange Bank	100	1,000,000	1,000,000	55,000	4	92 1/2
Federal Bank	100	800,000	656,231	6,000	4	92 1/2
Hamilton	100	1,000,000	690,160	9,496	4	92 1/2
Jacques Cartier	50	2,000,000	1,850,375	75,000	4	17 1/2
Mechanics' Bank	50	500,000	456,510		3	
Merchants' Bank of Canada	100	8,607,200	8,125,526	1,850,000	4	91 1/2
Metropolitan	100	1,000,000	697,400	80,000	4	50 7/8
Molson's Bank	50	2,000,000	1,603,950	400,000	4	102 1/2
Montreal	200	12,000,000	11,908,100	5,500,000	7	183 1/2
Maritime	100	1,000,000	458,870		3	
Nationale	50	2,000,000	2,000,000	100,000	4	
Ontario Bank	40	3,000,000	2,560,272	225,000	4	102 1/2
Quebec Bank	100	2,500,000	2,499,920	475,000	4	105 1/2
Royal Canadian	40	2,000,000	1,979,928	42,000	4	93 1/2
St. Lawrence Bank	100	840,100	628,633			
Toronto	100	2,000,000	2,000,000	1,000,000	6	182 1/2
Union Bank	100	2,300,000	1,989,996	360,000	4	80 1/2
Ville Marie	100	1,000,000	722,225			
<b>MISCELLANEOUS.</b>						
Canada Landed Credit Co.	50	750,000	361,185		1/2	
Canada Loan and Savings Co.	50	1,500,000		457,481	6	165 1/2
Dominion Telegraph Co.	50	500,000			3 1/2	95 1/2
Farmers' & Merchants' Bldg. Soc.	100	250,000			4	103 1/2
Freehold Loan & Savings Co.	100	500,000			4	136 1/2
Huron & Erie Sav. & Loan Soc.	50	800,000		700,000	6	
Montreal Telegraph Co.	40	1,925,000		1,925,000	5	133 1/2
Montreal City Gas Co.	40	1,800,000		1,500,000	4	125 1/2
Montreal City Passenger Ry. Co.	50	600,000		400,000	3	167 1/2
Richelieu & Ontario Nav. Co.	100	1,500,000		1,500,000	3	60 1/2
Provincial Building Society	100	350,000			4	95 1/2
Imperial Building Society	50	682,500			4	102 1/2
Toronto Consumers' Gas Co.	50	600,000			2 1/2 p.c. 3 m	
(old)	50	250,000			5	111 1/2
Union Permanent Building Soc.	50	250,000				
Western Canada Loan & Savings Company	50	800,000		735,000	5	130 1/2

NAME.	Shares.	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Oct. 28th.
<b>SECURITIES.</b>						
Canadian Government Debentures, 6 per ct. sig.						95 5/8
Do. do. 5 per ct. cur.						101 1/8
Do. do. 5 per ct. sig., 1885						
Water Works 6 per ct.						99 100
Dominion 6 per ct. stock						116 1/2
Dominion Bonds						116 1/2
Montreal Harbor Bonds 6 p.c.						
Do. Corporation 6 per ct. Bonds						
Do. 7 per ct. Stock						
Toronto Corporation 6 per ct., 20 years						
County Debentures						
Township Debentures						

**INSURANCE COMPANIES.**

BRITISH.—(Quotations on the London Market, Oct. 4th.)					
No. Shares.	Last Dividend	NAME OF COMPY.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton M. & G. Life	£10	2	11
50,000	20	C. Union F.L. & M	50	5	35
5,000	10	Edinburgh Life	100	15	85
20,000	5 b 22 1/2	Guardian	100	50	60
12,000	£4 p.s.	Imperial Life	100	25	88
100,000	20	LANCASHIRE F. & L	20	2	6 1/2
10,000	11	Life Ass'n of Scot.	40	8 1/2	24 1/2
35,862		London Ass. Corp.	25	12 1/2	58 1/2
10,000		Lon. & Lancash. L	10	14	1
391,752	15	Liv. Lon. & G. F. & L	20	2	8 5/16
20,000	20	Northern F. & L	100	5	31
40,000	23	North Brit. & Mer	50	6 1/2	36
6,722	17 1/2 p. s.	Thenix	10	11	2 1/2
20,000	15	Queen Fire & Life	10	11	2 3/8
100,000	16 1/2 p. s.	Royal Insurance	20	3	11 1/2
100,000	10	Scott. Commercial	10	1	2 3/8
50,000	6	Scottish Imp. F. & L	10	1	17-18
20,000	10	Scot. Prov. F. & L	50	3	6 11-16
10,000	25	Standard Life	50	13	75
4,000	5 b 0	Star Life	25	1 1/2	12 1/2
	£4 10s. 9d.				
<b>CANADIAN.</b>					
8,000	5-6mo	Brit. Amer. F. & M	£50	625	106-108
2,500	5	Canada Life	400	50	
10,000	None.	Citizens F. & L.	100	25	
5,000		Confederation Life	100	10	
5,000	6-12mos.	Sun Mutual Life	100	10	
5,000		Isolated Risk Fire	100	10	120
4,000	12	Montreal Assur'ce	£50	25	75
6,500	*	Provincial F. & M	60	75	
2,500	10	Quebec Fire	400	130	
1,055	10	Marine	100	40	80 90
2,000	10	Queen City Fire	50	10	
15,000	7 1/2 bo 62	Western Assur'ce	40	16	137 1/2

AMERICAN.						
When org'd	No. of Sh's	NAME OF COY.	Pr val. of Sh's	Ord'd	A'kd	
1863	20,000	Agricultural	\$ 5			
1863	1,500	Ethna L. of Hart.	100			
1819	30,000	Ethna F. of Hart.	100	204	206	
1810	10,000	Hartford, of Har	100	195	200	
1863	5,000	Prav'lers' L. & A. C.	100	180	185	
<b>RAILWAYS.</b>						
				Shrs	London Oct. 4.	
Atlantic and St. Lawrence				£100	95ex div	
Do. 6 per ct. sig. in bds				100	99 1/2	
Canada Southern 7 p.c. 1st Mort.						
Do. 6 p.c. 1st Mort.						
Grand Trunk				100	10 10 1/2	
New Prov. Certif's issued at 2 1/2					dis	
Do. Eq. G.M. bds. 1 ch. 6 per ct				100	99 10 1/2	
Do. Eq. Bonds, 2nd charge				100	94 96	
Do. First Preference, 5 per ct.				100	49 50 1/2	
Do. Second Pref Stock, 5 per ct.				100	31 35	
Do. Third Pref Stock, 4 per ct.				100	17 17 1/2	
Great Western				20 1/2	6 1/2	
Do. 5 1/2 per ct. Bds. due 1877-78				100	71 76	
Do. 6 per ct. Deb. Stock					86 87 1/2	
Do. 6 per cent bonds 1890					99 1/2 100 1/2	
International Bridge, 5 p.c. Nor Bds						
Midland, 6 per ct. 1st Pref Bonds				100	95 97	
North'n of Can., 6 per ct. 1st Pref Bds				100	92 94	
Do. do. 2nd do.						
Toronto, Grey and Bruce, Stock				100	91 98	
Do. do. 1st Mort Bds						
Toronto and Nipissing, Stock				100		
Do. do. Bonds						
Wellton, Grey & Bruce 7 p.c. 1st Mort					71 74	
<b>EXCHANGE.</b>						
					Montreal.	
Bank on London, 60 days					107 1/2	
Gold Drafts do.					par	
Gold at 2 p.m.					116 1/2	

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

Insurance.

**THE CITIZENS' INSURANCE COMPANY.**

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Capital Two Million Dollars—\$103,000  
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ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

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

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BONUS YEAR, 1875.

The next division of profit for the five years since 870, will be made on the closing of the books on the 1st December, 1875. All policies on the Participating scale, opened before that date will share in the Division.

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

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

Profits are ascertained every five years.

Agents in all the cities and principal towns in the Dominion.

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Managing Directors and General Agents,  
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Wm: EWING, Inspector,

**SCOTTISH COMMERCIAL Insurance Co.**

FIRE & LIFE

CAPITAL, - \$10,000,000.

Province of Quebec Branch,

194 1/2 ST. JAMES STREET, MONTREAL

Directors :

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A. FREDERICK GAULT, Esq.

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**Journal of Commerce, FINANCE**

AND

**INSURANCE REVIEW,**

Office, 102 St. Francois Xavier St.,

MONTREAL.

THE MUTUAL FIRE INSURANCE CO. OF MONTREAL.

MONTREAL, Oct. 20, 1875.

To PROPRIETORS,—The publication of a general statement for 16 years to first inst., of the City Mutual Fire Insurance Company, is certainly the best argument that can be offered in favor of the Mutual System, which, well understood, administered with prudence and economy, gives proprietors of houses more security, satisfaction, and profit than any other kind of insurance. It will be observed that the figures contained in columns 7 and 8 are much the best certificate of the efficiency of our Fire Department and the perfect organization of our firemen.

This Company does not insure outside the city limits, and has no canvassing agents.

I have the honor to be

Your very obedient servant,

ALFRED DUMOUCHET,

Secretary Mutual Insurance Company.

STATEMENT OF THE 16 YEARS OF THE MUTUAL FIRE INSURANCE COMPANY OF THE CITY OF MONTREAL.

Year ending 1st October.	Amount insured 1st October.	Amount of Notes.	Increase each year. Notes.	Premium Receipts, &c.	Expenses of Manag't.	Num- ber of Fires.	Amount of Fires and Expenses.	As- sess- ment.	Amount of Assess- ment.	Cash 1st October.	Capital 1st October.
1860	368,846	\$ 33,100	\$ 33,109	\$ 1,867	\$ 910	0	\$ 000	0 p. c.	000	\$ 776	\$ 33,885
1861	672,344	58,786	25,677	1,373	1,416	3	412	1 1/2	373	22	58,808
1862	927,288	82,668	23,886	1,272	1,534	12	732	1 1/2	1,184	67	82,735
1863	1,080,339	97,605	15,137	2,531	2,136	10	7,748	3 1/2	7,313	9	97,814
1864	1,129,769	104,242	6,442	1,822	2,742	12	1,760	3	2,688	435	104,682
1865	1,274,224	112,430	8,183	1,892	2,164	14	2,344	3	3,000	12	112,442
1866	1,441,816	129,908	17,478	3,085	2,653	13	2,468	3 1/2	3,464	1,272	131,180
1867	1,802,812	156,966	16,058	2,588	2,793	13	2,342	3 1/2	3,400	2,545	148,611
1868	1,969,113	167,966	11,002	2,603	2,920	25	5,021	3 1/2	5,220	2,545	169,539
1869	2,127,630	177,914	11,068	3,051	2,920	27	4,161	3	4,807	3,627	170,693
1870	2,355,995	194,017	16,083	3,126	3,350	27	1,112	2 1/2	4,282	6,878	184,592
1871	2,601,324	223,818	24,801	3,252	3,350	30	1,974	3 1/2	5,964	11,002	205,019
1872	3,017,414	281,000	59,181	5,407	3,252	32	5,656	4 1/2	7,494	14,870	243,688
1873	3,571,439	326,844	45,825	5,623	3,571	33	10,382	4 1/2	11,696	19,857	300,246
1874	3,978,226	370,694	42,850	8,296	3,812	33	3,417	2 1/2	17,892	28,122	354,866
1875	4,497,123	370,694	53,350	8,296	4,001	35	3,417	2 1/2	6,725	35,553	414,647

N. B.—Value of buildings insured 1st October, 1875, \$6,000,000.

At the last meeting, the gentlemen whose names follow were re-elected Directors for the years 1875-1876 :

- BENJAMIN COMTE, Esq.,
- J. BTE. BEAUDRY, Esq.,
- R. A. R. HUBERT, Esq.,
- ANDRE LAPIERRE, Esq.,
- NAZARE VILLENEUVE, Esq.,
- CHARLES GANTH, Esq.,
- ZEP. CHAPLEAU, Esq.,
- OWEN MCGARVEY, Esq.,
- GUILLAUME BOIVIN, Esq.

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Within the last ten years the progress of discovery in every department of knowledge has made a new work of reference an imperative want.

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Have been made by the indefatigable explorers of Africa.

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In preparing the present edition for the press, it has accordingly been the aim of the editors to bring down the information to the latest possible dates, and to furnish an accurate account of the most recent discoveries in science, of every fresh production in literature, and of the newest invention in the practical arts, as well as to give a succinct and original record of the progress of

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The work has been begun after long and careful preliminary labor, and with the most ample resources for carrying it on to a successful termination.

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Which are introduced for the first time in the present edition have been added not for the sake of pictorial effect, but to give greater lucidity and force to the explanations in the text. They embrace all branches of science and of natural history, and depict the most famous and remarkable features of scenery, architecture and art, as well as the various processes of mechanics and manufactures. Although intended for instruction rather than embellishment, no pains have been spared to insure their

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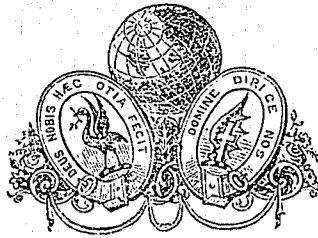
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