

**PAGES
MISSING**

THE LEADING WHOLESALE TRADE OF HAMILTON.

BUCHANANS, BINNY & MCKENZIE,

Have received several LARGE SHIPMENTS of
SEASONABLE DRY GOODS,

Ex Steamers
"Hibernian," "Austrian," "Prussian," "Clyde," and
"Atlas," and ships "Glenbervie" and "Lake
Michigan."

With the exception of
MANCHESTER GOODS,
which we have delayed purchasing,
ANTICIPATING A FALL IN PRICE,
our Fall Stock will be fully assorted early in August.

Full lines open of
CANADIAN TWEEDS,
Do. **KNITTED GOODS.**
DUNDAS COTTONS,
Do. Do. **BAGS,** } At
Do. Do. **YARNS,** } reduced
} Mill
} Prices.

BUCHANANS, BINNY & MCKENZIE.
Hamilton, 1st August, 1870. 34-ly

THE LEADING WHOLESALE TRADE OF MONTREAL.

S. H. May & Co.,

Importers of
STAR & DIAMOND STAR WINDOW GLASS,
Paints, Oil, Varnish, Brushes, Spirits Turpentine,
Benzole, Gold Leaf, &c.
17 July 70 274 St. Paul st., Montreal.

Angus Logan & Co.,
PAPER MANUFACTURERS,
AND
WHOLESALE STATIONERS.
378 St. Paul Street.

Chapman, Fraser & Tylee,
Successors to Meitland, Tylee & Co.,
**WHOLESALE WINE, GENERAL AND
COMMISSION MERCHANTS.**
Feb 71 10 Hospital Street.

W. & F. P. Currie & Co.,
100 GREY NUN STREET, MONTREAL,
Importers of
IRON, TIN, STEEL, BOILER PLATES,
GALVANIZED IRON, CANADA PLATES,
BOILER TUBES, GAS TUBES, IRON WIRE,
Gas Tube Fittings, Boiler Rivets, Gauge Glasses, Paints
and Putty, Cements, Window Glass, Fire Bricks, Fire Clay
Drain Pipes, Patent Eucastolic Tiles, &c., &c.,
MANUFACTURER OF
"CROWN" SOFA, CHAIR AND BED SPRINGS.
A large stock always on hand. 34-ly

THE LEADING WHOLESALE TRADE OF MONTREAL.

James Robertson,
METAL MERCHANT,
AND MANUFACTURER OF
LEAD PIPE, SHOT, PAINTS, PUTTY, &c.,
ALSO,
Circular, Gauge, Cross Cut, and other Saws.
PROPRIETOR, } Also { Dominion Saw Works
Canada Lead & Saw Works, } } Toronto.
Montreal.

Crathern & Caverhill,
61 ST. PETER STREET,
IMPORTERS OF HARDWARE, IRON,
Steel, Tin Plates, &c.,
WINDOW GLASS, PAINTS AND OILS.
AGENTS:—Victoria Rope Walk.
1 July, 70 Vieille Montagne Zinc Company.

Eagle Foundry, Montreal,
GEORGE BRUSH, Proprietor.
**BUILDER OF MARINE & STATIONERY
STEAM ENGINES,**
Steam Boilers of every description.
Mill and Mining Machinery.
All kinds of Castings in Brass and Iron.
Light and Heavy Forgings, &c.
Patterns and Drawings Furnished. 24 Aug 70

J. A. Mathewson,
202 MCGILL STREET AND LONGUEUIL LANE,
TEAS AND GENERAL GROCERIES,
Stock and assortment kept large and attractive.
ORDERS CAREFULLY EXECUTED. 1y

Joseph Gould,
(SUCCESSOR TO GOULD & HILL)
IMPORTER OF THE
**CELEBRATED CHICKERING, STEINWAY,
AND OTHER PIANOFORTES,
AND THE WELL-KNOWN
MASON & HAMLIN CABINET ORGANS.**
115 GREAT ST. JAMES STREET, MONTREAL,
24 Aug 70

A. Ramsay & Son,
Importers of
OILS, PAINTS, VARNISHES, BRUSHES, &c.,
Rolled, Rough and Polished Plate Glass, English and
German Sheet Glass, Glaziers' Diamonds,
GOLD AND SILVER LEAF BRONZES, &c.
37, 39 & 41 Recollet Street,
MONTREAL.

David Torrance & Co.,
**EAST AND WEST INDIA MERCHANTS,
EXCHANGE COURT,**
MONTREAL.
Montreal, May 9, 1870. 10J&71

THE LEADING WHOLESALE TRADE OF MONTREAL.

To the Hardware Trade.

WE are happy to inform you that our Hardware Manu-
facturing business has not been at all interrupted
by the late disastrous fire in our premises, and that we
can fill all orders promptly.

It was our Stove Foundry and Patterns of Stoves and
Architectural Work, which was burned. We hope to re-
place most of them in season for the Fall trade.

52-34 IVES & ALLAN.

Established 1818.

SAVAGE, LYMAN & Co.

FINE Watches, and Rich Jewellery, Silver and Electro-
Plated Ware, French Clocks and Bronzes

CATHEDRAL BLOCK, 271 NOTRE DAME STREET,
MONTREAL.

N. B. Sole Agents in Canada for the celebrated ULYSSE
NARDIN WATCH. 52-ly

Ferrier & Co.,

IRON AND HARDWARE MERCHANTS,

ST. FRANCIS XAVIER STREET,

MONTREAL.

AGENTS FOR:
Windsor Powder Mills.
La Tortu Rope-Walk.
Burrill's Axe Factory.
Sherbrooke's Safety Fuse. 31 Dec 70

N. S. Whitney,

IMPORTER OF FOREIGN LEATHER, ELASTIC
WEBS, PRUNELLAS, LININGS, &c.,
14 St. Helen Street, Montreal. 1Ja71

Mercantile Summary.

MESSRS. Adams & Orr, who recently opened a
hat store on Yonge street, have come to grief.
The firm consisted of two elegant young men,
the crowning feature of whose wardrobe was in
each case a glossy white silk hat. Their credit
seems to have been much less extensive than their
apparel, so that the liabilities are very mode-
rate.

THE attachment issued against the goods o-
Mr. Hicks, as mentioned last week, has been
quashed, after a hearing before Recorder Duggan.
The decision seems to have been based on the
oath of the defendant, who stated that the goods
were bought on four months credit, whereas the
creditors declare that they were sold for cash.

MESSRS. Anthony & Braggins, mens' mercers,
of King street, Toronto, took advantage of
Sunday and Monday last (the latter being a
holiday) when their shutters were up, to remove
their stock, leaving the bare shelves by way of
consolation to several firms who have been nicely
caught with these penniless adventurers. One of
them was a bar-tender or waiter in one of the
city chop-houses; the experience of the other in
this country was limited to the five or six months
during which he was in the above business. Im-
porters who credit such characters must be fond
of parting with their goods.

THE Imports of dutiable goods at the port of
Toronto for the month of July, were valued at
\$685,725 against \$361,577 last year, showing an

increase of \$324,148. Of the above total for July \$578,042 was dutiable goods, and \$107,683 free goods. Bringing up the total from the 1st January we have \$4,012,970 as the imports of the first seven months of the present year against \$3,390,384 last year. The value of dutiable goods for the seven months was \$3,632,590 this year and \$2,967,100 last year. These figures unmistakably indicate a large advance in the importing trade of this port, which no doubt extends to all, or nearly all its different branches. With present prospects in the country there is every reason to expect that a similar rate of expansion will continue through the present year.

A BUSINESS man in Huron county talks of the butter trade of his section in this way: "The yield of butter and cheese is large here this season, and with the reputation that this section enjoys for good butter, the farmers are getting good prices—18½ cents, being paid yesterday (Aug. 1st.) Large dealers in this article say that the butter sent from Seaforth and Clinton stations is superior to any butter shipped from any of the stations east to Toronto. I believe this is true, as we always obtain outside figures, and we never hear of dissatisfaction. Country merchants grumble much about going to the expense of getting neat small packages to put up butter, and say that dealers will not pay extra for the trouble and expense. I for one trust that we have heard the last of those long theorising Montreal letters about packages. Let the Montreal merchants prove their sincerity, by paying prices according to quality and state of packages."

THE CROPS.

In addition to the returns published last week from Messrs. Dun, Wiman & Co., we give the subjoined from the same source. They are not confined to any line of railway, but extend through all the various districts of the Province. It may be added that these reports are no doubt quite reliable:

Nairn, Middlesex Co., August 7.—Fall wheat is badly sprouted; spring wheat is sadly affected by the excessive and continuous storms. This also applies to barley.

Tilsonburg, Oxford Co.—The crop this year is extra good, and saved well, with a few exceptions, in which wheat sprouted, and some hay was spoiled by the heavy rains. Still, the crop saved is much more than an average one this year.

Cumminsville, Halton Co.—The spring crop in this neighborhood is good. Fall wheat is light, but those that have already threshed say it is turning out very well, the grain being very plump and nice; and I think, upon the whole, we will have a good average crop in this neighborhood.

Rogerville, Huron Co.—Crops in general look well in this section of the country. Harvest operations are greatly retarded by heavy rains; it is considered it will be an average crop. Root crops also look well.

Craighurst, Simcoe Co., August 4.—Crops in this locality never looked better, but the fall wheat is not good; a great deal of it had to be plowed up and spring crops substituted. Crops in general will be nearly double the general average one.

Hanover, Grey Co.—The crops seem to promise pretty well, although the wheat is rather light, being somewhat affected by the midge. There was but a small breadth sown with fall, and that is a good sample, but rather a small average to the acre. The coarse grains will likely be a good yield. Hay was a light crop.

Priceville, Grey Co.—Hay is abundant, but in general badly saved. Barley is now coming in fine, and is fully an average crop. Spring wheat, oats and peas are looking well, and are likely to

be considerably over an average crop. Fall wheat and rye have not been much sown. Potatoes are extensively planted this season, and are astonishing the natives both in size and yield, and root crops of all kinds are good and abundant.

Pingal.—Fall wheat is a very light crop; sample good, but grown in a good many instances. Barley is a fair crop, but damaged; peas also damaged in consequence of wet. Good promise of corn and potatoes. An average hay crop, but a good deal damaged.

Brownsville.—Crops very good in this section, but badly damaged by the wet weather, and will be depreciated about one-third.

Oswell, Elgin Co.—Fall wheat is a very short crop; the quality is good, but the yield far below the average. It is also considerably sprouted, on account of the remarkably wet weather. Hay is also very much injured from the same cause. I think, however, that peas, oats, barley, and corn will turn out well if the weather now proves favorable. Scarcely any spring wheat sown.

Dunroon, Simcoe Co.—Fall wheat is not more than half a crop, having been injured with heavy snow last winter—"smothered out." All spring sown grain crops—spring wheat, oats, and barley—promise a full average. Roots crops—potatoes, turnips, wurzels, &c.—are very good. Favorable weather only is needed to mature the crops, and to admit of their being well secured. The hay crop is good, but owing to the continued wet weather, a good deal is in inferior condition.

Springfield.—Fall wheat is light, having been winter-killed. Hay is a fair crop, but much hurt by rains. Barley is light, and will be dark. Oats are an excellent crop; peas will be a fair crop; spring wheat will be better than last year.

Exeter.—The crops are looking pretty well. The fall wheat is not as good as was expected, but the spring crops are, as a general thing, looking pretty well.

Clover Hill, Simcoe Co.—The crops are looking very well, and if prices keep up, I think there will be a good fall trade.

Inniskip, Oxford Co.—Wheat is a light crop, and peas are good. Barley is light, and much damaged by rain. Hay is an average crop.

Milton, Halton Co.—In regard to the condition of the crops, I must say that they fall considerably short of what they were last year. The hay crop was very light—scarcely half a yield. Fall wheat will yield, on an average, about 75 bushels to the acre. Spring wheat, oats, peas and barley are a good crop, and will average more than last year.

New Dundee, Waterloo Co.—Fall wheat about a two-third crop; excellent sample, and well saved. Spring crops are all looking well, and promise an abundant harvest. Business prospects are fair for the fall and winter trade.

Carlisle, Wentworth Co.—Barley is about the average, but a good deal discolored. Fall wheat is better than was expected; spring wheat appears to be middling; oats and peas about the average—straw short. Potatoes appear pretty good.

Freelton, Wentworth Co.—Fall wheat will not be an average. Spring crops are all good.

Financial.

STOCKS AND MONEY.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Aug. 10, 1870.

The market still continues without activity in any of the securities, the few transactions that have taken place showing a slightly downward tendency, with few exceptions. Money continues to be plentiful and easily procurable, but it is anticipated that there will, ere long, be a change in this respect, and investors are consequently awaiting a further decline in the Stocks before buying. Sterling Exchange 60 days' Bank Bills can to-day be bought for 109½ to 109¼.

Banks.—Commerce is now procurable at 122, with buyers not above 121. Toronto is offering freely at 160½, with no buyers at that figure. No sales of Royal have been made for some time; holders are asking 68 without result. Ontario shows a slight improvement, and is now held at 104, with buyers at 103. British is quite scarce at 104½ to 105 for buyers. There is very little doing in Montreal; the quotations are 183½ for buyers, and 186 asked. Merchants' shows a little more activity, with sales at 111, closing firm at that figure. Sales of City are reported at 87½. Molsons' is a little firmer but quiet, at 101 to 102.

Bonds.—There is nothing whatever doing in Governments. Dominion Stock is in demand, and would command 108. City Bonds are now offering at 92½, with some buyers at that figure. County Bonds are inquired for, and may be had at 103 to 103½. Some Townships are offering at 94.

Sundries.—Freehold Building Society may be had at 127, buyers offering 126½. Is not much doing in Canada Permanent, though some small sales are reported at 135½. Western Canada has changed hands at 125½, and is now held at 126. Union is procurable at 113½. Canada Landed Credit Company would probably command par, at which rate there have been sales. Sellers of Western Assurance Company would take 91; buyers offering 90. There are no buyers of British America Assurance; holders are asking 68. Very little City Gas is procurable; 114 is offered. Some sales of Montreal Telegraph are reported at 186 to 186½, holders asking 187½.

TORONTO STOCK MARKET.

Reported by Pellatt & Osler, Brokers.

TORONTO, August 9.

The Stock Market still continues dull and lifeless, there being no disposition whatever to buy or sell, and the transactions for the week have been extremely limited.

Banks.—Montreal was offered at 184, but no buyers over 182; very little doing. British is enquired for at 105; no stock offering. Ontario has advanced 2 per cent. over last week's quotations, holders now asking 104. Nothing doing in Toronto; sellers at 160; no buyers. Sellers are asking 68 for Royal Canadian; no buyers over 65. Holders of Commerce are asking 122; buyers are offering 120. Large sales of Merchants' are reported at 111, closing firm. Nothing doing in Quebec; would command 107. Molsons' sold at par, closing firm, with no sellers under 101½. There have been transactions in City at 87½; 88 is now asked. Sellers of Du Peuple at 106½, buyers offering 105½. Nationale is nominal. Jacques Cartier is nominal at 110½ to 111; no stock offering. Sellers of Mechanics' asking 91, buyers offering 90. Nothing doing in Union; no stock offering.

Debentures.—No Canada Bonds of any kind offering; Dominion stock in good demand at 108 to 108½. A small lot of Toronto twenty-year bonds on market at 92½. Some first-class County Bonds on market at 103.

Sundries.—Small sales of City Gas at 114½; no stock now on market. Sales of British America Assurance have taken place at 68½, at which rate it is procurable. No Canada Life Assurance on market; would bring 110. Small lot of Western Assurance on market at 90; very little doing. The market has been cleared of Canada Permanent Building Society at 136. No Western Canada Building Society on market; would command 126. Freehold Building Society may be quoted at 127; nothing doing. Huron and Erie Savings and Loan Society is in good demand; no stock offering on this market. Union Building Society is enquired for at 113; very little offering. Montreal Telegraph sold at 186 and 186½, sellers now asking 187½; no buyers over 185. Both Canada Landed Credit stock and bonds on market at par; little doing. Mortgages are in fair demand at 8 per cent.; very few offering.

1870. 1870,
NEW FALL CARPETS

BRUSSELS CARPETS.

TAPESTRY do.

2-PLY KIDDERMINSTERS.

3-PLY do.

4-4 SUPER UNIONS.

6-4 PRINTED FELTS.

HEMP CARPETS. DUTCH CARPETS.
MATTINGS. HERTH RUGS.

All of the NEWEST DESIGNS and COLORINGS. The
VARIETY UNUSUALLY LARGE.

34 Yonge Street, Toronto.

OFFICE—WEST REGENT STREET, GLASGOW, SCOTLAND.

BRYCE, McMURRICH & CO.

Toronto, July 28, 1870.

32-17

THE
Monetary and Commercial Times.

WITH WHICH HAS BEEN INCORPORATED

THE MONTREAL TRADE REVIEW.

TORONTO, CAN., FRIDAY, AUG. 12, 1870.

DIVERSION OF TRADE.

It was noticed last year that an unusually large share of the grain trade of the Western States passed through Canadian channels to the sea-board. The increased shipments of wheat, by the St. Lawrence, over 1868, shows an excess of four and a half millions of bush. During the present season the tendency of that traffic in the same direction has been marked and extraordinary. It is already on record, that during the week ending July 23rd, out of 1,128,422 bushels of wheat passing from the Western lake ports to the sea, over one-half (601,707 bush.) went to Montreal. The merchants of Buffalo and the revenues of New York State have been made to feel the effects of this change in an unpleasantly practical way. A less quantity of grain has been handled in that city, and the canal tolls have fallen off \$264,212 since the opening of navigation as compared with last year. In 1862 the canal tolls collected at Buffalo from the opening to August 1st were, \$1,278,484; in the corresponding period this year they were but \$432,974!

This diversion of the grain trade from the Erie canal is in the face of an important reduction in the tolls, which came into force last spring. To show the extent of this reduction it may be mentioned that the average freight on wheat for the month of May from Chicago to Buffalo was 5 cents, and from

Buffalo to New York by canal was 11.5, making an aggregate of 16.5 cents between Chicago and New York by water. Last year the average lake freight on wheat for May was 5.8 cents, and by canal 13.9 cents, making an aggregate of 19.7 cents per bushel. These figures show a difference in the average charges for May, 1870, as compared with those of the same month last year, of 3.2 cents per bushel.

At the present moment freights from Montreal to Liverpool are lower than from New York, there having been, a few days ago, a difference of ten or twelve cents per bushel in favor of the Montreal route. A saving of time and distance also pertains to the Canadian highway from the west to Europe, which must tell largely in its favor. Altogether, the natural and other advantages of our thoroughfare from the great lakes to the ocean are such as money and skill cannot supersede or monopolies withstand. Steam will be employed on the Erie canal as a motive power, the tolls will be swept away entirely. This, of course, will add greatly to the attractions of that route, but with our canals enlarged to the requisite dimensions we can compete even more successfully than now with the long and tedious line of canal communication from lake Erie to the Hudson river.

BRITISH AMERICA ASSURANCE.

In common with nearly every one of the fire offices, the losses of the British America in the fire department last year were unusually heavy, amounting to 78½ per cent., against only 55 per cent. the previous year. This difference against 1869-70 would be further swelled by taking into account the increase in "losses under adjustment." In the marine branch the result was different; the losses being only 59½ per cent. of the premiums as against 63½ the previous year, and 90 in the next preceding year.

In the face of this record, the marine business cannot be regarded as other than satisfactory—both ocean and inland. The British America is a member of the "Canada Insurance Union"—a connection which we are glad to see has been profitable, since it is a matter in which the trade of Ontario is specially interested.

It will be noticed that the amount represented in the statement by "losses under adjustment," (\$42,027) is large; this arises chiefly from the disastrous fires in Montreal just previous to the date of the Report, and the adjusting of which involved much delay. Nearly the whole amount has since been disposed of.

A glance at the statement reveals the fact that the interest on investments is now nearly suf-

ficient to pay the annual dividends irrespective of profit from other sources—a strong point in the Company's position. Although the management is highly conservative and economical, it is not lacking in energy since an important extension of the business is apparent over previous years. Aside from the security which the paid-up capital affords, the sum of \$68,416 is set aside as a guarantee or re-insurance fund, about one-third of which was taken from the profits of the year. These facts together with the assiduous oversight and long experience of Mr. Ridout, the Governor, show that the Company is entitled to the fullest public confidence, and leave no doubt that it will maintain its present high standing and leading position.

INSURANCE PARASITES.

It is certainly about time for fire insurance companies to come to some understanding as to those to whom they will allow commissions, not only in justice to their agents, but out of mere respect for themselves. Unless something be done in the direction indicated, we shall find every policy-holder demanding at the company's counter, a commission on the amount of his premium. At present the insurance companies seem to be regarded as legitimate prey by every person, who can control a risk or give direction to a policy. Year by year the leeches have increased in number, and in rapacity until now their name is legion, and their powers of suction without gauge. In Solomon's time the progeny of the horseleech cried "give, give" everlastingly; in our day, the insurance leech may boast a larger family with a more insatiable hunger and a more importunate cry, vibrating from the shrill "give" to the plaintive Oliver-Twistian "more." Submission to their demands seems, but to whet an insatiable appetite; greed still asserts its supremacy and their mouths will still open. Evidently the race requires some mode of treatment other than acquiescence in their demands. The matter resolves itself into this. Either the rates of insurance are too high—that is the price of insurance is beyond its value, or companies are sacrificing not only their shareholders, but also the vast majority of their policy-holders to the avarice of the few. If rates are so high as to afford insurance companies a margin for granting bonuses to a favoured few which they deny to the many, it is well for us all to know it, and insist upon being placed on a common footing, or transfer patronage to companies that do not make "fish of one, and flesh of another;" that do not impose on Mr. A. for the sake of benefitting Mr. B., who is just as deserving, if not quite so mercenary.

As we have said it is time that some rule

were adopted by which the fire and marine companies, more especially fire companies, might hope to put a stop to these frequent drains upon them made by the class we have called leeches. This class embraces, lawyers, trustees, bank agents, and a variety of persons, who have or are supposed to have the power of saying, what company shall get particular risks. At present we would confine ourselves to that profession which prides itself so much on its etiquette, its honour and its disdain of huckstering. Without doubt there are many in that body, whose honourable dealing justifies all the praise that can be bestowed upon them, and who practise their profession legitimately. But there are lawyers in name, who know just sufficient of the law to make them knavish, and just sufficient of its practice to make them sly and tricky. There are those who by their improper acts being discredited upon their brethren and beget and justify the popular prejudice which is directed against the profession. They drag religion through the mire for the sake of private gain, and fleece and rob those whom an apparent piety seduces into their net. So it is not to be wondered at, therefore, that insurance companies are not allowed to escape, when even the most sacred things are made tributary to their needs. There are lawyers, who possess considerable influence among the religious denomination to which they belong, and profit largely though the zeal which secures to them the opportunity of controlling insurances upon church property; they use the professional confidence reposed in them by their clients to secure to themselves from the insurance companies, a commission on business which, in all probability, yields an additional sum by way of charges against their clients, so that they are paid by both sides. The reason we refer to this particular phase of leeching is, that it has become a crying evil, and should be stopped.

IMPORTS AND EXPORTS—1870.

The statement recently given to the press, of the Imports and Exports of the Dominion, for the eleven months of the fiscal year 1869-70, ending on the 30th May last, was sent from Ottawa, and represents the imports for the period stated, to have been \$64,727,478, and the exports \$60,073,172. Nothing is said whether this is the gross or net amount of the trade—that is, whether, or not, these figures embrace coin and bullion and the estimated short returns. Without knowing this, a comparison with the returns of the previous year is apt to be incorrect. Taking the figures to represent our gross imports and exports during the eleven months of 1869-70, let us place beside them those of

the previous two years, and see how they compare:—

	Imports.	Exports.
1867-8.....	\$71,985,306	\$57,567,888
1868-9.....	67,402,170	60,474,781
1869-70—11 months	64,727,478	60,073,172

This comparison is flattering to the trade of the fiscal year just expired. Both imports and exports are larger comparatively, than during 1868-9, and when the returns for June are added, the total volume of trade will surpass that of 1867-8. One feature of the returns we are glad to observe—a considerable increase in the value of our exports last year. Unless there was a great falling off during June—which is not at all likely—Canada exported more to foreign countries in 1869-70, than during any previous year of its history. The balance of trade against us in 1867-8, was over \$14,000,000, in the following year the difference had decreased to \$7,000,000, and for the year ending 30th June last, the exports were not much less than the imports. Everything goes to corroborate the prosperous character, so far as the Dominion is concerned, of the last twelve months.

CAUGHNAWAGA CANAL.

This project is deserving of encouragement. There can be no question of the advantage which it would be to the trade of the country. At the present time, to get lumber and other kinds of freight into Lake Champlain, it is necessary to go down the St. Lawrence below Montreal, as far as Sorel, then up the Richelieu river for 100 miles. The lockage on this stream is also a difficulty, being no less than 175 feet. The whole of this round-about and tedious journey would be saved by 30 miles of canal, from Caughnawaga to the head of Lake Champlain. To attain such a desirable object, great difficulties should be willingly grappled with; but, judging from all accounts, the country through which the canal is proposed to pass is quite favourable, the lockage only being from 25 to 37½ feet. The cost of the work is expected not to exceed \$4,000,000, and some are sanguine enough to believe that \$3,000,000 will prove sufficient. This is but a moderate sum, and we should think that the Hon. John Young, and others, in Montreal, who are pushing forward the project, would not have much difficulty in raising the necessary capital. The distance from Chicago to New York by the lakes, Buffalo and Erie Canal, is 1,418 miles; by the lakes, Welland Canal and Oswego City, 1,410 miles; and by the lakes, Welland and proposed Caughnawaga Canal, 1,632 miles. But it is claimed that heavy freights could be conveyed by the latter route, from Chicago to New York cheaper than by either of the two shorter

ones, notwithstanding the difference in distance. This may be correct, but we must confess we entertain serious doubts of it; there is less reason to insist on this too, inasmuch as there are other arguments in favor of the canal quite sufficient to prove its desirability. The large quantities of lumber which go round each year by the Richelieu river to Burlington, Troy and other American cities, would of themselves create no little traffic during the summer season, and many other classes of freight would seek so convenient a means of transportation. Believing the Caughnawaga Canal would benefit, either directly or indirectly, the whole trade of Ontario and Quebec, we wish the project success, and hope before many years to see it an accomplished fact.

THE market for stocks and shares continues very dull, and the transactions decidedly limited, the tendency of prices being toward greater ease. It is not generally expected, however, that this state of things will be of long duration; as it is dependent on the course of events on the other side of the Atlantic, all is uncertainty.

It appears by mail reports from Liverpool and London that the panic in the money market was more serious than the meagre cable despatches would have led us to suppose. Securities of all kinds were much depressed. From our stock quotations it may be learned that Grand Trunk and Great Western shares fell off about 2 per cent. It is estimated that the depreciation in securities of all kinds amounted to no less a sum than one hundred million of pounds. The list of failures includes a considerable amount of capital and some good names. In this way war not merely destroys the property and lives of the belligerents, but injures credit the world over, disarranges trade and commerce, sets aside the calculations of prudence and forethought, and makes a few rich at the expense of the many.

WHAT CONSTITUTES A LEGITIMATE PROFIT—Is a question which possesses interest for merchants, in these days when the general complaint is, that excessive opposition has reduced the margin on retailed goods to nearly the invisible point. In a little, but venerable Ontario Town, the question of our heading is about to be tested in a novel way. A dealer whom his accusers say belongs to the *genus* Shylock, *species* druggist, vended to a customer a potion prescribed by one of the Medical Faculty, washing his hands with invisible soap, in imperceptible water, and charged him one dollar and seventy-five cents for the same. The customer, who had not the fear of Latin names and druggists' symbols before his eyes, thought he was overcharged; made enquiry as to the current prices elsewhere, and found that the materials cost a fraction over twenty cents,

and could be had at any decent drug store in any city, for forty or fifty cents compounded, and that therefore an exaction of 437½ per cent. excessive profit had been made by the hungry apothecary. The result is a Division Court suit for the amount of the said usurious profit, which the self-satisfied dealer describes as "a slight extra assessment!"

AFTER a twelve years sleep, with occasional interruptions, the Great Southern, or Niagara and Detroit River Railway project seems to be awakening into vigorous life. The Erie line, and the Michigan Southern seem to want it, and the Chicago and Northwestern likewise. The new "Air Line" is to be shorter by 13 miles than the Great Western, will be as nearly as possible a direct line through the level country, from Amherstburg to St. Thomas, and thence in nearly an air line to Fort Erie. Its length (it has been often enough surveyed since 1856) is 216 miles, and as its greatest altitude over mean level is 42 feet, it will have 80 feet less climbing to do than the Great Western, which with the absence of curves, makes it and its connections a shorter route by 70 miles than any other road from the Atlantic to the Mississippi: so say its advocates. The County of Elgin has voted \$200,000, unconditional subsidy; Kent, \$80,000, also unconditional; Essex, votes \$200,000 with a proviso that there shall be a line, whether branch or main, to Amherstburg, one half the sum to be paid when the line is graded and ready for the rails, the other when the line is ready for traffic, which "shall be," says the by-law, no later than 1st December, 1872.

THE FLATS CANAL—WESTERN LAKE TRAFFIC—THE BOUNDARY LINE, &c.

(From an Occasional Correspondent.)

DETROIT, July 29, 1870.

The position of this city of the Straits may be described as closely resembling that of Constantinople, with Lake Erie, Lake St. Clair and Lake Huron to represent the Mediterranean; the Marmora and the Black Sea; the stately flowing Detroit River for our occidental Dardanelles. If it were wished to carry the comparison further, the lovely islands, vine-planted, clustered in the river mouth and in the western end of Erie, are in close analogy to the classic Archipelago.

Seated on these wharves, however, one has little time to be imaginative; the roar and the rush of street and water traffic deafen you to old-world sounds, and compel your alert attention to the story of to-day. Within twenty years, and still more notably within ten, Detroit has made remarkable progress. Lake Superior copper, Michigan timber, and Saginaw salt have multiplied her commerce and extended her boundaries since 1860, in a way that shames any of our Canadian frontier places. She was fitly named, in Mr. Howe's great speech at the Commercial Convention of 1865, "The gateway of a nation's commerce."

Taking advantage of an excursion on a steamer to the Flats Canal, Lake St. Clair, we visited the spot which is just now a bone of contention between us and Uncle Sam. The following is the way in which the eyes of the American Eagle were opened to the true position of the canal with respect to the boundary: The contractor had need of some fuel for his dredge, and bought the same from a Canadian, who unloaded his Canadian scow of Canadian wood at the work. The 'cute U. S. authorities at Detroit immediately

seized the wood-scow for unloading Canada fuel on American soil. But the master of the scow protested that he was in Canadian waters, and they let him off on his own recognizances. Meantime, the respective Governments are collecting evidence as to the correctness of his plea.

Twenty-five miles upward from Detroit we reach "the Flats," a broad expanse of reedy shallows, where the River St. Clair debouches into the lake, its several channels forming a delta of deeper water. To use the language of the charts—"To enter the river by the South Pass from the lighthouse at the head of Detroit River, steer N.E. ¼ N. for twenty miles, till you make the pile-work on the Bar. When in fifteen feet, bring the pile-work to bear E., and keep at this course until abreast of the piles. Then bear up N. E., and keep this course till the lead shows you are in the river channel. The channel banks from this point are marked by piles on each side, and are distinctly visible by the color of the water in ordinary weather." From three-fourths to one, and a quarter mile eastward of the channel here described, is the canal which the American Government, at the cost of half a million dollars, have cut to straighten the course and deepen the water on this troublesome strait. And certainly, if the boundary between the two countries remains where all charts and maps for the past hundred years have placed it—viz, in the centre of this south channel—then the canal is wholly in Canadian waters. Not that we quarrel with it at all, or have the slightest objection to "the most enlightened Government the world has yet seen" improving our property at its proper expense. It is hardly likely that we shall charge their vessels any more toll through it than our own, but put it upon the same liberal footing in this respect as the Welland and our other canals.

The official who planned the work is said to have located it according to a map of a by-gone day which he discovered somewhere in the archives at Washington, and which shows that the whole canal, with the exception of a few rods at the south end, is in American water. Against this, however, we have the testimony of every late map and chart, sanctioned and confirmed by usage, and that of old and experienced tug-men and mariners, such as Captain Hackett, of Bois Blanc light, familiar with these lakes since 1817, whose affidavit was taken in the presence of your correspondent by a Canadian commissioner, to show that the work along its whole length is beyond question through Canadian water.

With a delicate courtesy worthy of a great nation, they have permitted a Canadian contractor, Mr. John Brown, of Thorold, to do the work, and from him we obtained the information that the cutting is 10,000 feet in length, and its direction nearly parallel with the direction of the boundary at this point, say N.N.E. and S.S.W. It is 300 feet wide, and will be dredged to a depth of 15 feet. There are between 7,000 and 8,000 feet of crib work on either side, and on each side of this will be placed a range light, the foundations of which are now being laid in cut stone, surrounded with crib work. Mr. Brown has at present employed on the work, six dredges, five pile-drivers, two tugs, and 180 men. He began the work in the spring of 1878, and is to complete it by October, 1879. The cost thus far is under \$430,000; the lighthouses are contracted for at \$40,000 additional, and the total cost, he thinks, will not exceed \$500,000.

The saving effected by this straight cut will be very great, as the difficulty of navigating the old channel has been yearly increasing with the growth in number and size of the craft employed in the lake traffic. Collisions and destruction of spars and rigging; grounding, swinging broadside across the channel, and causing a jam; lightering, and consequent detention, were the almost daily, or nightly, experience in this crowded and shallow channel.

The carrying trade of these western lakes is something enormous. In the absence of printed

statistics, it will, perhaps, give your readers a good idea of its extent to learn that the writer saw thirteen propellers, carrying each from 450 to 1,200 tons, pass Amherstburg from sunrise to sunset of one day this week. The largest of these, bound downward, carried 82,000 bushels of oats and 1,000 barrels of pork. Twenty-nine barques and schooners were towed past the same point in the same time—all sailing vessels are taken from Lake Huron to Erie, or vice versa, by tugs, now-a-days—grain-laden downward, coal and merchandise upward, not to mention the fleet of barges bringing the Michigan pine to Toledo and Buffalo for transshipment East. Out of these, but one propeller and four vessels were Canadian, probably bound from Chicago to Kingston or Montreal.

Navigators do not deem Mr. W. A. Thompson at all chimerical when he says there is room and need for another railway line through Canada to carry the freight eastward, while the people of Essex and Elgin, hoping since the days of Zimmerman and Isaac Buchanan for a "Southern Railroad," are more hopeful now than ever of its completion.

Insurance.

FIRE RECORD.—Whitevale, July 21.—A building belonging to T. P. White, and occupied by S. B. Wigmore as a tin-shop, was entirely consumed, with most of the contents.

Brantford, August 4.—A fire broke out in a tin-shop of T. Cowherd, Jr., communicating immediately to Mr. Hamilton's grocery store. The fire was soon extinguished. The losses are:—T. Cowherd, Jr., D. Hamilton; J. T. Toggerson, saddler-shop; B. F. Fitch, law office. Loss and insurance not yet known.

Peterboro', August 4.—A fire broke out in Taylor's Pump factory and Furniture shop, Simcoe street, by which the building and contents and the adjoining two-story double dwelling and a dwelling and stable of Mr. A. Dobbins, were consumed. Mr. Taylor is insured in the Hartford for \$300; Mr. Dobbin \$1,000, in the Commercial Union and some other company. The contents of Mr. Dobbins' building and the dwelling were saved. The fire is thought to have been work of an incendiary. It is reported a man was seen coming out of the Pump factory a few minutes before the fire broke out.

Toronto, Aug. 6.—A fire was discovered in some frame cottages, situated on the corner of River and Queen streets, and owned by Robert Defries. The engines were promptly on the spot, but all the exertions of the firemen could not prevent the whole range, which consisted of five five dwellings, being utterly destroyed. The persons inhabiting the houses managed to save the greater portion of their goods, but much damage was occasioned to the latter by water. Mr. Defries is insured in the Royal, for \$800, but the total value of the property burned is estimated at \$1,200.

Caledonia Springs, Aug. 7.—This morning, about a quarter past five o'clock, the engine house belonging to the Canada House caught fire. All possible means were contrived to save the hotel, but they were of no avail, and soon after the house was burned to the ground. No lives were lost. The property was well insured.

FOUR PER CENT.—A low rate of interest necessitates more ample reserves and greater circumspection in the management of a new life company. "As the twig is bent the tree's inclined." The early experience of a life institution, like the training of boyhood, impresses itself upon its entire future. The habits acquired early, in that impressible period, never leave it in maturity. "The child is father of the man." A company economical at the outset will continue to save, but if on the strength of a high rate of interest it acquires habits of extravagance, it will remain a spendthrift, and entail ruin and disappointment upon its policy-holders.

Meetings.

BRITISH AMERICA ASSURANCE COMPANY.

The Annual Court of Proprietors was held in the Company's office, Church Street, Toronto, on Monday, the 1st August, 1870, the Governor, G. P. Ridout in the chair. The following is the ANNUAL REPORT OF 1870.

At this the thirty-sixth annual meeting of the Proprietary of the British America Assurance Company, it is the duty of the Directors, one they have much pleasure in performing, to submit a full and particular statement of the affairs of the Institution.

The balance sheet prepared and now submitted, and to which the attention of the Shareholders is invited, affords a detailed account of the transactions of the Company, for the year ending 30th June last.

The ASSETS comprise—	
Government Deposit...	\$50,000 00
Accrued interest thereon	750 00
	\$50,750 00
Debentures and mortgages on real estate.....	161,687 60
Bills receivable.....	31,843 78
Office building and other real estate	12,663 96
Sundry accounts receivable and other items.....	11,121 03
Cash in bank and agent's hands. . .	53,595 44
Total.....	\$321,661 81
The paid-up capital amounts to.....	\$200,000 00
Dividends unclaimed—and No. 53, not payable until July..	11,217 06
Losses under adjustment, and other liabilities.....	42,027 89
Total.....	253,244 95
Balance.....	\$68,416 86

The PROFIT and Loss account shows:—

Interest on investments.....	\$15,092 75
Premiums received in fire department.....	114,377 25
Premiums received in marine department..	103,052 06
Profits on investments redeemed.....	2,295 80
Total receipts.....	\$234,817 86
Fire losses.....	\$89,590 29
Marine losses.....	61,162 88
Agents' commission and other charges..	41,336 42
Premiums on re-assurances.....	5,351 43
Total payments.....	197,441 02
Net profit of the year.....	\$37,376 84

The REST, or SURPLUS FUND:—

Balance from last year's statement.....	\$47,040 02
Profit of year ending 30th June, 1870.....	37,376 84
	\$84,416 86
Fifty-second dividend, at 4 per cent.....	\$8,000 00
Fifty-third dividend, at 4 per cent.....	8,000 00
	16,000 00
Balance at credit of fund...	\$68,416 86

The losses by fire during the latter part of the year have been unusually heavy, but by looking over the detailed list of the various casualities, now on the Board room table, it will be seen that the

risks entailing the losses are many in number, and of such a character and amount as to leave no just ground for complaint.

As the amount of "losses under adjustment" is larger this year than usual, it has been thought desirable on this occasion to also place upon the table a memorandum, shewing the nature of the Company's liabilities under this head, and by an inspection of this memorandum it will be seen that a considerable proportion of the amount arises from losses sustained late in the past month of June, and in the adjustment of which, owing to various complications, delay necessarily ensued.

Notwithstanding the low rates and keenness of competition of Inland Marine business, it will be observed that the amount of premiums received during the past twelve months has been in excess of previous years—the losses thereon comparing favorably with former periods.

In the last annual Report the Stockholders were informed that arrangements had been entered into under certain well considered restrictions for the prosecution of Ocean Marine business, and the Directors have now much pleasure in stating that the Company's operations under this head have so far proved of a very satisfactory character, and warrants them recommending a continuance of the business, under the strict supervision which has been established, and very rigidly adhered to.

Two half-yearly dividends, at the rate of 8 per cent. per annum upon the capital, have been declared during the year, and the Directors feel confident the Shareholders will approve of the course for sometime past pursued of adding to the rest or surplus fund, rather than increasing the amount of dividends. It may not be out of place to observe that of the paid-up capital of this Company, one-fifth thereof arises from profits carried at different times to capital account, so that the original Shareholders, on receiving 8 per cent. per annum on the full amount to the credit of their shares, virtually receive 10 per cent. annually on the cash actually advanced by them.

Whilst the business for the year under review has considerably exceeded that of any one which has preceded it, the percentage of profit arising therefrom has been less than on some former occasions, nevertheless such an addition has been made to the reserve fund, after paying the two current half-yearly dividends, as to make that fund over 33½ per cent. on the paid-up capital. The Directors therefore confidently anticipate that the account herewith given of their past twelve months' stewardship will be satisfactorily regarded by the Shareholders.

All which is respectfully submitted,

(Signed) GEORGE PERCEVAL RIDOUT,
Governor.

(Signed) T. W. BIRCHALL,
Manager.

Per JOHN EVANS, Accountant.

Toronto, 1st August, 1870.

The following Stockholders were elected to serve the office of Director for the ensuing year:—

G. P. Ridout, Esq., Peter Paterson, Esq., E. H. Rutherford, Esq., Hon. William Cayley, George J. Boyd Esq., Hon. George W. Allan, Toronto; Thomas C. Street, Esq., M.P., Clarke Hill; Peleg Howland, Esq., Toronto; A Joseph, Esq., Quebec.

At the first meeting of the Board, the under-mentioned were unanimously re-chosen for the respective offices:—Governor, George Perceval Ridout, Esq., Deputy-Governor, Peter Paterson, Esq.

TRUSTEES.—E. H. Rutherford, Esq., Hon. William Cayley, G. J. Boyd, Esq.

—The estate of Wm. Fischer, of Whitby, was bought at auction by Mr. Binney of Hamilton, for Messrs. Playfair of this city, at \$4,000.

Commercial.

MONTREAL MARKET.

MONTREAL, Aug. 2.

We have had a continuation of warm sultry weather with an occasional light shower hardly sufficient to lay the dust; rain is much wanted for the root crops.

Harvest for early crops is now general in this province; the oat crops in the neighborhood of Quebec, is said to be suffering severely from the ravages of a grub or worm. Field cabbages are a complete failure owing to the caterpillars, and potatoes in many places are small and few in number.

Business, on the whole, this week, has been dull. The breadstuffs markets especially so.

Freight have been more active and considerably higher rates are being paid which are expected to be still further increased owing to the war in Europe.

Stock markets has been rather dull without much demand for securities of any kind.

Breadstuffs close dull and declining. Ashes steady. Provisions firm.

ASHES.—Since last report a very considerable decline has taken place, in the early part of the week \$7.50 was paid for *First Pots*; latterly, prices gave way, and sales were made at \$7; heavy tares bringing \$7.15 to \$7.25; market closes steady at \$7 to \$7.10 for firsts. Seconds \$6. Thirds \$5. *Pearls*.—With increasing stock pearls have not been quite so active, \$7.50 having been the highest figure touched except in one or two instances for extra heavy tares. The market closing quiet at \$7.25 to \$7.50. The stocks at present in store are pots 2052 brls. Pearls 278 brls., being an increase of 47 brls. pots, and a decrease of 939 brls. pearls, on the quantity in store are the same date of 1869.

BOOTS AND SHOES.—Country orders continue to come in freely. Balmorals have advanced in price, and are now quoted \$1.35 to \$1.50. Pebbled do. F. L. \$1.40 to \$1.70. Stocks are not heavy at present, and are expected to be short of the demand for Fall requirements.

COAL.—Business has been very quiet, and prices are unchanged; prices of coal are advancing in the States, but no higher prices can be obtained here. Advices from the States say, that although the strikes are over, owing to accidents at the mines and other causes receipts are much diminished, and orders at late rates cannot be renewed, and higher prices will be asked for next month.

DRUGS AND CHEMICALS.—There has been an upward tendency in the market, and although the amount of business done has been small, prices asked are higher. The following are prices of the leading articles: Bi. carb, \$3.15 to \$3.25; soda ashes, 1½ to 2c.; sal soda, \$1.32 to \$1.35; Sulphur, \$3.20 to \$3.25; Brimstone, \$2.75 to \$2.90; Cream Tartar Crystals, 22c. to 23c.; Alum, \$2.15 to \$2.25; Epsom salts, \$2.00 to \$2.25; Senna, 16c.; Bleaching Powder, 2c. to 2½c.; Salt petre nominal \$11.00 to \$12.00.

FISH.—Dry Cod is now in better supply and has been sold to some extent at \$5.25 to \$5.50. Salmon is in demand at \$14.50 to \$15.00; mackerel in half barrels is held at \$4.00; Herrings continue dull and nominal at \$2.12½ to \$2.50 for new round Labrador. Nothing doing in other brands.

FLOUR.—Receipts for the week by Canal and Railway were 30,168 barrels being a decrease of 1,811 barrels on the receipts of preceding week. Total receipts from 1st January to date 521,384 brls. against 485,543 brls. in corresponding period of 1869, being an increase of 35,841 brls. Shipments via River St. Lawrence for the week 7,360; total shipments by all channels from 1st January to date 352,259 brls. against 397,146 in corresponding period of 1869, being a decrease of 44,887 brls. Market in the early part of the week was steady, and large sales of Welland Canal Flour, and City Brands from Western Wheat were made at \$6.00 to \$6.10 in bond, and \$6.25 free

since last Friday, the market was very dull and nominal. Yesterday buyers were offering about 10c. under the previous rates, but holders were firm, and very little was offered, the market today closes, very sick at the following nominal rates:—Extra, \$6.50 to \$6.60; Fancy, \$6.25; ordinary Supers from Canada Wheat, \$5.90; Medium Bakers flour, \$6.00 to \$6.15; Strong Bakers flour, \$6.30 to \$6.50; Supers from Western wheat (Welland Canal) nominal in bond; City Brands of superfine from Western wheat nominal; Canada Super No. 2, \$5.50 to \$5.60; Fine, \$5.25; Middlings, \$4.50; U. C. Bag Flour, \$3.00; City Bags, \$3.25. *Oatmeal*—Nominally, \$4.50 to \$5.00.

FREIGHTS.—There has been a much better demand for tonnage this week at increased rates, and engagements have been made by steamers and sailing vessels to Liverpool and Glasgow at 6s. for heavy grain, and 3s. for flour. Steamers rates for ashes are Pots 30s. Pearls; 35s. per grass ton; Flour, 5s.; Provisions, 45s.; Butter, 50s.; Cheese, 32s. 6d., closing firm at these rates.

GRAIN.—Receipts by railway and canal for the week 148,248 bushels, being a decrease of 39,048 bushels on preceeding week. Total receipts by railway and canal from 1st January to date, 3,073,257 bushels; against 2,895,706 bushels in corresponding period of 1869, being an increase of 177,551 bushels; shipments for the past week 215,194 bushels. Total shipments by all channels from 1st January to date, 2,712,730 bushels, against 2,126,549 bushels in corresponding period of 1869, being an increase of 586,181 bushels. The market for wheat this week has been a blank, there having literally been no transactions, buyers and sellers are apart in their views, and any price we could give would be nominal. *Corn*—remains nominal. *Peas*—There have been very few transactions, and these have been at lower rates than last week, the quotations being 90c. to 94c. per 66 brls. *Barley*—nominally, 65c. to 70c. *Oats*—Market has been active at prices ranging from 44c. to 46c., higher prices were asked without finding purchasers.

GROCERIES.—*Teas*—There has been a fair demand for most kinds, large sales of Twankay's at 31c. to 34c. Uncoloured Japans have also been largely dealt in at 52½c. to 60c. Young Hysons are quoted at 42½c. to \$1. Gunpowder, 50c. to 95c., very little doing in other grades. *Sugars*—Raw sugars has been rather more enquired for, good grocery Cuba was sold at 8½c. to 8¼c., some Scotch refined Yellows changed hands at 8½c. to 9c. Refined is in active demand, the following are the refinery prices: Yellows 9¼c., 9¼c., 9¾c.; crushed A, 11¼c.; dry crushed, 12c.; Standard syrups, 42c.; Golden, 46c.; Amber, 74c. *Molasses*—are steady in price, but really very little amount of business doing, clayed was sold in a round lot at 26c. A cargo of Barbadoes was reported to have been placed at 44c. Cienfuegos has also been sold at prices which have not transpired. *Coffee*—The only brands which have been dealt in are Java and Laguagra, the former at 20½c. to 23¼c., the latter at 15¼c. to 17¼c.

FRUIT.—Valencia raisins are dull and are offered at 8½ to 8¼c.; Layers continue scarce and are held firm at \$2.20 for old and \$2.65 for new; Currants are in small supply and are quoted 5 to 7c.; Turkey figs 10 to 15c.; Walnuts 7 to 10c. *Liquors*—The advance formerly noted has been maintained—Hennessey's and Martel's Brandy is quoted at \$2.30 to \$2.40 in wood, and \$8¼ to \$8½ in cases; Otard's and Jules Robins' \$2.05 to \$2.15 in wood, and \$7 to \$7.50 in cases. *Gin*—continues firm; De Kuypers \$1.42½ to \$1.45; Houtman's \$1.37½, higher prices are now asking. *Rum*—firm; Jamaica is quoted \$1.90 to \$2.05; Demarara \$1.75 to \$1.90; nothing doing in Cuban. *High Wines*—For Upper Canada \$1.50 to \$1.52½ is asked. *Spices*—are scarce and prices are firm; Cassia 32½c.; Cloves 8½ to 9c.; Jamaica Ginger 17 to 20c.; Black Pepper 13½ to 14c. *Soaps*—are in good demand; Montreal 3¼ to 4c.; Liverpool 4c.; London Pale 5c.; Castile 9 to 10c.

HARDWARE.—The fall business is now commencing and a large business is anticipated. Prices are firm for glass, iron, shot and tin. There has been no rise in prices as yet in this market, and unless freight should rise considerably no immediate advance is expected; Cut Meats are still firm and are procurable at from \$3 to \$3.15, according to quantity; Shot \$6.25 to \$7 per 100 lbs.

LEATHER.—There has been an advance in the price of most kinds; no Upper in market; Sole is also very scarce; Splits in good demand; business is brisk and prices are firm. The following are the present market values of some of the leading kinds: Sole Leather, No. 1 B.A. 24c to 25c; do No. 2, 22 to 23c; Light Waxed Upper 43 to 47c; do heavy 40 to 43c; Large Splits 35c to 40c; do small 30 to 35c; Russets 25 to 30c; Harness 32 to 35c; Pink Linings \$4 to \$5.50; Red Roans \$5.50 to \$7.50.

NAVAL STORES.—There has been a moderate demand for spirits of Turpentine at 50c, which is firm at this price; Rosins are active at \$3 to \$7 for common to pale; Pine Pitch and Tar are in fair request at \$3.50; Coal Pitch and Tar \$3 to \$3.25.

OILS.—Cod Oil is dull and has been offered to some extent at 61½ to 62c without finding purchasers; some new has come to market, but none has yet been sold, being held for higher figures than suits the views of buyers; Seal Oil is dull at 67c; higher prices, however, prevail at Quebec without affecting the market here; Linseed is quoted at 80 to 82½c for boiled, and 75 to 77½c for raw; Olive \$1.15 to \$1.20; Bleached Whale 75c; Palm Oil 9 to 10c.

PROVISIONS.—*Butter*—Receipts 2,930 kegs; shipments 3,300. There has been a good demand all week, and considerable sales have taken place at 19½c. to 20c. *Cheese*—Receipts 2,448 boxes; shipments 5,020 boxes, market has been quiet, and steady at 11½ to 12c., and much doing. *Pork*—Receipts and shipments, small. Prices have been steady all week, but there is no advance to note on last week rates which we repeat, Mess, \$29.00 to \$29.50; Thin Mess, \$26.00 to \$26.50; Prime Mess, \$23.50 to \$24.00; Prime, \$21.50 to \$22.00. *Lard*—Quiet with only small sales at 14c. *Tallow*—8¼ to 8½. *Hams*—Long cut, 12c. to 13c. ditto short cut, 11½ to 12c. *Beef*—Prime Mess is quoted \$27.75 to \$28.50.

RICE.—Market firmer and advanced 2½ to 7¼c., some large sales at \$3.85 to \$4.25 for Arracon, and \$3.85 to \$4.10 for Rangoon.

SALT.—There has only been a limited amount of business done. Coarse sold early in the week at 55 to 56c., but is now held for 57½c. Fine is still scarce, and is held for 87½c. Factory filled \$1.50 to \$1.60.

TOBACCO.—Price of manufactured shows very slight changes. Prince of Wales, No. 2, 16¼c.; No. 3, 15¾c.; No. 4, 15¼c.; Victoria, 4s. and 8s., No. 2, 17¾c.; No. 2½, 17c.; Messrs. Rader & Sons, of New York, say that the complications in Europe have put a stop to all large transactions there, with thin principal outlets closed an accumulation of stock is apprehended which will seriously affect prices.

TORONTO MARKET.

Trade in nearly every branch continues quiet, although it cannot be said that there is any less activity than usually exists at this season of the year, but on the contrary rather more. And, while merchants are by no means dissatisfied with the amount of business done during the past two months, they are at the same time more than usually hopeful as to the prospects for the coming fall trade. Remittances have generally been satisfactory, comparatively few renewals having been asked for, and paper as a rule promptly taken care of at maturity. The following is a statement of the imports at this port for the month, and for the seven months ended July 31:—

	1869	1870
July.....	\$361,577	\$685,725
Previous six months...	3,028,807	3,327,245

Total to July 31 \$3,390,384 \$4,012,970
The exports from Toronto for July, were \$224,056; against \$121,088 in July of 1869.

BOOTS AND SHOES.—Business is active, and goods are selling freely for both summer and fall wear. Prices are firm and the expectations are that manufacturers will find ready sale for all the stock they can turn out.

DRY GOODS.—No improvement in this branch of business is yet to be noted. Importers are beginning to receive their goods, but stocks are not yet well assorted. A good trade is anticipated. The following are the Toronto imports for July, and since January 1, of the leading articles, in which a very large increase is again to be remarked:—

	For July	
	1869.	1870.
Woolens.....	\$45,591	\$126,895
Cottons.....	33,482	89,004
Silks and Velvets.....	7,646	11,582
Fancy Goods.....	9,703	36,877
	—Since January.—	
	1869.	1870.
Woolens.....	\$444,202	\$579,532
Cottons.....	698,727	835,689
Silks and Velvets.....	172,833	168,067
Fancy Goods.....	184,727	236,997

DRUGS.—A moderate business has been done during the past week, prices generally remaining without change. *Opium*, however, is a little easier, and a decline of 50 per cent may be noted. We now quote it \$10.50 to \$11.

GROCERIES.—Trade since our last report has continued quiet, any improvement being of a very trifling character. Prices are altogether without change. Goods imported from France, however, have stiffened somewhat, but are not notably altered. The following are the Toronto imports of the following articles for July and since January 1st:

	For July	
	1869.	1870.
Tea, Green and Japan...	\$ 2,081	\$ 36,877
Tea, Black.....	4,265	3,146
Sugar.....	19,890	21,030
Brandy, Gin and Rum.....	8,098	2,530
	—Since Jan. 1st—	
	1869.	1870.
Tea, Green and Japan...	\$158,244	\$231,251
Tea, Black.....	35,831	34,621
Sugar.....	91,736	158,614
Brandy, Gin and Rum.....	24,193	29,699

HARDWARE.—Business in heavy hardware has been limited during the week, but there has been for the season a more than ordinary activity in general and shlf goods. The Toronto imports for July were, of Hardware \$14,658 as against \$11,779, and of dutiable iron \$13,023 as against \$9,552 for the corresponding month of 1869. Advices from the English and Scotch markets quote prices of pig iron and other metals a little easier, in consequence of the probable continuance of the war, but prices here have not been affected.

HIDES AND SKINS.—Hides are firmer being in somewhat scant supply, which falls short of the demand both for the domestic and Western. Some holders are demanding ¼c. more than previously, but we do not as yet advance our quotations. *Calfskins*—are also firm, with an insufficient supply. *Lamb skins* and *Sheeps pelts* are taken at 40c.

LEATHER.—Business has been pretty brisk, with a ready sale for all kinds of desirable stock. A fair trade has been done in *Spanish sole*, *Upper and Harness* are scarce. *French calf* has advanced from 5 to 10 per cent.

PAINTS AND OILS.—There has been a fair business done during the past week; prices are altogether without change.

PETROLEUM.—The local consumptive demand

has improved somewhat, and for the season business may be considered as better than usual. There is nothing doing, however, in car lots, and no speculative demand. Prices have been marked down 1c. on all grades, the decline being attributed to the interruption of the continental trade, and the cutting off of the large markets which have hitherto absorbed so much of the surplus produced on this continent. At the decline, however, holders are firm, and there is no accumulation, stocks if anything being light.

PRODUCE.—Although the war continues to rage, the English markets for breadstuffs have given way, and the United States and Canadian markets have also been weak and tending downwards, partly in consequence of the advanced rates of ocean freights. The circumstances which govern the price of wheat and flour in this market are at present somewhat complicated; and although England as well as France will undoubtedly be a large importer, still the scarcity of tonnage for some time to come will prevent us from reaping the full advantage of enhanced prices on the other side of the Atlantic.

FLOUR.—The market has been in a very unsatisfactory condition during the week, and has been of a steadily drooping character. Transactions, however, have been very limited in amount, and the prices given must be considered as almost entirely nominal. The only sales reported during the week were 100 brls. Fancy at \$6.25; 200 brls. choice Superfine at \$6.00 on the cars here; 500 brls. Fancy at \$6.25, and 100 brls. do. at \$6.12½ on the cars here. **Wheat**—Holders have been less inclined to yield, but the market has been all through in favour of the buyer, and sales could only be effected at a decline from asking rates. Prices have nominally declined about 5c. during the week, but in the absence of any large transactions, it is difficult to quote actual present values. The only sales made public were of a few cars of ordinary Spring at \$1.22, and of Soules an inferior sample at \$1.25 f.o.c. here; and of 250 bus. No. 2 Spring at \$1.10 in store. For deliveries by farmer's waggons, the following prices were paid at the close:—Soule's, \$1.25 to \$1.30; Treadwell \$1.20 to \$1.25, and Spring and Midge Proof \$1.15 to \$1.17. **Barley**—Very little has been done; a few loads of new have come in and have been taken at 70 to 75c, according to quality by local buyers. Samples are irregular, some being a good deal stained by the late rains, while others are of a fully average brightness. It is difficult as yet to form an opinion of the general condition of the crop. **Oats**—Has declined somewhat and closes slow of sale at quotations. Very little has been done during the week beyond a few cars changing hands. **Pease**—close weaker and lower in consequence of a recent decline in the Liverpool market. Holders of shipping lots ask 33c f.o.b., but no late sales are reported. **Rye**—nominal at quotations. **Hay**—\$3 to \$11. **Straw**—\$5 to \$6.

PROVISIONS.—**Butter**—Has been in improved demand, at advancing prices, there having been a gain of fully 1c. on all grades during the week. We now quote 18c. to 19c. for dairy, and 17c. to 18c. for store packed. Good uniform lots, suitable for shipping, would readily bring 17½c. to 18c. according to quality. **Cheese**—Only the ordinary consumptive demand to note at unchanged quotations. **Eggs**—There is a good local demand for all coming into market, but for packed, there is little or no enquiry, and prices have given way somewhat. They may now be quoted 11c. to 12c. **Pork**—No change. Demand very trifling. **Bacon**—Meets with good enquiry and some lots have changed hands in the course of the week. **Hams**—Are also in request, and prices are firm.

SALT.—Is without change, business having been principally in retail parcels at 80c. to 85c. for Liverpool coarse.

WOOL.—Market continues about as last quoted, 20c. being the average price paid for good merchantable wool. For selected, however, 30c.

would readily be paid, but there is not much of this quality offering.

MONEY.—Sterling Exchange, 60 days' sight, or 75 days' date, 109½; Gold Drafts on New York, ½ premium; Currency Drafts on New York, and Greenbacks, 85 to 86; American silver, larger 5½ to 6½; small 6 to 10 discount. Gold in New York has been weak and declining closing at 117½, or 4 per cent. lower than a week ago.

OIL MATTERS AT PETROLIA.

(From our Own Correspondent)

PETROLIA, Aug. 8, 1870.

Oil matters very dull; no animation, people being afraid to venture in the face of the war news. Crude about the same, with an increased production. I may quote 6,000 brls. as produced this last week. Sales, 3,500 brls.; shipments from 18 to 20 cars per day. The Mammoth Still, together with Englehart & Co.'s, are running their full capacity, filling old contracts.

Mr. Hill is getting ready to put down two new wells, near his others, and there are four or five going down in the immediate vicinity of the Craise well. No new wells to note, and no speculation in or sales of oil territory.

Crude from 1.50 to 1.60; Refined, no enquiries or sales to note, 20 to 21c. per gall.

Toronto and Nipissing Railway Co.

NOTICE is hereby given, that the

ANNUAL MEETING OF STOCKHOLDERS

Of this Company, at which the Election of Directors for the ensuing year and for general business takes place, will be held at the offices of the Company, corner of Front and Bay Streets, in Toronto, on

TUESDAY, the THIRTEENTH day of SEPTEMBER, 1870,

AT TWELVE O'CLOCK NOON.

By order,

JAMES GRAHAM,

Secretary.

Dated at Toronto, 3rd August, 1870.

52-td

Provincial Insurance Company of Canada.

NOTICE is hereby given, that the Annual General Meeting of the Shareholders will be held at the office of the Company, Toronto Street, Toronto, on SATURDAY the NINTH day of SEPTEMBER next at 12 o'clock noon, to receive the Report of the Directors, and the annual statement of the affairs of the Company, to elect the Board of Directors for the ensuing year, and for other business.

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

By order of the Board,

ARTHUR HARVEY,

Toronto, 3rd August, 1870

Manager.

Insolvent Act of 1869.

In the matter of ROBERT HUNTER, an Insolvent.

I, the undersigned John Kerr, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me, within one month.

JOHN KERR,

Toronto, 27th July, 1870.

Assignee.

Insolvent Act of 1869.

In the matter of ROBERT HUNTER, an Insolvent.

THE Creditors of the Insolvent are notified to meet at my office, Court Street, Toronto, on Wednesday the 31st day of August, 1870, at 9:30 o'clock A.M., for the public examination of the insolvent and the ordering of the affairs of the estate generally.

JOHN KERR,

Toronto, 9th August, 1870.

Assignee.

Insolvent Act of 1869.

In the matter of JOHN GRATSHORE, an Insolvent.

I, the undersigned John Kerr, of Toronto, have been appointed assignee in this matter. Creditors are requested to file their claims before me within one month.

JOHN KERR

Toronto, 6th August, 1870.

Assignee.

Grand Trunk Railway.

TRAINS arrive and depart as follows at and from Toronto:

	EAST.			
	a.m.	a.m.	p.m.	p.m.
Depart.....	5.37	6.37	5.37	7.07
Arrive.....	9.37	10.37	10.37	9.07

	WEST.			
	a.m.	a.m.	p.m.	p.m.
Depart.....	7.30	11.40	3.45	10.37
Arrive.....	5.30	12.50	5.30	9.03

Northern Railway.

	a.m.	p.m.
Depart.....	7.00	4.00
Arrive.....	10.35	9.10

Trains leave Brock Street Station 15 minutes later.

Dominion Bank.

THE Provisional Directors of the Dominion Bank, at the urgent request of many of their friends, have decided to proceed at once with the organization of the Institution.

Stock Books can be seen, as well as further subscriptions of stock made, at the offices of

Messrs. PELLATT & OSLER, or

Messrs. CAMPBELL & CASSELS,
King Street, Toronto.

And Messrs. ROSS, LAUDER & MULLOCK,
Masonic Hall, Toronto.

And at the office of

WILLIAM SACHE, ESQ.,
Montreal.

WILLIAM MULLOCK,
Secretary to the Provisional Board.
Toronto, July 15, 1870. 49



Government House, Ottawa.

Wednesday, 22nd day of June, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the Report of the Commissioner of Customs, dated 21st June, 1870, and approved by the Honorable the Minister of Customs, and under the provisions of the 22nd Section of the Act 23 Vic., Cap. 9, His Excellency in Council has been pleased to authorize and doth hereby authorize the Minister of Customs in any or all cases in which it may be shown that British or Canadian Vessels navigating the Inland Waters of Canada, and frequenting American Ports, are charged with lower fees or tonnage duties than are charged on American Vessels frequenting Canadian Ports above Montreal, to reduce the said fees or tonnage dues so payable on the entry and clearance of all Vessels, whether British or American, at Canadian Ports in the Inland Waters aforesaid, to the standard of such fees or tonnage duties as are actually charged on Canadian Vessels on entering or clearing at American Ports.

48

WM. H. LEE,
Clerk Privy Council.

Mercantile.

Winans, Butler & Co.

COMMISSION MERCHANTS,

DEALERS IN

FOREIGN AND DOMESTIC WOOLS,

GRAIN AND FLOUR.

Cash advances made on consignments. Agents for Stocks celebrated Lubricating Machine Oils.

77 Front Street, Toronto and
Division Street, Cobourg

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS,
Stationers, Book-Binders, Etc.,

66 and 68 King Street East, Toronto, Ont.

ACCOUNT Books for Banks, Insurance Companies Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed. A large stock of Account-Books and General Stationery constantly on hand.

3-17

Western Assurance Company.

NOTICE is hereby given, that the Annual General Meeting of Shareholders of this Company, will be held at the Company's office, on

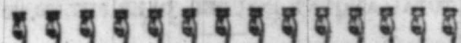
TUESDAY, the THIRTIETH day of AUGUST NEXT, AT 12 O'CLOCK, NOON,

To receive the Annual Report, and for the election of Directors, to serve during the ensuing year.

By order of the Board,

J. MAUGHAN, JR.,
Asst. Secretary.

Western Assurance Co.'s Buildings,
Toronto, 26th July, 1870. 50-td



TO THE WORKING CLASS.—We are now prepared to furnish all classes with constant employment at home, the whole of the time or for the spare moments. Business new, light and profitable. Persons of either sex easily earn from 50c. to \$5 per evening, and a proportional sum by devoting their whole time to the business. Boys and girls earn nearly as much as men. That all who see this notice may send their address, and test the business, we make this unparalleled offer: To such as are not well satisfied, we will send \$1 to pay for the trouble of writing. Full particulars, a valuable sample which will do to commence work on, and a copy of *The People's Literary Companion*—one of the largest and best family newspapers published—all sent free by mail. Reader, if you want permanent, profitable work, address E. C. ALLEN & CO., AUGUSTA, MAINE.

Hotels.

Hiron's House,

WINDSOR, Ontario. ED. BARRETT, Proprietor

Ottawa Hotel.

ST. JAMES AND NOTRE DAME STREETS,
MONTREAL.

BURNETT & DOYLE, Proprietors.

D. C. BURNETT, late proprietor of Woodruff House, Water-town, N. Y., and St. James' Hotel, Montreal.

THE Proprietors take pleasure in informing their friends and Travellers either for pleasure or on business, that they have recently opened this New and Elegant Hotel, where they will find every convenience and accommodation. Guests will find this the most pleasant and desirable stopping place in the city.

Albion Hotel.

MCGILL STREET, MONTREAL.

AMPLE ACCOMMODATION FOR 500 GUESTS.

FARE, \$1.50 PER DAY

Dominion Hall, Cornwall, Ont.,

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

St. James' Hotel, Montreal.

THE undersigned beg to notify the public that they have purchased the above well-known first-class Hotel, and which is now carried on as a

Branch Establishment of the St. Lawrence Hall,

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

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

H. HUGAN & CO.

London Assurance Corporation.

CAPITAL, £896,560 Stg.
PAID UP, 448,275 "
FUNDS IN HAND, £2,463,533 17s 4d. "

HEAD AGENT, ROMEO H. STEPHENS.

S. E. HOLCOMBE, Agent,
No. 2 Exchange, Toronto.

Provincial Insurance Company OF CANADA.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE, TORONTO, ONT.

PRESIDENT.—The Hon. J. H. Cameron, D.C.L., Q.C., M.P.
Vice President.—Lewis Moffatt, Esq., of Moffatt, Murray & Beatty. Other Directors.—C. J. Campbell, Esq., of Campbell & Cassella, Toronto; Hon. M. Cameron, Ottawa; W. J. Macdonell, Esq., President Toronto Savings Bank, Toronto; A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto; H. S. Howland, Esq., Vice President Bank of Commerce, Toronto; George Duggan, Esq., Judge of the County Court, County York, Toronto; A. T. Fulton, Esq., of Geo. Michie & Co., and Fulton, Michie & Co. Toronto; Angus Morrison, Esq., Barrister, M.P., Toronto; James S. Crocker, Esq., Toronto. Manager.—Arthur Harvey, Esq., Fire Inspector.—Wm. Henderson, Esq., General Agent, Marine Department.—Capt. C. G. Fortier. Bankers.—The Canadian Bank of Commerce.

Insurances effected at reasonable rates on all descriptions of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company. No claim that has arisen under the present management has been unadjusted for as long as a week, and all adjusted claims are paid.

ARTHUR HARVEY, Manager.

Provincial Insurance Co.'s Buildings,
Toronto, June 28, 1870. 46

Real Estate.

Wadsworth & Unwin.

(Successors to Dennis & Gossage)

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

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

V. B. WADSWORTH, CHARLES UNWIN
27-174 P. L. Surveyor. P. L. Surveyor.

The Canadian Land and Emigration Company

OFFERS for Sale, on conditions of Settlement, GOOD FARM LANDS,

the COUNTY OF PETERBORO', Ontario, in the well-settled TOWNSHIP OF DYSART,

where there are Grist and Saw Mills, Stores, &c., &c., AT ONE DOLLAR AND A HALF AN ACRE.

In the adjoining Townships of Gufford, Dudley, Harburn, Harcourt and Bruton, connected with Dysart, and the Village of Haliburton, by the Peterson Road, AT ONE DOLLAR AN ACRE.

For particulars, apply to CHAS. JAS. BLOMFIELD, Manager, C. L. & E. Company, Peterboro

Or to ALEX. NIVEN, P.L.S., Agent C. L. & E. Company, Haliburton, Ontario.

Arthur Jones

Land Surveyor and Timber Agent.

IMPROVED and unimproved lands for sale, in the Counties of Kent, Essex, Lambton, Middlesex, and Elgin.

Chatham, County Kent, Ontario.

Morton & Smith.

ACCOUNTANTS, REAL ESTATE AGENTS, AND VALUATORS,

48 AND 50 CHURCH STREET, TORONTO.

B. MORTON. 47-ly J. LAMOND SMITH.



Government House, Ottawa.

TUESDAY 21st day of June, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs, and under and in pursuance of the Act 31 Victoria, Chapter 6, intitled: "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby Ordered, that on, from and after the first day of July next, the Port of "Ragged Islands" in the Province of Nova Scotia shall, for all the purposes of that Act, be designated and known as the "Loche Port."

WM. H. LEE,
Clerk Privy Council.

Financial.

Western Canada Permanent Building and Savings Society.

NO. 70 CHURCH STREET.

MONEY TO LOAN AT REDUCED RATES. NO COMMISSION OR FEES CHARGED.

Persons borrowing to purchase Real Estate, or to erect Houses, will find our system of repayment advantageous, and interest as low as any similar Institution.

WALTER S. LEE,
Secretary and Treasurer.

81-49

REDUCTION IN RATE OF INTEREST.

The Canada Permanent Building and Savings Society

WILL GRANT LOANS to assist in purchasing Real Estate, in Erecting Houses, and for other purposes, upon the following terms:

	5 YEARS	10 YEARS
The Monthly instalments required to repay a Loan of \$1,000 are	\$ 20 60	\$ 12 60
The amount to be paid in each year being	\$240 80	151 20

These instalments cancel the debt, both principal and interest.

Loans are made for any term from one to twenty years, and may be repaid by half-yearly or yearly instalments, if desired.

Owners of Real Estate are reminded that the Sinking Fund system affords the surest, easiest and cheapest mode of paying off a loan.

Circulars, with full particulars, may be had at the Society's Office.

J. HERBERT MASON,
Secretary and Treasurer.

Masonic Hall, Toronto. 48 61

Herrick & Crombie,

BANKERS, COMMISSION MERCHANTS, AND GENERAL AGENTS

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

OTTAWA AND PEMBROKE.

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

O'Connor & Waller

EXCHANGE BROKERS, Commission Merchants, and Insurance Agents, Bell's Block, No. 2 Rideau Street, Ottawa. — Personal attention given to the Commission Business, and the utmost promptness by sales and returns strictly observed. All needless expenses carefully avoided. Consignments of Pork, Flour, Hams, Bacon, Cheese, Liquors, and General Produce, solicited. Liberal advances made in the usual form. Good references if required.

B. E. O'CONNOR. 33-ly) W. H. WALLER.

Books for Sale.

AGENTS MONETARY LIFE AND VALUATION TABLES, by D. P. FACKLER, Actuary. An invaluable book for Life Agents. Price \$1.20. GRISWOLD'S HANDBOOK OF ADJUSTMENT OF FIRE LOSSES. Price \$2.

The above Works are for sale at the Office of THE CANADIAN MONETARY TIMES, No. 60, Church Street, Toronto.

Financial.

Canada Landed Credit Company.

DIVIDEND No. 18.

NOTICE

IS hereby given, that a dividend, at the rate of seven per cent. per annum, on the paid up capital of the Company, for the half-year ending 28th JUNE, 1870, has this day been declared, and will be payable at the Company's office, on or after the 1st day of AUGUST, next.

By order,

J. SYMONS,
Secretary.

22 King street, Toronto,
20th July, 1870.

MONEY TO LOAN.

THE TRUST AND LOAN COMPANY

ARE prepared to advance money on the security of Real Estate, in either country, city, or town, sums from \$400 to any amount, for a period to suit the borrower.

INTEREST AT EIGHT PER CENT.

No commission, and the legal charges on a very reduced scale. The money may be repaid by

ANNUAL INSTALMENTS,

or in one sum, and where the interest is paid punctually and the security is good, the loan may remain unpaid beyond maturity.

As an institution, this company can confidently say they offer advantages to borrowers superior to any other company in Canada. In order to facilitate the granting of loans, and until the Head Office is moved to Toronto, the Commissioner will be at the office of the subscriber one day every week to receive applications.

For further particulars apply to

J. W. G. WHITNEY,

Appraiser of Trust and Loan Company for the City of Toronto and County of York and Hamilton, to

A. H. MACAULAY,

Provincial Insurance Co. of Canada Office, 45-ly 57 James St., (north) Royal Hotel Block.

Campbell & Cassels,

J. CAMPBELL, 92 King Street, East, [W. G. CASSELS, TORONTO,

BANKERS AND BROKERS,

STERLING EXCHANGE, AMERICAN CURRENCY, BONDS AND STOCKS, GOLD, SILVER, AND CANADIAN STOCKS AND SECURITIES,

BOUGHT AND SOLD.

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

Robert Beatty & Co.,

EXCHANGE OFFICE,

BANKERS, BROKERS, &c.,

53 KING STREET EAST, OPPOSITE TORONTO ST., TORONTO

DRAFTS ON NEW YORK, Gold, Silver, Uncurrent money, Mortgages, Stocks, Lands, Houses, &c., bought and sold at best rates. Orders by Telegraph or letter promptly attended to.

Interest paid on Deposits. 18-3m

Toronto Savings Bank.

72 CHURCH STREET.

DEPOSITS received, from Twenty Cents upwards; invested in Government and other first class securities. Interest allowed at 5 and 6 per cent.

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce.

W. J. MACDONELL,

301y

MANAGER.

Agents' Directory.

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

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

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

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

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

ARCHIBALD McKEAND, Agent, Hartford Fire Ins. Co., Home Ins. Co., of New Haven, Travelers' Ins. Co., No. 11, James Street, Hamilton.

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

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

WILLSON & SMITH, reduce Commission Merchants; Agents for the Western Marine Ins. Co. of Toronto. Office—43 and 45 South-west. King and John Sts., Hamilton, Ont. J. W. WILLSON. C. R. SMITH.

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

R. N. GOOCH, Agent Life Association of Scotland, North British and Mercantile (Fire), and Montreal Ins' Co. (Marine), No. 32, Wellington Street East, Toronto.

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

J. T. & W. PENNOCK, Fire and Life Insurance Agents, Parliamentary and Departmental Agents, Mining Agents, and Exchange Brokers, Ottawa.

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

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

W. H. MILLAR, Agent Northern Fire Assurance Co. of London, and the Reliance Life Assurance Co. Office, cor. Church and Colborne Streets, Toronto, Ont.

F. S. CLARKE, Exchange Broker, Agent for Northern Ass. Co. Provincial (Fire and Marine,) Canada Life; Steamship and Western R. R. Ticket Office, London, Ont.

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

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

M. R. ROBLIN, Agent Western, Provincial, Beaver, Citizens', and Star Ins. Companies; also Valuator for the Trust and Loan Co. of Upper Canada. Belleville, Ont.

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

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

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

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

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

Insurance.

THE CONNECTICUT

Mutual Life Insurance Company,
OF HARTFORD, CONNECTICUT.

Assets.....	\$27,566,479 26
Surplus (computing Re-Insurance by N. Y. Legal Standard).....	9,671,875 26
Income for 1869.....	8,978,751 23
Total Death Claims paid to date.....	9,566,987 00
Total Surplus Premiums returned to the Assured, to date.....	6,785,680 00

DIVIDEND PAYABLE IN 1870, \$3,390,000!

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

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

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

Its Assets have been uniformly invested at a net rate of interest exceeding that realized by any similar institution. The necessary result of this economy in management, careful selection of lives, and highly productive investments, has been that the CONNECTICUT MUTUAL has afforded insurance to its members at a LESS AVERAGE COST, than any other Company.

Ratio of Expenses of Management to Total Receipts 1869, 8.80 per cent.

Its investments are securely and profitably made, and contain no Commuted Commissions, Fancy Stocks, Personal Securities, nor any imaginary or Unrealized Assets.

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

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HALDAN & O'LOANE,

Assistant Managers.

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THIS Company is established for the Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country.

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Of same quality as that supplied to the INTERNATIONAL EXHIBITION OF 1862, DUBLIN EXHIBITION 1865, PARIS EXHIBITION 1867,

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Quotations on application to

Messrs. LUNVILLE & CO.,

Dublin, Ireland.

TORONTO PRICES CURRENT.—AUGUST 11, 1870.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rate.	Name of Article.	Wholesale Rates.
Boots and Shoes	\$ c. \$ c.	Groceries—Cont'd	\$ c. \$ c.	Leather—Cont'd	\$ c. \$ c.
Mens' Thick Boots	2 00 2 65	Gunpowd'r, to med.	0 55 0 70	Kip Skins, Patna	0 30 0 35
" Kip	2 40 3 15	" med. to fine	0 70 0 85	French	0 70 0 90
" Calf	3 25 3 75	" fine to fine'st	0 85 0 95	English	0 65 0 80
" Congress Gaiters	1 75 3 00	Hyson	0 45 0 80	Hemlock Calf (30 to 35 lbs.) per doz	0 50 0 61
" Kip Cobourgs	1 10 1 45	Imperial	0 42 0 80	Do. light	0 45 0 50
Boys' Thick Boots	1 60 1 90	<i>Tobacco, Manufact'd:</i>		French Calf	1 10 1 15
Youths'	1 40 1 60	Dark, 5s & 10s, Cn Lf, & B	0 30 0 32	Grain & Satn Clr & doz	0 00 0 55
Women's Batts	0 95 1 35	" " West. do, com	0 31 0 33	Spills, large & B	0 30 0 36
" Balmoral	1 20 2 00	" " Western Leaf,		" small	0 00 0 25
" Congress Gaiters	1 25 1 75	[good to fine..	0 38 0 50	Enamelled Cow & foot	0 20 0 11
Misses' Batts	0 80 0 95	Bright sorts, good to fine	0 50 0 65	Patent	0 20 0 21
" Balmoral	1 00 1 50	" choice	0 55 0 75	Pebble Grain	0 15 0 17
" Congress Gaiters	1 00 1 30			Buff	0 15 0 17
Girls' Batts	0 60 0 90	Hardware.			
" Balmoral	0 90 1 05	<i>Tin (net cash prices)</i>		Oils.	
" Congress Gaiters	0 75 1 10	Block, & B	0 35 0 35	Cod	0 00 0 70
Children's C. T. Cacks	0 50 0 75	Grain	0 35 0 60	Lard, extra	1 25 0 00
" Gaiters	0 60 0 85	Copper:		" No. 1	1 12 0 00
		Pig	0 25 0 24	" No. 2	1 00 0 00
		Sheet	0 30 0 33	Lubricating, patent	0 00 0 00
		<i>Cut Nails:</i>		" Mott's economic	0 30 0 00
Drugs.		Assorted 1/2 Shingles		Linseed, raw	0 77 0 85
Aloes Cape	0 15 0 20	& 100 B.	0 00 3 25	" boiled	0 82 0 00
Alum	0 02 0 03	Shingle alone do	3 30 3 40	Machinery	0 00 0 00
Borax	0 19 0 20	Lathe and 5 dy.	3 30 3 40	Olive, common, & gal.	1 30 1 35
Camphor, refined	0 45 0 55	<i>Galvanized Iron:</i>		" salad	1 80 2 30
Castor Oil	0 15 0 18	Assorted sizes	0 08 0 00	" salad, in bots.	
Caustic Soda	0 03 0 05	Best No. 24	0 07 0 00	qt. & case	5 63 3 75
Cochineal, s. g.	0 90 1 15	" 26	0 08 0 08	Sesame salad, & gal.	1 30 1 32
Cream Tartar	0 25 0 30	" 28	0 09 0 00	Seal, pale	0 80 0 85
Epsom Salts	0 03 0 04	<i>Horse Nails:</i>		Spirits Turpentine	0 59 0 55
Extract Logwood	0 10 0 13	Guest's or Griffin's		Whale, ref'd	0 85 1 00
Gum Arabic, sorts	0 34 0 37	assorted sizes	0 00 0 00		
Indigo, Madras	1 05 1 15	For W. ass'd sizes	0 18 0 19	Paints, &c.	
Licorice, com	0 14 0 25	Patent Hammer'd do	0 17 0 18	White Lead, genuine	
Madder	0 14 0 18	Iron (at 4 months):		in Oil, & 25 lbs.	0 00 2
Galls	0 32 0 37	Fig—Garisherric Nol.	00 00 00 00	Do. No. 1	0 00 2 10
Opium	10 50 11 00	Calder No. 1	00 00 24 00	" 2	0 00 1 90
Oxalic Acid	0 24 0 32	No 3	00 00 23 00	" 3	0 00 1 70
Potash, Bi-tart.	0 25 0 28	Other brands. No. 1.	22 00 24 00	Common	1 30 0 00
" Bichromate	0 15 0 20	" No. 2.	0 00 0 00	White Zinc, snow	2 75 3 25
Potass Iodide	3 80 4 50	Bar—Scotch, & 100 B.	2 40 2 60	White Lead, dry	0 05 0 00
Senna	0 12 0 30	Refined	3 00 3 25	Red Lead	0 05 0 08
Soda Ash	0 08 0 04	Swedes	5 00 5 50	Venetian Red, Eng'h	0 02 0 03
Soda Bicarb	3 37 4 00	Hoops—Coopers	3 00 3 25	Yellow Ochre, Fien'h	0 02 0 03
Tartaric Acid	0 30 0 45	Band	3 00 3 25	Whiting	0 80 1 25
Verdigris	0 35 0 40	Boiler Plates	3 25 3 50	Petroleum.	
		Canada Plates	3 75 4 00	(Refined & gal.)	
Groceries.		Union Jack	0 00 0 00	Water white, 5 bris..	0 27 0 00
<i>Coffees:</i>		Pontypool	3 75 4 00	" single brl.	0 29 0 00
Java, & B.	0 22 0 24	Swansea	3 00 4 00	Straw, 5 bris.	0 00 0 25
Laguayra	0 17 0 18	Lead (at 4 months):		" single brl.	0 00 0 24
Rio	0 15 0 17	Bar, & 100 lbs.	0 05 0 07	Amber, by car load	0 00 0 00
<i>Fish:</i>		Sheet	0 08 0 09	Exportation Oil	0 25 0 30
Herrings, Lab. split	5 50 6 00	Shot	0 07 0 07	Benzine	0 35 0 38
" Canso	4 00 4 75	<i>Iron Wire (net cash):</i>		Produce.	
" round	3 00 3 75	No. 6, & bundle	2 70 2 80	<i>Grain:</i>	
" scaled	0 47 0 50	" 9	3 10 3 20	Wheat, Spring, 60 B..	1 20 1 25
Mackerel, small kitta	0 75 0 90	" 12	3 40 3 50	" Fall 60 "	1 25 1 35
Loch. Her. wh'e frks	2 50 2 75	" 16	4 30 4 40	Barley	0 70 0 73
" half	1 25 1 50	Powder:		Peas	0 81 0 83
White Fish & Trout	0 00 0 00	Blasting, Canada	3 75 0 00	Oats	0 40 0 41
Salmon, salt water	14 50 15 00	FF	4 75 5 00	Rye	0 00 0 00
Dry Cod, & 112 lbs.	6 00 6 25	FFF	5 25 5 50	<i>Seeds:</i>	
<i>Fruit:</i>		Blasting, English	4 00 5 00	Clover, choice 60 "	0 00 7 25
Raisins, Layers	2 65 2 75	FF	5 00 6 00	" com'n 68 "	0 00 0 00
" M. R.	2 50 2 55	FF	6 00 6 50	Timothy, cho'e 4 "	0 00 0 00
" Valentias, new	0 83 0 9	Pressed Spikes (4 mos):		" inf. to good 48 "	0 00 0 00
Currants, new	0 61 0 00	Regular sizes 100	4 00 4 25	Flax	2 00 2 25
" old	0 05 0 15	Extra	4 50 5 00	<i>Flour (per brl.):</i>	
Figs	0 11 0 15	<i>Tin Plates (net cash):</i>		Superior extra	6 40 6 65
<i>Molasses:</i>		IC Coke	7 25 0 00	Extra superfine	6 27 6 30
Clayed, & gal.	0 30 0 35	IC Charcoal	8 60 0 00	Fancy superfine	6 00 0 00
Syrups, Standard	0 48 0 50	IX	10 25 10 50	Superfine No. 1	5 80 5 90
" Golden	0 52 0 53	DC	12 50 0 00	" No. 2	
Rice—Arracan	4 00 4 30	DX	9 25 0 00	Oatmeal, (per brl.)	4 70 4 80
Rangoon	3 80 4 00	Hides & Skins, & B		Provisions	
<i>Spices:</i>		Green, No. 1	0 07 0 00	Butter, dairy tub & lb.	0 18 0 19
Cassia, whole, & B.	0 33 0 40	Green, No. 2	0 06 0 00	" store packed	0 17 0 18
Cloves	0 10 0 12	Cured	0 08 0 08	Cheese	0 12 0 13
Nutmegs	0 60 0 70	Calfskins, green	0 00 0 10	Pork, mess, new	26 50 27 50
Ginger, ground	0 18 0 23	Calfskins, cured	0 00 0 12	" prime mess	25 00 25 50
" Jamaica, root	0 17 0 20	Lambskins	0 00 0 00	" prime	20 00 22 00
Pepper, black	0 15 0 00	Pelts	0 40 0 00	Bacon, Canada	0 11 0 11
Pimento	0 09 0 00	Hops.		" Cumberland cut	0 12 0 12
<i>Sugars—(60 days):</i>		Inferior, & B.	0 00 0 00	" smoked	0 13 0 14
Port Rico, & lb.	0 9 0 9	Medium to good	0 10 0 20	Hams, covered	0 14 0 17
Cuba	0 83 0 2	Leather, @ (4 mos.)		" smoked	0 14 0 14
Barbadoes (bright)	0 9 0 9	In lots of less than		Shoulders, in salt	0 10 0 11
Canada Sugar Refine'y,		50 sides, 10 & cent		Lard, in kegs	0 13 0 13
yellow No. 2, 60ds.	0 91 0 92	higher.		Eggs, fresh	0 11 0 12
Yellow, No. 2	0 95 0 94	Spanish Sole, 1st qual'y		Beef Hams	0 00 0 00
" No. 3	0 94 0 10	heavy, weights & B.	0 21 0 22	Tallow	0 07 0 7
Crushed X	0 11 0 11	Do. 1st qual middle do.	0 23 0 24	Hogs dressed, heavy	0 00 0 00
" A	0 00 0 12	Do. No. 2, light weights	0 20 0 22	" medium	0 00 0 00
Ground	0 00 0 12	Slaughter heavy	0 22 0 25	" light	0 00 0 00
Dry Crushed	0 00 0 12	Do. light	0 20 0 26	Salt, &c.	
Extra Ground	0 15 0 13	Harcuss, best	0 26 0 30	American bris.	0 00 0 00
<i>Teas:</i>		" No. 2	0 00 0 00	Liverpool coarse	0 75 0 85
Japan com'n to good	0 45 0 50	Upper heavy	0 34 0 36	Goderich	1 55 1 60
" Fine to choicest	0 00 0 65	light	0 38 0 40	Plaster	1 05 1 10
Colored, com. to fine	0 50 0 70			Water Lime	1 50 0 00
Oolong, good to fine	0 42 0 75				
Congou & Sonch'ng	0 50 0 65				
Y. Hyson, com to gd.	0 52 0 55				
Medium to choice	0 65 0 80				
Extra choice	0 85 0 95				

Soap & Candles.

D. Crawford & Co.'s	\$ c.	\$ c.
Imperial	0 07	0 08
Golden Bar	0 07	0 07
Silver Bar	0 07	0 07
Crown	0 05	0 05
No. 1	0 03	0 03
Candles	0 00	0 10

Wines, Liquors, &c.

Ale:

English, per doz. qrts.	2 30	2 40
Guinness DubPortr.	2 25	2 35

Spirits:

Pure Jamaica Rum	1 80	2 25
De Kuyper's H. Gin	1 55	1 65
Booth's Old Tom	1 90	2 00

Gin:

Green, cases	4 09	4 25
Booth's Old Tom, c.	5 57	6 60

Wines:

Port, common	0 75	1 25
fine old	2 00	4 00
Sherry, common	0 75	1 50
medium	1 70	1 80
old pale or golden	2 50	4 00

Brandy:

Hennessy's, per gal.	\$ 30	\$ c
Martell's	30	50
J. Robin & Co.'s	25	35
Otard, Dupuy & Co.	25	35
Brandy, cases	8 50	9 00
Brandy, com. per c.	4 00	4 50

Whiskey.

GOODERHAM & WORTS'
Wholesale Prices:
Terms Cash—Under 5
brls., net: 5 to 10 brls.,
2½ p.c. off: 10 brls. and
over, 5 p.c. off.

Old Rye	0 35	0 85
Toddy	0 35	0 85
Malt	0 35	0 85
Alcohol, 65 o.p.	0 66	1 76
Pure Spirits 65 o.p.	0 67	1 77
50 o.p.	0 61	1 61
25 u.p.	0 32	0 82
Dom. Whiskey, 32 u.p.	0 26	0 72
36 u.p.	0 25	0 68
40 u.p.	0 24	0 64

Wool.

Fleece, lb.	0 28	0 30
Pulled	0 26	0 28

STOCK AND BOND REPORT.

NAME.	Shares.	Paid up.	Divid'd last 6 Months	Dividend Day.	CLOSING PRICES.		
					Toronto, Aug. 9.	Montreal, Aug. 9.	Quebec, Aug. 6.
BANKS.							
British North America	250	All.	3½ p.c.	July and Jan.	104 195	104½ 105½	104 105
Canadian Bank of Com'e.	250	All.	4	.....	122 122½	123 122½	121 122
City Bank Montreal	100	"	3	1 June, 1 Dec.	87 88	86 88	87 88
Du Peuple	50	"	3	1 Mar., 1 Sept.	105	104½ 106	105½ 106
Eastern Townships	50	"	4	1 July, 1 Jan.	111	111 112	111 111½
Jacques Cartier	50	All.	4	1 June, 1 Dec.	90 91	90 92½	90 92
Mechanics' Bank	50	All.	4	1 Nov., 1 May.	110½ 111	110½ 111	110 111
Merchants' Bank of Canada	100	All.	4	1 Jan., 1 July.	100 101	101 103	101 102
Molson's Bank	50	"	2	1 Apr., 1 Oct.	183 184	184 185	184 185
Montreal	200	"	6	1 June, 1 Dec.	107 108	107 108	107½ 108½
Nationale	50	"	3	1 Nov., 1 May.	103 104	102½ 104	102 103
Niagara District	100	75	5	1 Jan., 1 July.	106 107	107 108	106 107
Ontario Bank	40	All.	4	1 June, 1 Dec.	65 68	65 67½	65 66
Quebec Bank	100	"	3	1 June, 1 Dec.	160 161	157½ 160	160 162
Royal Canadian	50	60	None.	1 Jan., 1 July.	106½ 106½	106 107	107 107½
Toronto	100	"	4	1 Jan., 1 July.	.....	.....	.....
Union Bank	100	"	4	1 Jan., 1 July.	.....	.....	.....
MISCELLANEOUS.							
Canada Landed Credit Co.	50	825	3½	.....	100	.....	.....
Canada Per. Bldg Society	50	All.	5	.....	135 136	134½ 135½	.....
Do. Int'l Steam Nav. Co.	100	All.	5 12m	.....	.....	102½ 103½	104 105
Do. Glass Company	100	"	None.	.....	.....	.....	.....
Freehold Building Society	100	All.	5	.....	120½ 127	.....	.....
Hamilton Gas Company	.....	.....	4	.....	.....	.....	.....
Huron Copper Bay Co.	.....	.....	25	.....	.....	20 35	.....
Huron & Erie Sv's & Loan Soc	50	All.	4	.....	110½ 117	.....	.....
Montreal Mining Consols.	20	15 1	.....	.....	.....	3 10 3 50	.....
Do. Telegraph Co.	40	All.	5	.....	188	185 187½	185 187
Do. Elevating Co.	100	"	5	.....	.....	112½ 115	.....
Do. City Gas Co.	40	"	4	15 Mar., 15 Sep.	.....	160 170	165 170
Do. City Pass. R. Co.	50	"	4	.....	.....	125 128	124½ 125½
Quebec Gas Company	200	All.	4	1 Mar., 1 Sep.	.....	.....	124 125
Quebec Street R. R.	50	25	4	.....	.....	.....	90 95
Richelieu Navigation Co.	100	All.	15-12m	1 Jan., 1 July.	.....	152½ 155	152 152½
St. Lawrence Glass Company	100	"	None.	.....	.....	.....	50 55
St. Lawrence Tow Boat Co.	100	"	2pc. 3m	3 Feb.	.....	.....	.....
Tor'to Consumers' Gas Co.	50	"	2pc. 3m	1 My-Au Mar Fe	114 114½	.....	114 114½
Union Per. Building Society	50	"	5	.....	112½ 113	.....	.....
West'n Canada Bldg Soc'y	50	All.	5	.....	125½ 126	.....	.....

INSURANCE COMPANIES
ENGLISH.—Quotations on the London Market.

No. Shares.	Last Dividend.	Name of Company.	Shares parval & Amount paid, £	Last Sale, £
20,000	8 15s.	Briton Medical and General Life	10 2	2½
50,000	10	Commer' Union, Fire, Life and Mar.	50 5	7½
24,000	8	City of Glasgow	25 2½	4½
50,000	9½	Edinburgh Life	100 15	36
400,000	.....	European Life and Guarantee	24 26s 6d	.....
20,000	5 2½	Guardian, £10 originally paid.	100 50	50½
12,000	£1 p. sh.	Imperial Fire	100 10	76
7,500	10	Imperial Life	100 10	16½
100,000	10	Lancashire Fire and Life	20 2	3½
1,000	11	Life Association of Scotland	40 7½	20½
35,802	36	London Assurance Corporation	25 12½	49
10,000	5	London and Lancashire Life	10 1	.....
391,752	49	Liverp'l & London & Globe F. & L.	20 2	8½
20,000	14	Northern Fire and Life	100 5	15½
40,000	16	North British and Mercantile	50 6½	29½
40,000	50	Ocean Marine	25 5	19
.....	£9 p. s.	Phoenix	.....	154½
200,000	10	Queen Fire and Life	10 1	24s 6d
100,000	11½	Royal Insurance	20 3	7
20,000	10	Scottish Provincial Fire and Life	50 2½	6½
10,000	25	Standard Life	50 12	72½
4,000	5 10	Star Life	25 1½	.....

CANADIAN.

8,000	4-6mo.	British America Fire and Marine	350	\$25	63	65½
3,500	5	Canada Life	400	50	110	.....
4,000	12	Montreal Assurance	250	25	135	.....
10,000	None.	Provincial Fire and Marine	60	\$11	.....	.....
.....	83 p. sh.	Quebec Fire	40	32½	£20	£22
.....	10	Marine	100	40	85	90
10,000	5 6 mo's.	Western Assurance	40	10	90	.....

AMERICAN.

When org'n'd	No. of Shares.	Last Dividend.	Name of Company.	Parval of Sh'rs	Offered	Asked.
1853	1,500	.....	Etna Life, of Hartford	\$100	.....	250
1819	30,000	6	Etna Fire, of Hartford	100	216½	219
1810	10,000	10	Hartford, of Hartford	100	265	.....
1859	10,000	.....	Home, of New Haven, Ct	100	.....	.....
1863	5,000	.....	Travelers' Life & Accident	101	119	125

RAILWAYS

	Sha's	Parl	Montr Aug 9	London July 23.
Atlantic and St. Lawrence	£100	All.	.....	75 80
Do. do 6 p.c. sig. mort. bonds	100	"	.....	88 92
Buffalo and Lake Huron Pref.	100	"	.....	4 Sea
Do. do 5½ p.c. bonds, 1872-3-4	100	"	.....	80 83
Montreal and Champlain	200	"	15 20	.....
Do. do Pref.	100	"	100 101	.....
Grand Trunk	100	"	13 14	12½ 13½
Do. Eq. G. M. Bds. 1 ch. 6 p.c.	100	"	.....	88 92
Do. First Preference, 5 p.c.	100	"	.....	57 66
Do. Second Pref. Bonds, 5 p.c.	100	"	.....	37 41
Do. Third Pref. Stock, 4 p.c.	100	"	.....	33 35
Do. Fourth Pref. Stock, 3 p.c.	100	"	.....	17½ 18½
Great Western	200	"	14½ 15	13½ 14½
Do. 6 p.c. Bds. due 1873-76	100	All.	.....	97 99
Do. 5½ p.c. Bds. due 1877-78	100	"	.....	95 97
Northern of Canada, 6 p.c. 1st Pref. Bds.	100	"	.....	3 4 pm.
Do. do 2nd	100	"	.....	88 92
Do. do	100	"	.....	86 88

EXCHANGE.

	Montr'l.	Quebec.	Toronto
Bank on London, 60 days	9½ 9½	9½ 9½	9½
Private do. Sight or 75 days date	9 9½	9 9½	8½ 8½
Bank on New York	15 16	16 16½	14½ 15
Private do.	16½ 17	16½ 17	15 16
Gold Drafts do.	.....	par ½ dis.	.....
American Silver	6 6½	6 6½	5 10

SECURITIES.

	Toronto.	Montreal.	Quebec.
Canadian Gov't Deb. 6 p.c. stig	105 105½	104½ 106	105 105½
Do. do 5 p.c. eur., 1883	95 95½	95 97	96 96½
Do. do 5 do. stig., 1885	95 96	95 97	96 96½
Do. do 7 p.c. eur.	.....	.....	.....
Dominion 6 p.c. 1878 cy	107½ 108	107½ 108	107 108
Dominion Bonds	.....	.....	.....
Hamilton Corporation	.....	.....	.....
Montreal Harbor, 8 p.c. d. 1869	.....	.....	.....
Do. do 7 do. 1870	.....	.....	.....
Do. do 6½ do. 1875	103 104	103½ 104½	.....
Do. Corporation, 6 p.c. 1891	.....	191 192	.....
Do. 7 p.c. stock	115 117	114 116	115 116
Do. Water Works, 6 p.c. stig 1885	100	100 100½	.....
Ottawa City 6 p.c. d. 1880	.....	95 97	.....
Quebec Harbour, 6 p.c. d. 1883	.....	.....	40 50
Do. do 7 do. do.	.....	.....	55 60
Do. do 8 do. do. 1886	.....	.....	65 70
Do. City, 7 p.c. stock	.....	.....	93 100
Do. do 7 do. 8 do.	.....	.....	99½ 100
Do. do 7 do. 5 do.	.....	.....	9½ 100
Do. Water Works 6 p.c. stig, 5 years	.....	.....	91 92
Do. do 6 do. 1½ do.	.....	.....	.....
Toronto Corporation, 6 p.c.	.....	90 92	.....
Kingston City 6 p.c. 1872	.....	92½ 95	.....
County Debentures	.....	.....	.....

PRODUCE—Comparative Prices in Toronto Market.

	1870. WEDNESDAY, August 11.		1870. WEDNESDAY, August 4.		1869. August 11.		1868. August 11.		1867. August 11.	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wheat, Fall	1 25	@ 1 35	1 30	@ 1 40	1 00	@ 1 05	1 45	@ 1 50	1 45	@ 1 55
Spring	1 20	1 25	1 20	1 25	1 00	1 03	1 45	1 50	1 30	1 40
Barley	0 70	0 73	0 70	0 73	0 00	0 70	0 88	0 90	0 60	0 65
Oats	0 40	0 41	0 00	0 42	0 23	0 57	0 70	0 75	0 53	0 54
Peas	0 81	0 83	0 82	0 84	0 00	0 60	0 83	0 85	0 69	0 71
Flour, No. 1 Super. brl	5 80	5 90	6 00	6 10	4 45	4 50	7 00	7 25	7 15	7 25
Fancy	6 00	6 00	6 15	6 25	4 55	4 65	0 00	0 00	0 00	0 00
Extra	6 20	6 30	6 40	6 50	4 60	4 70	6 50	6 75	0 00	0 00
Oatmeal	4 70	4 80	4 70	4 80	5 50	6 00	6 25	6 50	0 00	0 00
Pork, Mess	26 50	27 50	26 00	27 00	27 00	27 50	23 00	24 00	18 50	19 00
Butter	0 17	0 19	0 16	0 18	0 12½	0 15	0 15	0 15	11 00	13 00
Hides, green, 100 lbs	8 00	7 00	6 00	7 0						