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THE MONETARY TIMES AND TRADE REVIEW. - INSURANCE CHRONICLE -

VOL. V—NO. 30.

TORONTO, ONT., FRIDAY, FEBRUARY 3, 1872.

(SUBSCRIPTION,
\$2 a Year.)

The Leading Wholesale Trade of Toronto

JOHN MACDONALD and CO.,

—

A FULL RANGE

OF

Black Lustres.

JNO. MACDONALD & CO.

23 WELLINGTON ST. } TORONTO.
26 and 30 FRONT STREET, }

3 YORK STREET, MANCHESTER, ENGLAND.

Toronto, Sept. 26th, 1871. 32-17

The Leading Wholesale Trade of Toronto.

1871. FALL. 1871.

A. R. McMASTER

and BROTHER,

TORONTO.

Will be prepared to show a complete assortment of

FALL AND WINTER GOODS

To their Customers and friends on and after

MONDAY NEXT, THE 11TH INSTANT,

AT

YONGE STREET

SEPTEMBER.

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

OFFICE:
20 ROSS ST., Albert Square, Manchester, England.
Toronto, 1871. 32-17

The Leading Wholesale Trade of Toronto.

AUTUMN, 1871.

GORDON MACKAY and CO.

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

Tuesday, the 29th instant,

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

CANADIAN MANUFACTURES.

The Attention of the Trade is respect-
fully solicited.

N.B.—Also full lines of their Celebrated

LYBSTER MILLS PRODUCTIONS.

GORDON, MACKAY & Co.

Toronto, 1871. 32-17

W. and R. GRIFFITH,

Importers of Teas,

WINES AND GENERAL GROCERIES,

ONTARIO CHAMBERS,

CORNER OF CHURCH AND FRONT STS.

TORONTO.

SMITH and KEIGHLEY,

IMPORTERS OF TEAS,

English and Foreign Groceries,

Have now in stock FULL SUPPLIES of general
GROCERIES, ex the following steamers and
clipper ships:

1,500 PACKAGES NEW SEASON TEAS, ex
Steamships "Thames," "Niger," "Severn," "Sarma-
tion" and "Medway."

250 CASKS SCOTCH REFINED SUGARS,
"Lock-Ness."

300 CASES PICKLES, SAUCES, JAMS & FRUITS
ex "Superior," "Viola," and "Lake Ontario."

50 CASKS EPSOM SALTS, ex ship "Laermic."

500 PKGS. OILMAN'S STORES, MUSTARDS,
&c., ex ship "City of Quebec."

150 do. RICE, LEAD, BLUES and MUSTARD,
ex ship "Chrysiel."

100 do. BATH BRICKS, &c., ex ship "Osceola."

200 do. COFFEES, PEPPER, and CHEMICALS,
ex ship "City of Quebec."

45 CASES OILMAN'S STORES, do. "Three Bells,"

10 do. NUTMEGS, ex ship "Maria Luck."

Also a direct importation of new Fruits

2,000 Half Boxes Prime Selected VALENTIA RAISINS,
ex ship "Flora O'Mora" (direct from Denia.)

A. M. SMITH. W. W. KEIGHLEY.

Toronto 1871

SAMSON,

KENNEDY,

and **GEMMEL,**

ARE DAILY IN RECEIPT OF

New Spring Goods.

ALREADY TO HAND

10 Bales GREY COTTON.

2 " FANCY CHECKED SHIRTING.

6 Cases HABERDASHERY.

6 " BLACK VELVETEENS.

1 " BLACK VELVET RIBBONS.

1 " COLORED do do.

2 " MEN'S TIES and SCARFS.

2 " DRESS GOODS.

SAMSON, KENNEDY & GEMMEL.

Corner of Scott and Colborne Sts.,
TORONTO,

October 1, 187

The Leading Wholesale Trade of Toronto.

John Charlesworth & Co.,
IRON BLOCK, 13 FRONT ST. WEST,
TORONTO.

OUR STOCK IS STILL VERY
COMPLETE IN EVERY DEPARTMENT!

Additions being made to it by each week's steamer.

BUYERS SORTING UP

Will find it to their advantage to call.

JNO. CHARLESWORTH & CO.,
Iron Block, 13 Front Street West, Toronto.
Toronto, September, 1871.

*Canada Confectionery and Biscuit
Works.*

WILLIAM HESSIN,
WHOLESALE CONFECTIONER
AND
BISCUIT MANUFACTURER,

OFFICES AND FACTORY:

No. 7, FRONT STREET, TORONTO.

NOTICE..

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

Cramp, Torrances and Co.

FOR SALE, in store and to arrive:—
TEAS.

COFFEES,
SUGARS,
and

NEW CROP (1870) FRUITS

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

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

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

Also, now landing, 25 cases German cigars.

CRAMP, TORRANCES & CO.,

10 Wellington Street East..

Ridout, Aikenhead and Crombie,

(Late Ridout Brothers & Co.)

Corner of King and Yonge Streets, Toronto.

Importers of and Dealers in

IRON, STEEL, NAILS, COPPER, LEAD,

TIN, CUTLERY, PAINTS, CORDAGE.

FISHING AND SHOOTING TACKLE.

And every description of

British, American and Domestic Hardware.

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS,

Stationers, Book-Binders, etc.,

86 and 68 King Street East, Toronto, Ontario.

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

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

3-17

The Leading Wholesale Trade of Toronto.

THOMAS LAILEY and CO.,

IMPORTERS

AND

WHOLESALE CLOTHIERS

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,
TORONTO.

J. B. Boustead,

PROVISION & COMMISSION MERCHANT,

2 & 4 Colborne Street, Toronto.

Advances made on consignments.)

L. Coffee & Co.,

PRODUCE & COMMISSION MERCHANTS,

No. 2 Manning's Block, Front St., Toronto.

Advances made on consignments of Produce.

Leading Trade of the Maritime Provinces.

Joseph S. Belcher,

(Late Geo. H. Starr & Co.)

Commission and West India Merchant,
HALIFAX, N. S.

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

CONSIGNMENTS SOLICITED.

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

J. F. Lawton,

Manufacturer of every description of

PATENT GROUND

WARRANTED CAST STEEL SAWS.

ST. JOHN, N.B.

For Price List and Terms send address.

Hall & Fairweather,

COMMISSION MERCHANTS

AND

DEALERS IN FLOUR.

ST. JOHN, NEW BRUNSWICK.

Wadsworth & Unwin,

Office, 42 Adelaide Street East, Toronto.

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

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

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

The Leading Wholesale Trade of Hamilton. ■

FALL 1871.

Buchanans, Binny and McKenzie,
HAMILTON, ONT.

Will have their

FALL IMPORTATIONS

OF

STAPLE AND FANCY DRY GOODS,

complete and opened for inspection on

FRIDAY THE 1st SEPTEMBER,

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

IN CANADIAN MANUFACTURES.

TWEEDS, BLANKETS, KNITTED GOODS,

COTTONS, COTTON YARNS, BATS, &c.

Their Stock will be found large and well bought.

BUCHANANS, BINNIE & MCKENZIE.

Hamilton, 21st August, 1871.

John Boice and Co.,

Are prepared to show an

ATTRACTIVE ASSORTMENT

—OF—

Gentlemen's Furnishings,

Fancy Goods,

Small Wares, etc.

Hamilton, Sept. 1, 1871.

Thompson, Birkett and Bell,

HAMILTON.

Have their

STOCK FULLY ASSORTED

For the

FALL TRADE

W. J. PITON.

R. M. HUNTER.

Piton & Hunter,

GENERAL COMMISSION

AND MANUFACTURERS' AGENTS,

WINNEPEG, PROVINCE OF MANITOBA.

Consignments Solicited.

COLLECTION OF DEBTS

Cupples & Hunter,

Managers of the

Canada Mercantile Protective Association,

Established 1854, for the Collection of Debts through out the Dominion, &c. Commission charged only on the amount collected.

20 TORONTO STREET, TORONTO.

The Leading Wholesale Trade of Montreal.

J. G. Mackenzie & Company,
Importers

AND

Wholesale Dealers in

BRITISH & FOREIGN DRY GOODS,

381 & 383 St. PAUL STREET, MONTREAL.

FERRIER & CO.,

IRON & HARDWARE MERCHANTS,
St. Francois Xavier Street,

MONTREAL.

Agents for:

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

31Dec71

Kingan and Kintoch,

IMPORTERS OF

TEAS, GENERAL GROCERIES,

WINES, &c.,

Corner of St. Peter and St. Sacrament Streets,

MONTREAL.

THE MERCANTILE AGENCY,

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1845.

DUN, WIMAN & CO.:

Montreal, Toronto, and Halifax.

REFERENCE BOOK, containing Names and ratings
of Business Men in the Dominion, published semi-
annually. 24-17

EXTRA SHOE NAILS, TACKS, &c.

S. R. Foster's

NAIL, SHOE NAIL AND TACK WORKS,

ST. JOHN, N.B.

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

JOHN A. ADAMS,

130 St. Francois-Xavier Street.

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

60 GREY NUN STREET, MONTREAL,

IMPORTERS

IRON, TIN, STEEL, BOILER PLATES,

Galvanized Iron, Canada Plates,

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

MANUFACTURER OF

"Crown" Sofa Chair and Bed Springs.

A large stock always on hand. 34-4

GOOD FARM LANDS

Can be purchased by actual settlers on advantageous
terms from

The Canadian Land and Emigration Company.

Apply to

C. J. BLOMFIELD, Manager,
Peterborough,

Or to the Agency in Toronto,

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

The Leading Wholesale Trade of Montreal.

David Torrance & Co.,

EAST and WEST INDIA MERCHANTS,

EXCHANGE COURT,

MONTREAL.

Montreal, 1871.

10 July 71

JOHN McARTHUR and SON,

Importers and Wholesale Dealers in

Window Glass (Star and Diamond Star Brands),
Sheet and Plate Glass of every description,
Linseed Oil, Paints, Colors, Varnishes;
Japans, Artists' and Painters' Materials,
Naval Stores, Chemical Dye Stuffs, etc.,

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

18 LEMOINE STREET.

**JAMES ROBERTSON,
METAL MERCHANT,**

AND MANUFACTURER OF

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

ALSO,

Circular, Gang, Cross Cut, and other Saws.

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

**R. Dunn, Fish and Co.,
WHOLESALE DRY GOODS,**

479, St. Paul Street, Montreal.

Sole Importers of the celebrated

GLADSTONE BRAND DOUBLE WARP
RAVEN BLACK LUSTRE.

Trade Mark Registered.

N. S. WHITNEY,

Importer of Foreign Leather, Elastic Webs,
Prunella Linings, etc.,

14 ST. HELEN STREET, MONTREAL.

**B. HUTCHINS,
TEA MERCHANT,**

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

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

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

464 and 466, St. Paul Street,

MONTREAL.

CANADA MARBLE WORKS.

R. FORSYTH, PROPRIETOR.

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

Marble, Slate Mantles, Grates, etc.

The Leading Wholesale Trade of Montreal.

FURS. FURS. FURS.

**GREENE and SONS,
MONTREAL.**

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

Furs, Felt Hats, Cloth Caps, Buckskin
and Kid Gloves and Mitts, Moose
Moccasins, and Mitts, Snow
Shoes, Buffalo Robes, &c.

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

FACTORIES:

FUR GOODS—325 S PAUL STREET.

FELT HATS—114 QUEEN STREET.

STRAW GOODS—624 ST. PAUL STREET.

MOCCASINS AND SNOW SHOES—LORETTE, QUEBEC.

WAREHOUSE—317, 519, 521 St. Paul St., Montreal

GREENE & SONS.

FALL TRADE, 1871.

T. JAMES CLAXTON & Co.,

IMPORTERS OF

DRY GOODS,

Our Stock is now complete in every Department.

T. JAMES CLAXTON & CO.,

Caverhill's Buildings,

St. Peter St., Montreal

Mercantile Summary.

THE IMPORTS of wool at the port of Hamil-
ton, Ont., for the year 1871, were 1,318,320
lbs., of which 750,687 lbs. were from the United
States, and 567,633 from Great Britain. The
shipments from Hamilton during the year were
1,251,610 lbs.

AT A meeting of the Toronto Board of Trade
on Monday last, the President stated that he
had received a telegram from the Ottawa Gov-
ernment saying that the site of the present
custom house would be purchased, and the erec-
tion of a new one proceeded with on the same
spot. The mercantile men of Toronto would
be extremely gratified to witness an early com-
mencement of the work.

A RESOLUTE effort has been made by the peo-
ple of Port Hope for the establishment of "a
factory," as the local journals express it, in that
town, and it is asserted that \$40,000 of capital
has been subscribed. Though the precise ob-
ject of the manufactory is not stated, we are
bound to presume that a fair prospect of profit
is offered. Port Hope should be a good manu-
facturing point.

WE HEAR from time to time of important
shipments of Canadian manufactured goods to
Great Britain; and it is apparent that this kind

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

SHELF AND HEAVY HARDWARE

Crockery, China, Glassware,

AND DEALERS IN

Canadian and American Manufactures

OF

HARDWARE AND AGRICULTURAL

IMPLEMENTS,

10 & 12 Front Street West, Toronto.

JOHN MACNAB & CO.,

Late Lyman & Macnab,

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

5 Front Street East, opposite American Hotel.

JOHN MACNAB.

T. HERBERT MARSH

The Leading Wholesale Trade in Toronto.

OGILVY and CO.,CORNER OF WELLINGTON AND JORDAN STS
TORONTO,

Have now in stock a portion of their

SPRING IMPORTATIONS,*And are receiving weekly additions.*ASSORTMENT WILL BE COMPLETE BY 1st
OF MARCH.

Sorting up Orders promptly executed.

OGILVY & CO.

Toronto, 1st February, 1872.

CHILDS & COMPANY.

WHOLESALE.

BOOTS AND SHOES

SHOW A LARGE

ASSORTMENT OF SPRING GOODS,

Selected from the English, Canadian and
American Manufacturers.

51 YONGE STREET, TORONTO.

The Leading Wholesale Trade of Toronto.

THOMAS WALLS and Co.,

7 Front Street,

(The New Iron Block,)

TORONTO,

ARE prepared to shew the contents of 400 packages
of well assorted**DRY GOODS.**

Terms liberal to close buyers.

FISH! FISH!! FISH!!!

LAKE SUPERIOR

Trout and White Fish,500 half Barrels just received from our own Fishery.
Also on hand

Bbls. Round Herrings.

Bbls. and 1/2 bbls. Mackerel.

Quintals prime Table Codfish.

1/2 Boxes choice sealed Digby Herrings.

Cases Fresh Nackerel, (1 lb. tins.)

Cases Fresh Salmon (2lb. tins.)

&c. &c. &c.,

THOMAS GRIFFITH & CO.,

Wholesale Grocers Wine and Spirit Merchants,

37 & 39 Front Street.

of trade is increasing. We are now shipping to Scotland, Turbine Water Wheels; Canadian harvest tools and sewing machines find a ready market in England, competing there with the home manufactured in price and surpassing them in the quality of finish. In this latter respect both Canadian and American tools are so much superior to English that these have been nearly driven out of this market. A Sheffield steel manufacturer, after walking through one of our manufactories, expressed his astonishment in the following terms: "Why you manufacture the scythe with a trip hammer, and finish it equal to a razor, while we still go on in the antiquated method of manufacturing by hand, producing a less perfect article, not nearly so well made or finished." If Canada can sell goods profitably in England, with how much greater reason should she seek other markets where there is less competition, and where she would compete with English tools with the cost of carriage added?

A TELEGRAM to the associated press informs us of the collapse of a so-called Mercantile Agency, established a few months ago in Boston and elsewhere by two persons named Brock. Branches were also opened or projected at Albany, Rochester, Binghamton, Providence, and Buffalo. A number of creditors and employees will be considerable losers. So long as there are well-known and long established Institutions of this kind able to supply all the wants of the country in this line, we cannot see why business men should countenance every

upstart concern without capital or reputation that seeks their patronage.

CONSIDERABLE excitement was caused amongst some parties in town on Tuesday morning last from a rumour that soon gained considerable credence, to the effect that James Morin, an extensive dealer in bricks, and storekeeper at Lesslieville, near Toronto, was missing. On investigation it unfortunately turned out to be too true—unfortunately because Mr. Morin employed a large number of men in the manufacture of bricks, having had for the last two years practically a monopoly of the City trade in this line. These men will be now out of employment, and the stoppage of the business is regarded as a disaster to the small community in which he resided. Mr. Morin operated to some extent in pork, and held considerable last spring when the decline in prices set in. He endeavored to make up his loss by an operation in Chicago, but the further unprecedented fall in prices only made matters worse. The extent of his losses on these transactions was never definitely known, but there is little doubt that they were sufficiently serious to be the actual cause of the present difficulty. Since his departure facts of an unpleasant nature, and reflecting strongly upon his integrity, have been brought to light. An attachment in insolvency has been issued against the estate, and some rather startling revelations may be expected.

ACCORDING to the statements published in the morning papers the amount of goods, cash

and property which Mr. Wm. Meakin was desirous of keeping from his creditors amounted to the snug sum of \$14,348.72, and we think it only proper to say that about \$4,000 worth of goods had been placed by him in the possession of certain creditors who gave their countenance and assistance to a settlement proposed by him. The trade should make a note of this. Too much credit cannot be given to the energetic action of the solicitors and official assignee, by which means so much property was saved to the creditors and a disgraceful attempt to swindle foiled.

THE AMOUNT of cheese exported to the United States from Canada in 1870 was 1,275,634 boxes, or 88,777 boxes more than in the previous year. It should not be forgotten that five years ago we were large consumers of American cheese. This gratifying change is chiefly due to the factory system which has been introduced from the United States and found to work exceedingly well. We now compete successfully with the people of that country in the English market. Such a development of intelligent enterprise is highly creditable to our farmers.

WE NOTICE a slight indication to complain of the usual periodical depression in trade experienced at this season. This is partly due to the want of the usual good winter reads in some localities; but a better reason is that the reduced amount of the latter part of a season's trade has, owing to the large number of stores abounding in every section, to be divided among so many

BOOTS AND SHOES
WHOLBSALE:

CHILDS & HAMILTON,
MANUFACTURERS.

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

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

CHILDS & HAMILTON.

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

R. H. GRAY & CO.,

WHOLESALE IMPORTERS OF

GENTS' FURNISHINGS,

FANCY GOODS,

SMALL WARES, &c.,

And manufacturers of

HOOP SKIRTS,

R. H. GRAY & CO.,

43, YONGE STREET, TORONTO,

that none find very much to do. Consequently when each receives so little they find that they have but little to remit to importers. There is reason to expect some improvement during next month as a good deal of grain is now being brought to market at various points.

IMPORTATIONS of leading articles at Montreal for the past two years compare thus :

	1870.	1871.
Woolens.....	3,719,400	4,672,401
Cotton.....	3,346,351	3,442,215
Silks and Velvets.....		961,005
Brandy.....	259,281	488,730
Gin.....	131,713	109,037
Rum.....	80,339	20,312
Coffee.....	66,906	64,980
Green and Japan Tea....	1,660,184	1,443,519
Black Tea.....	185,417	221,458
Tobacco, manufactured...	5,840	13,084
Cl Do., leaf.....	811,999	536,540
Wines.....	274,302	441,705
Sugar.....	2,366,379	1,746,503
Cane Juice.....	551,708	36,980
Molasses.....	312,916	179,020
Dried Fruits.....	234,380	379,457
Fancy Goods.....	416,210	703,277
Free Goods.....	5,144,227	8,927,800
Hardware.....	1,006,387	1,006,695
Leather, manufactured...	89,700	149,015

Mr. Wm. Thomson, Vice-President of the Toronto Board of Trade, declared himself, at the meeting this week, to be in favor of the repeal of the stamp act. He thought that in a country situated as Canada is, there was no necessity for the tax. So far as the act relates to stamps on promissory notes, bills of exchange, &c., it undoubtedly gives rise to great inconvenience, especially in the country districts. The purchase of a ten cent stamp often costs a journey of miles to the nearest depot where they are kept on sale. Cases of great hardship sometimes arise in consequence of a strict construc-

No. 3 FRONT STREET WEST.

DOBBIE & CARRIE

KEEP THEIR

Stock Fully Assorted at all Times !

NEW GOODS ARRIVING WEEKLY.

DOBBIE & CARRIE.

tion of the act by the courts, when the difficulty arose solely from a want of knowing what were the exact requirements of the law. Bankers are much annoyed by the stamps falling off, and by having to compel the re-stamping of paper which very commonly is not legally stamped. With the large surplus hinted at in the utterances of Ministers, we are disposed to regard some reduction of taxation as among the possibilities of the coming session. If any taxes are struck off, this tax should be carefully reconsidered with a view to its abandonment, if the state of the public finances will justify the step.

TORONTO BOARD OF TRADE.

At the annual meeting held on the 29th, there was an unusually large attendance of members showing that greatly increased interest is taken in the deliberations of the Board, Mr. Wm. Elliot the President took the chair. Among those present were—Hon. J. McMurich, Aldermen Turner and Thomson, Messrs. J. G. Worts, John Gordon, R. W. Elliott, R. Spratt, J. A. Simmers, W. Gooderham, jr., A. R. McMaster, W. F. McMaster, C. Robertson, W. Hewitt, C. J. Campbell, G. Lewis, R. Wilkes, J. Morison, Capt. G. H. Wyatt, Jno. Shedden, W. H. Howland, J. McNab, C. W. Bunting, J. Brandon, R. Bradford, A. Dredge, J. C. Fitch, A. W. Godson, W. S. Lee, A. B. Lee, J. Leys, jr., D. McLean, F. A. Rolph, T. Thompson, J. M. Trout, James Young, T. Clarkson, S. C. D. Clark and others.

After reading the minutes and receiving propositions for membership Mr. Jno. Morison the Treasurer read a statement showing that the total cash receipts for the year were \$789,28 which with the balance from last year of \$203,67 made a total of \$992,95. The expenditure was \$936,86, leaving a balance in hand of \$56.69.

The Secretary then read the report of the Council for the past year. Reference was made in the report to the fact that importations at Toronto were last year \$11,556,056 against \$8,968,237 in 1870, showing an increase of \$2,587,819. It was stated that the crops last season were good and the trade of the year satisfactory. Mention was made of the issue by the banks of \$10,000,000 of new capital, of which \$6,000,000 was paid up on the 30th Nov. last. The amount of bank notes in circulation in Nov., 1870, was \$17,600,000, against \$23,000,000 in Nov. 1871, showing an increase of \$5,400,000, exclusive of \$9,000,000 of Dominion and Provincial notes. Produce operations were less speculative, fluctuations in prices less sudden, and a moderate profit has resulted. Lengthened

reference to the narrow gauge railways was made. It was stated that the Toronto, Grey & Bruce had brought in 1,581 cords of wood to Dec. 31st, and the Nipissing 7,000 cords up to the 29th January. Mention is made of the Muskoka line; and the projected Credit Valley Railway and the Lindsay, Fenelon Falls & Ottawa scheme are favorably noticed. Among other matters, it is mentioned that the standards of flour have been assimilated to those of Montreal; a satisfactory arrangement as to the inspection of hides had been made, and also as to the cartage department of the railways. The remainder of the report is devoted to matters relating to the Dominion Board of Trade, which have already been fully made public.

The report of the Toronto Harbor Trust was presented and explained by Mr. J. G. Worts, and adopted.

The election of officers was then proceeded with, and resulted as follows:—President, Mr. A. R. McMaster; Vice-President, Ald. W. Thomson; Treasurer, Mr. A. B. Lee. Members of Council—Messrs. John Turner, J. G. Worts, G. Laidlaw, R. W. Elliot, Wm. Elliot, W. H. Howland, R. Spratt, Hon. J. McMurich, John Morison, Robert Wilkes, John Gordon, T. C. Chisholm. Harbor Commissioners Messrs. J. G. Worts and G. Laidlaw. Hospital Trustee—Mr. John Macdonald.

—At the annual meeting of the Midland Railway, held on Tuesday week, all the directors were re-elected.

E. & N. A. RAILWAY.—This is a comparative statement of the traffic receipts of the European and North American Railway for the month of December, 1871:—

	1869	1870	1871
Passengers.....	5,574.13	6,866.22	9,272.36
Freight.....	8,424.86	7,746.88	12,040.70
Mails & Sundries..	780.32	774.44	2,750.23

Totals.....\$14,779.31 15,387.54 24,063.29

—The traffic receipts of the Northern Railway for the week ending Dec., were £76,629 stg., against £74,821 in corresponding week of 1870.

IMPORTANT TO CREDITORS.—The Chief Judge of the Court of Bankruptcy has just decided a most important appeal case. A firm carrying on business in the City of London had supplied goods to the debtor, who was a tradesman at Hailsham, in Sussex, on two months' credit. The question arose whether the creditors had properly presented a petition for adjudication against the debtor before the expiration of that term, the alleged act of bankruptcy being the execution by him a short time previously of a bill of sale. By section 6 of the Bankruptcy Act, 1869, it is provided that the debt of the petitioning creditor must be a debt due at law or in equity, and it was contended on the part of the creditors that, although the debt might not be actually payable, it was still owing, and was sufficient to support a petition for adjudication. Upon the hearing in the County Court, the Judge decided that, inasmuch as an action could not be brought for the amount of the debt, it was not competent for the petitioning creditors to proceed in bankruptcy, and accordingly dismissed the petition. Upon the appeal, the Chief Judge held that "the debt of the petitioning creditor must be a sum for which an action could be brought, or a bill in equity filed, and that the debt in the present case was not due either at law or in equity, therefore the appeal must be dismissed." The importance of this ruling cannot be over-estimated, and we suggest to creditors the necessity of using due caution to prevent their being thrown over in the manner described. To our mind, though the ruling may be good enough, the law is exceedingly bad.—*London Grocer.*

NOVEMBER 1871,
Bryce, McMurrich & Co.,

Have received
LARGE ADDITIONS
to their stock, ex steamers recently arrived at Montreal,
from
LONDON, LIVERPOOL and GLASGOW,
and all departments being again
FULLY ASSORTED
they will be glad to be favored with orders which will
have their best and prompt attention.
There are MANY LINES in our stock which we con-
tinue to offer at prices

VERY CONSIDERABLY UNDER
their present value. We refer especially to
WOOLLEN AND LINEN GOODS,
which have already
MUCH ADVANCED

in value in the Home Markets, and must still be much
higher, on account of the great advance in the price of
the raw material, and also in labor.

BRYCE, McMURRICH & CO.

THE MONETARY TIMES,
AND TRADE REVIEW.

TORONTO, CAN., FRIDAY, FEB. 2, 1872.

BANKING REVIEW—1871.

The statistics relating to the position and operations of our banking institutions for the past year have more than ordinary interest. The indications they exhibit of activity and expansion in trade, as compared with former years, are variously interpreted. The problem they present is not one capable of an exact scientific solution, as some of the data may be affected, indeed must be, by events not predictable.

There are those who, with singularly wide experience and special knowledge, both precise and extensive, take the ground that there have not occurred circumstances in our commercial relations to explain the expansion which has gone on in the last ten years in the extension of bank credits to the public. Such persons of course view the bank returns with increasing doubts as to the legitimacy of the business they exhibit as being done. There are others equally competent to judge, and we believe a more numerous class, who consider the large increase in the business of the banks to be mainly on a sound basis, and explainable by the development of the country's resources, by the opening up of new districts, supplying them with railway facilities, the gradual recovery of trade after the depression, and the diversion of capital and industry into new enterprises which are profitable alike to the individual trader and the country.

This Journal has taken strong ground in deprecating expansion by speculation. We see too much behind the scenes of many traders to be over sanguine, and the record we recently published of failures in 1871, leads us to pause when disposed to exult over the enormous figures which now appear in all trade returns, such as our imports and bank credits. At the same time we see plainly that the stimulus given by the increase of facilities for moving produce, the power they give to meet the insatiable demand for everything that a farmer can grow and manufacture, and for the wealth of our vast lumber regions, must be enough, to a great extent, to account for that financial activity, and those requirements which make the bank returns so much in excess of former years.

The necessity laid upon the banks to open branches in the, at present, more remote centres of industrial life, at places which bid fair to afford a good paying business in time, but which temporarily supply few deposits, has been one cause of the increase effected in their capital.

There is here a very significant illustration of the position we took in advocating the cause of strong central banks rather than fostering small local ones. During the past year banking accommodation has been given, for first time, to the following places:—Uxbridge, Orillia, Dunnville, Collingwood, Mitchell, Tilsonburg, Orangeville, Almonte, Arnprior, Carleton, Gaspé, Cowansville, Sorel, St. Hyacinthe, St. John, Qc., Kenfrew. In most of these places had the traders been compelled to wait for a local bank their operations would have been long restricted and the district kept without most valuable facilities and stimulus.

The table below presents at a glance the main items in the Bank returns for the past three years; the figures are the average for the year, except for 1871, the average given is for the first six months, the change in the form of returns for last six months of 1871, preventing proper comparison beyond that period:—

	1869.	1870.	1871.
Paid up Capital..	\$28,217,264	\$29,778,000	\$31,716,300
Liabilities			
Circula'n.	8,800,240	14,401,200	17,714,000
Total Deposits...	38,002,000	46,738,100	51,371,500
	\$46,802,240	\$61,139,400	\$69,085,500
Assets immediately available	19,814,000	26,172,542	27,186,714
Disc'nts.	53,348,937	63,399,000	76,096,344

On looking at these figures we find that it is not alone the credits granted by the

Banks which have expanded. The saved resources of the public also have enlarged very significantly some thirteen and a half millions in two years. The circulation, which was extremely depressed in the spring of 1869, rose more than 100 per cent. in two years; and even then was two millions below the specie held and other assets at call. In these assets at call has been included the amount returned as due from foreign agents to the Bank of Montreal, which doubtless comprises the amount employed by that bank in New York. As a large portion of this is in the shape of call or short loans, it may fairly be called available, in a practical sense.

The same ratio of expansion is seen in the Dominion notes from 1869 to 1871 as in the Bank issues.

The following gives the percentage which the total deposits of various past years bore to discounts—1871 being taken up to end of June, as before:—

1863.	1865.	1867.	1870.	1871.
51'80	59'03	58'30	73'70	67'50

If only these deposits are taken which were left at interest the percentages are to discounts as follows:—

1860.	1865.	1867.	1870.	1871.
24'17	32'24	29'80	46'68	45'17

These comparisons seem to us gratifying in a very high degree, and will doubtless be to many as surprising as pleasing. The significance of the above figures may be clearer to some by this illustration; it shows that the country is much in the position of a trader who commenced in 1863 with \$1,000 capital,—240 per cent. his own and \$760 borrowed—now he has \$450 his own and only \$550 borrowed. So that although the expansion has been great, it has been exceeded by the saving power of the people. They have been rapidly accumulating money.

The following is the usual official return for the Banks of Ontario and Quebec to Dec. 31st, 1871. At the close of the year we contrast the figures with the average for the half-year:—

	Dec. 31, '71.	Average, June to Dec.
Capital authorised.....	\$50,566,666	\$21,199,000
" subscribed.....	46,567,656	2,252,000
" paid up.....	38,542,026	26,739,200
LIABILITIES.		
	Dec. 31, '71.	to Dec.
Circulation.....	\$22,919,342	\$21,199,000
Govt. depts. on dem'd..	2,953,293	2,252,000
Public do. ..	28,119,881	26,739,200
Govt. depts. on notice..	6,084,865	6,118,260
Public do. ..	19,273,450	19,351,500
Due banks in Canada..	989,877	978,820
do, not in do. ..	934,307	2,124,450
Sundries.....	31,082	36,766
Total liabilities, \$81,306,007	\$79,799,986	

ASSETS.		Average,	
	Dec. 31, '71.	June to Dec.	
Specie	\$6,526,065	\$6,493,500	
Provincial notes....	6,719,417	5,875,130	
Notes, &c., other Bks	2,910,997	3,007,470	
Due from Bks. in Can	1,903,905	1,822,226	
do. not in Can..	14,032,076	14,312,574	
Govt. stocks.....	1,437,868	1,477,677	
Loans to Govt.....	1,219,891	1,219,891	
do. Corporations	1,806,708	1,544,653	
Discounts	\$5,070,646	83,135,600	
Notes past due net secured.....	1,375,509	1,120,618	
Notes past due sec'd	1,115,245	993,641	
Real estate.....	793,969	783,301	
Bank premises.....	1,735,577	1,606,514	
Other assets.....	2,099,743	2,261,890	
Total assets.....	\$128,747,616	\$125,744,685	

CIRCULATION.		Average, 1/2 year.	
	Dec. 31, '71.	Dec. 31, '70.	1/2 year.
Bank issues.....	\$22,919,340	\$21,199,000	
Provincial notes.....	9,950,000	8,791,000	
	\$32,869,340	\$29,990,000	
Total Liabilities.....	\$75,723,850		
Total Assets.....	118,626,400		

The table below gives the leading items in the statistics of banks doing business in Ontario, for Dec. 31st, 1871:—

Specie & Prov. Notes.	Circulat'n.	Total Liabilities.	Total Assets.
Montreal.....	2,784,582	3,306,846	23,150,790
Toronto.....	836,025	1,349,100	3,933,535
Commerce.....	1,589,244	2,811,210	8,215,800
B. N. A.....	915,938	6,154,650	7,364,300
Ontario.....	600,219	1,748,100	4,168,820
Me chants.....	2,639,081	4,156,350	11,812,430
Dominion.....	97,453	521,900	1,039,030
City.....	366,630	473,205	1,927,410
Quebec.....	539,602	1,240,560	3,904,520
			6,086,494

Our issue of the 12th gave full details of the variations in the prices of stocks in 1871. Except the running up of Bank of Montreal from 222 in January, to 292 in May, and down again to 250 in a few weeks, there have been few excessive changes. From January to December last year the whole bank stock property rose about 10 per cent., and present prices are such as to yield to buyers little more, in some cases only the same, as if the money were placed in the same institution on deposit.

The Bank of Montreal has at last called up \$2,000,000 additional capital, making it now the largest paid-up capital of any colonial bank in the Empire, and with the exception of the Banks of England and Ireland, the Westminster, Royal Bank of Scotland, National Bank of Ireland, larger than any English Bank, and is only exceeded in the States by the Bank of Commerce.

It is worthy of note that since 1862 the variations in the price of gold have never been so small, 5 per cent. being the extreme, about half the lowest of any previous year. We hope to see the present year close with a record as satisfactory as 1871, and with auguries for the future as full of promise.

THE TARIFF QUESTION IN THE UNITED STATES.

The drift of public opinion in the United States on the tariff question appears to have set in strongly in favor of a relaxation of the high duties which have existed for some years. Evidence of this is to be found in several measures before the present session of Congress, all of which propose to reduce, or abolish altogether, duties which the economists of the Horace Greeley school have insisted were absolutely necessary to build up and maintain native industry.

There is, first of all, the measures necessary to carry into effect the clauses of the Treaty of Washington which affect commerce. These involve the abolition of the duties on fish, fish-oil, &c. The fishermen of Massachusetts and Maine, under the influence of the clap-trap phillipics of Gen. Butler, are vigorously protesting at Washington against the proposed changes; but the Treaty is so favorable to the United States on other points, that the passage of the measures referred to is beyond doubt. The fishermen declare that this step will inflict a death blow upon the fishery trade; but the duties, nevertheless, will be rescinded.

The Senate Committee on Finance have had under consideration, and have signified their approval of, important changes in the tariff. Not a few Members, both of the Senate and House of Representatives who do not profess to be free traders, boldly advocate putting salt, coal and lumber in the free list, and the committee itself is not without its advocates of this manly and liberal course. The modifications of the tariff agreed to by the committee, however, do not go so far; according to the latest report we have seen, they are as follows:—Salt, duty to be reduced from 18c. to 9c.; Coal, from \$1.25 to 50c. per ton; and that on lumber 33 1/3 per cent. The New York Tribune's Washington correspondent adds:—"The committee also propose to make considerable reductions in the several articles which are not produced in this country, but largely consumed, such as teas, coffee, etc.; to reduce the tariff on all articles on which the duty is retained, except wines, brandies, cigars, and a few other luxuries, 10 per cent.; and to place in the free list more than 500 articles." If this programme is carried out it will be an important step in the right direction. Under it all woolen, cotton, and silken fabrics, and such articles as iron and steel, will be admitted at 10 per cent. less duty than at present. This change will at once benefit the American taxpayer, and increase their trade with

Great Britain, whilst a reduction in the duties on salt, coal and lumber must beneficially effect their annual transactions with this country. We have little doubt that, if finally adopted, it will increase our annual sales to them of these indispensable commodities, but it is just as much their interest to buy these articles from us as it is ours to sell to them.

The next straw which shows "which way the wind blows" is a bill to allow the unfortunate city of Chicago to import building materials during the ensuing season free of duty. This measure has been passed by the Senate, and we may naturally expect that there will be a great demand in this country for building materials for export to Chicago during the coming spring and summer. This measure is exceedingly significant, and throws a flood of light on the vexed query: who pays the duties? If we have to pay the American duties to gain admission to their markets, what benefit will Chicago gain from this concession? If that view were correct, we, and not the people of Chicago, would pocket the duties; but the fact is, the action of the Senate exploded that popular fallacy, and it will be very remarkable if the measure does not set the American people to enquire: If it is beneficial to Chicago to get building materials free of duty, why should not the same benefit be extended to all cities and all classes?

These concessions by Congress on the tariff question indicate that the American people are becoming tired of building up large business monopolies at the public expense. The wonder to other countries is, that they have stood the injustice so long. The burden of their war taxes was sure to be heavily felt under any circumstances, but the burden was, and is to this day, greatly aggravated by their tariff being adjusted according to protectionist crochets. Believing the measures now before Congress indicate the beginning of a return to a wiser and more liberal commercial system, the American taxpayer—and who does not pay taxes?—may justly be congratulated on the fact.

FIRE INSURANCE RATES.—We think it is not impossible to discover a slightly improved condition of affairs in respect to rates. There are indications of a more conservative tendency which it is not easy to mistake. This impression we derive from a number of cases which have come to our knowledge. One instance is that of a fine row of mercantile warehouses in Toronto, the rates quoted for which six months ago were from 40c. to 75c.; the same property cannot, we are assured, be

placed now at less than \$1 to 1.50. So important a change as this has not been general, but enough is known to prove that more rational views of the subject prevail for the time being. In farm and isolated property there is a great deal of competition, and some strange anomalies exist. The stock companies, who, until within a recent period, left farm risks chiefly to the Mutuals, are now bidding actively against them. Term policies are the rule, and they are issued at low rates; so low that, in our way of thinking, it would require a very powerful microscope to discover any money in the business. Rows of small frame dwellings, miles of which may be seen on our streets, are being taken in some cases at non-hazardous rates. This is a most unjustifiable innovation. There are two such rows on Beech street, about thirty feet apart, one of which pays the old rate of 1½ per cent. per annum, while the other is done for three years for precisely the same money. It is apparent that somebody is badly cheated in these transactions; if a row of frame structures can be profitably insured for one-half per cent., the whole business as at present conducted, is grossly unfair to the public. Nothing is better established in fire insurance than the fact that a company can live at such rates; if it does survive, the reason will be, that other risks are overcharged to make up the deficiency. We regret to say that there is a great deal too much of this robbing Peter-to-pay-Paul style of business being transacted. It tends to bring fire insurance into disrepute, and to shake the confidence of the public in the integrity and fairness of insurance management. Companies should fix their rates solely with reference to the hazard assumed, and then show firmness and independence enough to compel their agents to adhere to them.

"LIFE INSURANCE IN THE UNITED STATES."

—We have received from the author some sample pages of a new work with the above title, now in course of preparation by Mr. C. C. Hine, editor of the *Insurance Monitor*. The complete work will extend to about 500 pages. The sample is beautifully printed on fine tinted paper, and in bold, readable type. The first chapter is devoted to a sketch of the origin and growth of Life Insurance in Europe, and is subdivided under various headings, comprising the leading features in the history of the rise and growth of the system which has so firmly rooted itself upon our civilization, and which plays so important a part in our social economy. We shall not at present attempt to follow the author further, but await the appearance of the finished work which, by the way, is to be finely illustrated. It should be added that we notice some defects of style, and would direct Mr.

Hine's special attention to the second and third paragraphs on page 9, where by looking closely he will discover a good deal that is susceptible of improvement.

PORT MAGAZINE ALMANAC.—This useful publication for 1872 is before us, and contains, besides much general information, a complete list of the insurance companies of Great Britain, with the names of their directors and officers; names of the members of the Institute of Actuaries; projected insurance companies, and companies winding up; also comparative rates of premiums to life insurance.

—The Royal Canadian Bank have opened an agency at Belleville, with Mr. R. W. Dean as Manager.

Insurance.

FIRE RECORD.—Norwich, Ont., Jan. 29.—A most disastrous fire occurred here yesterday, destroying fifteen buildings. It commenced in the foundry of James Barr, and soon the entire building, including the shop of John H. Walker, watchmaker, was wrapped in flames. The fire then reached to Mrs. Wright's millinery shop on the west, and almost simultaneously D. W. Miller & Co's store on the east, after which it spread with such alarming rapidity that at one time fears were entertained that the entire village would be destroyed, and but for the great exertions of the inhabitants, assisted by numbers from the country who came to attend church, such would doubtless have been the case. The heaviest losers are James Barr and G. Moore, who owned most of the buildings burned. The following are the losses as nearly as can be estimated:—James Barr, foundry and stores, \$9,000; insured in the Niagara District for \$3,000. G. Moore, post office and stores \$5,000; insured in the Commercial Union for \$1,200. D. W. Miller & Co., injury to stock \$3,000; insured in the Gore and Waterloo for \$2,000. R. A. Duncan, damage to goods \$5,000; insured in the Royal, Lancashire and Citizens. Charles Sackreder, damage \$1,000; insured in the Provincial. Haken & Co's loss on burning \$1,000; insured \$400. Damage to stock \$500; insured for \$300 in the Provincial. Drs. J. & J. A. Carroll, loss on building, \$1,000; insurance \$600. Damage to stock \$500, covered by insurance in the Waterloo Mutual. Joseph Will, damage to stock \$600; insured for \$600 in the Gore. Hand & Co., damage to stock \$100; no insurance; D. Roddy, damage to furniture, \$200; no insurance. J. Venable's goods saved. John Duncan, township clerk's office-books and papers, saved. Jno. F. Yates' stock saved. W. H. Bradley & Co's stock saved. Mrs. Wright, damage to stock and furniture, \$200; no insurance. J. Clark, damage to stock \$500; insured \$400 in the Gore. G. C. Boomer, damage to stock \$400; insured in the Waterloo. N. Brady, damage to Bleakley House \$1,000; no insurance. G. A. Smith, damage to furniture \$100; no insurance. S. F. Bungay, damage to stock \$300; insured in the Beaver. H. Stevenson, loss of tools \$50; no insurance. John H. Walker, stock saved. W. W. Nelles, buildings, loss unknown. In almost every instance, the greater part of the contents were removed, though in a very dangerous condition.

GEORGETOWN, Jan. 31.—Dayfoot's Tannery was burned to-night at six o'clock. Nothing saved; partially insured; cause not known.

Quebec, January.—The stables connected with the Beauport Asylum, were consumed; loss is partly covered by insurance.

Quebec, January 23.—A fire occurred by which

Cornell's saddlery was damaged to the extent of \$300—not insured.

Blyth, January 26.—A fire broke out at the rear of the store occupied by Mr. T. G. Holmes, Blyth. Much of Mr. Holmes' goods were damaged; the building was destroyed. His loss will be very heavy; he was insured in the Gore.

Hespeler, Jan. 20.—A frame dwelling, owned and occupied by Gideon Ochs, was destroyed this morning. The furniture was mostly saved. Loss about \$600. Insured in the Waterloo Mutual for \$350.

New Glasgow, P. E. Island, January 3.—A barn, stable, and other property, owned by Wm. Bagnall, were destroyed; loss about \$4,000; no insurance.

Belleville, Jan. 23.—A fire broke out in Marchmont House, which was occupied by Miss Macpherson as the Boys' Home, totally destroying the building, and burning one of the boys to death. Marchmont House was a portion of the estate of the late Hon. B. Murney. Total loss about \$8,000. Insured for \$2,000. Origin of the fire unknown. Another fire broke out in a row of small wooden buildings on Front street, owned by Alexander Robertson and occupied by Mrs. Bellair, milliner, I. Copeland, harness maker, J. Thomas, barber, and others. The fire was confined to Mrs. Bellair's. Considerable damage to the others was caused by water and removal.

Brucefield, Jan. 29.—The residence of David Johns was entirely consumed. The flames spread to the adjoining buildings, occupied by Hugh McIntosh as a waggon and carriage factory, which speedily shared the same fate. Johns lost most of his personal effects. Mr. McIntosh lost part of his tools and stock, but was partly insured. Cause of fire unknown.

Otonabee Township, Ont., Jan. 13.—Frame barn of Alex. Graham, with contents, was destroyed; insured.

Ops Township, Jan. 23.—Barns of Thos. Ray, with contents; loss stated at \$2,200; insured in Agricultural, of London, for \$1,200; cause unknown.

Clinton, Jan. 26.—The moulding department of Clinton Foundry, of Messrs. Glasgow, McPherson & Co., of this place, was destroyed by fire. A quantity of patterns in the building were destroyed.

Kemptville, Jan. 18.—The dwelling-house, barn, and all out-buildings, together with their contents, belonging to Mr. George Powell, about eight miles from this place, were totally destroyed by fire.

Norwich, Ont., Jan. 15.—The steam saw-mill of Thos. Cowap, about six miles east of here, was destroyed on the 15th inst. Loss \$3,500; no insurance.

KINCARDINE, Jan. 31.—The premises on Queen street occupied by the *Review* printing office, Dr. Johnson's office, and Crozier & Leslie's harness shop, were totally destroyed by fire this morning. Crozier & Leslie's loss over insurance is \$2,000; Dr. Johnson's loss is \$400, no insurance. The loss of C. Cliffe, editor of the *Review*, over insurance, is \$400.

NEW HAMBURG, Jan. 30.—A fire broke out in a brick building, owned and occupied by Mr. John Haftner—the furniture was mostly saved. The flames soon spread to an adjoining frame building, owned and occupied by Alexander Baird, merchant tailor, whose goods and furniture were mostly saved, though considerably damaged. Both buildings were entirely consumed. Haftner's loss is about \$800; no insurance. Baird's loss is estimated at about \$1,000, and insured in the Provincial for the full amount.

TORONTO, Jan. 31.—A fire caught in a room over Lyman Bros. drug store, supposed to be from overheating of the furnace pipes; it was discovered in time and extinguished with trifling loss.

AMERICAN LIFE COMPANIES — BUSINESS OF 1871.

Date.	COMPANIES.	Polc's	Insurance.
1843..	Mutual.....	12,188	\$35,347,683
1845..	New York.....	9,000	26,000,000
1850..	United States.....	2,430	5,377,730
1850..	Manhattan.....	1,844	4,901,460
1853..	Knickerbocker.....	3,989	8,000,000
1859..	Equitable.....	10,010	41,300,000
1859..	Guardian Mutual....	3,225	6,362,600
1860..	Washington.....	2,549	5,161,778
1860..	Home.....	1,270	2,818,700
1860..	Germania.....	2,926	4,794,219
1862..	Security.....	4,382	10,572,479
1862..	North America.....	3,923	8,778,711
1864..	Globe Mutual.....	2,854	7,097,295
1864..	National.....	2,022	3,048,197
1864..	Brooklyn.....	1,521	3,187,350
1865..	Universal.....	3,188	9,174,459
1866..	Continental.....	10,170	20,570,591
1866..	Atlantic Mutual.....	1,619	2,616,389
1866..	World Mutual.....	1,016	1,830,595
1867..	Excelsior.....	1,748	3,709,000
1868..	Metropolitan.....	1,602	8,312,930
1868..	Asbury.....	1,598	2,574,488
1868..	Eclectic.....	1,715	3,634,640
1868..	Western New York..	554	346,666
1868..	Mutual Protection..	5,751	16,162,160
1868..	Homœopathic.....	914	1,605,000
1868..	Craftsmen's.....	887	1,832,754
1869..	Commonwealth.....	1,351	2,624,995
1869..	Empire Mutual.....	4,799	9,407,328
1869..	Empire State.....	1,535	2,700,000
1869..	Hope Mutual.....	3,070	6,718,800
1870..	Government Security	1,227	2,750,000
1870..	Merchants'.....	724	1,499,900
<i>Cos. of other States.</i>			
1844..	New England Mut'l..	2,969	7,093,176
1845..	State Mutual.....	580	1,171,500
1846..	Connecticut Mutual..	6,511	18,083,463
1850..	Ætna.....	10,283	17,635,164
1850..	National.....	1,050	2,500,000
1851..	Berkshire.....	985	2,125,291
1851..	Massachusetts Mut'l.	2,694	6,426,069
1851..	Phoenix Mutual.....	10,040	20,219,513
1858..	Northwestern Mutual	5,659	12,702,798
1858..	St. Louis Mutual....	4,363	11,332,692
1862..	John Hancock Mut'l.	2,331	4,933,619
1865..	Provident Life & Tr..	1,259	3,002,798
1865..	Connecticut General..	1,309	2,313,000
1866..	Economical Mutual..	673	2,121,597
1866..	New Jersey Mutual... 1,362	2,946,325	
1866..	Travellers'.....	2,745	4,550,594
1866..	Anchor.....	1,931	5,540,784
1868..	National, U. S. A....	2,003	5,946,803
1868..	National Capital....	405	1,483,208
1869..	Internat'l Life & Tr..	740	1,579,754

*Approximate estimate.

—Ins. Times.

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANIES.

The annual meeting of the above Company was held on the 6th. Mr. Blyth was appointed chairman. The annual report states that the only loss of the year was \$100.

During the year there has been property insured to the extent of \$80,900. Of this amount about \$65,000 has been for renewal of policies expiring, and \$15,900 by the admission of a number of new members. The amount of Premium Notes received on the above property insured is \$3,851 50, and the cash payments on the same is \$149 36. The total property insured by the Company at this date is \$261,090,

and the amount of Premium Notes held by the Company is \$12,453 40. They also submit the following Financial Statement, which shows the sum of \$441 35 to the credit of the Company. The cash receipts of the year were \$600. It is now about twelve years since the formation of the Company, and during that period there have been only two assessments made upon the premium notes of 5 per cent. each, in addition to the 4 per cent. upon the issue of each policy every three years, this latter payment being required to meet the incidental expenses of the Company. But to show in a more particular way the cost to members who had been insured in the Company for the period of its duration. Take, for instance, a policy covering \$2,000 of insurance. There has been paid in all on such insurance about the sum of \$30, which includes the charge for policy and survey, or \$2.50 each year for every \$2,000 insured.

The following were declared directors for the current year:—Wm. Alexander, Jas. Laidlaw, John Hobson, John Card, John Bolton, John Laidlaw, and Thomas McCrae. Mr. Wm. Alexander was re-appointed President, and Mr. Wm. Whitelaw, Secretary.

LANDS GRANTED TO RAILROADS BY THE UNITED STATES.—The Secretary of the Interior has transmitted to Congress, in compliance with request contained in House resolution of March 14th, 1871, a tabular statement exhibiting the following land concessions by Congress to States and corporations for railroad purposes:

States.	Estimated quantity in grant. Acres.	Estimated quantity will receive. Acres.	Quantity Patented. Acres.
Illinois.....	2,595,053	.....	.....
Mississippi.....	2,062,240	1,108,680	908,680
Alabama.....	3,729,430	2,783,135	2,282,138
Florida.....	2,360,114	1,760,467	1,760,368
Louisiana.....	5,578,720	2,672,405	1,072,465
Arkansas.....	4,804,871	2,803,171	1,793,167
Missouri.....	2,085,160	1,949,175	1,820,645
Iowa.....	6,526,727	3,992,100	8,610,242
Michigan.....	4,931,361	3,449,791	2,851,034
Wisconsin.....	5,778,360	3,143,458	1,642,973
Minnesota.....	9,783,403	7,288,000	2,002,833
Kansas.....	9,370,000	4,897,000	.....
California.....	3,520,000	3,200,000	.....
Oregon.....	3,500,000	3,500,000	152,854

States total...67,525,130 45,143,46 22,998,470

Corporations.	Union and Central Pacific..	Sioux City and Pacific	Central Branch Union Pacific	North'n Pacific	Atlantic & Pacific	South'n Pacific in California..	Texas Pacific..
	35,000,000	580,000	245,166	47,000,000	2,330,000	3,520,000	18,000,000
	24,320,000	60,000	200,000	47,000,000	2,330,000	3,000,000	17,000,000
	1,686,442	.....	.....	.....	.....	.....	.....

Corporation Totals.....106,675,166 93,910,000 1,686,442

The grand total granted to States for railroad purposes and to railroad corporations is as follows:

Granted. Acres.	Will probably receive. Acres.	Already Patented. Acres.
174,200,296	139,053,426	22,681,919

Deduct for lands reverted and lapsed..... 8,740,264 6,314,005 6,089,011

Net Grand Total.165,420,032 132,739,661 18,995,908

SHIPPING INTERESTS OF THE MARITIME PROVINCES.—The ship-building and shipping interests of New Brunswick are reported to be highly prosperous. There were built last year 22 barques, 22 schooners, 8 brigantines, four ships, four steamers, four wood-boats, and one sloop, giving a total of 65 vessels and 27,000 tons. All these, it is stated, were built for New Brunswick owners, and the building of the steamers seems especially to be a source of congratulation, this being altogether a new branch of trade to the shipyards of that Province, that description of vessel having formerly been built elsewhere, and the new business being regarded as an indication of a large extension in that direction. The freights, too, have been remunerative, and the low prices at which the vessels can be built has added to the profitability of the trade. The average cost of building vessels with seven years rating is estimated at \$35 per ton, or ready for sea, with all provisions on board, at \$39 per ton, exclusive of coppering. Good vessels of a lower rating can be had, also ready for sea, at \$29 per ton. Among the vessels building just now are several of large tonnage and in Nova Scotia, ships and steamers from 1,000 to 2,000 tons are now on the stocks.

—The whole number of vessels belonging to or trading to ports in the United States, reported totally lost and missing during the year 1871, as compared with the previous year, with their estimated value, are given in the following

	RECAPITULATION.	
	1870.	1871.
	Vessels.	Value.
Jan.....	37	\$1,016,000
Feb.....	32	753,000
March.....	36	1,448,000
April.....	37	828,000
May.....	17	310,000
June.....	22	500,000
July.....	20	535,000
August... 32	443,000	38 878,000
Sept..... 31	66,000	39 1,585,000
Oct..... 66	2,034,000	28 587,000
Nov..... 63	925,000	70 2,240,000
Dec..... 56	1,358,000	58 1,253,000
Total.. 449	\$10,817,000	445 \$11,985,000

—N. Y. Journal of Commerce.

MARINE POLICY—UNSEAWORTHINESS—CAUSE OF LOSS.—Action on a policy on a vessel, alleging a total loss. Plea, that the plaintiff knowingly and wrongfully sent the vessel from the port of Toronto in an unseaworthy state, and permitted her to remain on the lake in such state, and without being properly equipped, and that by reason of the premises only the vessel was wrecked and lost. Held, that the plea was not proved by showing that the vessel was unseaworthy when she was wrecked, unless such unseaworthiness was the immediate cause of the loss.—Woodhouse v. The Provincial Insurance Company.—176, Q. B. R., 1871.

—About \$70,000 have been raised in Halifax and Liverpool, N. S., as capital stock of a company which is to run a steamer from Halifax to an United States port, touching at Yarmouth and Liverpool, N. S.

—At the annual meeting of the Guelph Gas Company, a dividend of 7 per cent was declared. It was recommended that the reserve stock be disposed of and directors were elected for the current year as follows:—Messrs. D. Guthrie, J. Hogg, N. Higinbotham, J. Massie, R. Mitchell, F. J. Chadwick, and C. McLagan, were re-elected directors. At a meeting of the directors subsequently held, Mr. Guthrie was re-elected President.

OIL MATTERS IN PETROLIA.

(From our Own Correspondent.)

PETROLIA, Jan. 27, '72.

Oil matters generally better; the price of refined in New York having gone up some 2½c. this week gives quite a tone of renewed confidence to the exporters, who are now vigorously pushing their business. The production for the last week has fully averaged 12,000 bbls.; the shipments are better, being about 25 car loads per day. There are some reports of new strikes, but nothing definite can be reported this week. The developing business is much better, and some thirty new wells will shortly be in progress. Refiners are doing a small but sure business at home consumption oil, and those that are fitted for it are making distillate for the exporters. There is nothing definite about the Taylor refinery, lately burned at Wyoming, but this week will decide whether it will be rebuilt or not. It appears that the English Company, with Mr. Walker, of London, as its manager, will soon commence operations here. I will give a description of it soon. The Combination are still working well, and have raised the price of crude 5c.

Crude \$1.25 per brl.
Refined 33 per gal.

The average yield in the United States for the month of December last was 17,890 crude brls. per day.

—“The Dominion Transportation Company” was provisionally organized at St. Thomas, Ont., at a meeting of gentlemen in that town on the 8th Jan. The proposed capital is \$30,000. One of the resolutions passed sets out the object of the undertaking: “That the growing trade of the Lakes and of the Canadian towns along the north shore of the Lakes demand increased carrying capacity in our lines of steam propellers, and as the commercial interests of St. Thomas and of the Lake Erie ports urgently require greater facilities and more prompt shipments of grain and merchandise to and from Montreal, this meeting is of opinion that a company should at once be formed to start an independent line of propellers along the north shore of the Canadian Lakes to such points in the North-west as may be deemed advisable.” Officers were elected as follows:—Colin Munro, President; A. McLachlin, Vice-President; S. Shepard, Secretary; Amasa Wood, Capt. Pollock, Henry Arkell, M. A. Gilbert, Dr. Wilson, M.P.P., and Charles Roe, Directors; Edward Horton, Solicitor. Strong hopes of the successful issue of the enterprise are expressed by those more immediately concerned.

Railways.

JOINT STOCK COMPANIES.—The following statement shows the number of companies (exclusive of those without capital) registered in each of the last eight years in Great Britain, with the total nominal capital of each year:—

1863	783	companies	£139,988,242
1864	992	“	237,437,084
1865	1,013	“	205,391,811
1866	752	“	76,824,823
1867	469	“	31,444,982
1868	454	“	36,527,702
1869	409	“	141,274,251
1870	584	“	38,252,374
Total	5,516		£907,141,276

—The promoters of the Grand Junction Railway at Belleville propose to run their line to Lindsay direct, if the latter place will give \$50,000 of the road.

NEW RAILWAY MOVEMENTS.—It is proposed by St Stephen parties to build a line from Harvey, on Western Extension, to Canterbury, on the St. Andrew's and Woodstock line. The same parties will propose to build a line from Woodstock by the west side of the St. John river to Edmunston, broad gauge, and accept 10,000 acres of land per mile, or to build a narrow gauge road and accept a subsidy of 6,000 acres per mile. Propositions of this nature are to be immediately placed before the Government, and will, it is alleged, be backed by funds from England.—*St. John Telegraph.*

UNION STATION AT TORONTO.—Mention was made last week of the fact that a contract had been let for the construction of a grand passenger station in Toronto at a cost of \$200,000. The building and its appointments are described thus:—To the southward, facing the bay, the building will present a splendid front, 468 feet in length, of stone work along the first story, above that it will be of red brick with white brick facings. The windows appear in pairs, giving the idea of a very handsome and effective design. The walls will be 35 feet high, and the roof another 20 feet higher. Over the main entrance will rise a handsome clock tower, 130 feet high, and there will be two small towers, 100 feet in height, over the east and west entrances respectively. The back building, along the north side

of the station, in length the same as the front building, will be of red brick, with white brick facings. The plan is that of two long buildings with about 80 feet space between them for three railway tracks, this space being arched over with an iron roof, 78 feet span, and so all covered in. Two of the tracks will be laid for both the 5ft. 6in. and the 4ft 8½in. gauge, having three rails each, to answer the Grand Trunk, the Northern and the Great Western; and another track of four rails to answer the above two gauges, also the narrow gauge of 3ft. 6in. The two tracks next the bay will be principally for the G.T.R., the G.W.R., and the Northern, and the third track principally for the two narrow gauge railways. To the north of the station buildings will be an excursion platform 500 feet in length and 20 ft. wide. None but passenger trains will enter the station, tracks for freight trains being elsewhere provided. Here passengers going by the Grand Trunk, the Great Western, the Northern, the Grey and Bruce, or the Nipissing Railway, will assemble to find their respective trains, and here passengers coming in by any one of these railways can step from its cars into those of any of the others, without exposure to the weather. The work is to be completed early next summer.

—The London *Free Press* asserts that the Pullman Company have purchased 75 acres of land just outside of that city, on which to erect works for the manufacture of their palace cars.

RAILWAYS OF THE UNITED KINGDOM.

Table showing the Capital, Expenditures, Receipts, &c., of the Railways of the United Kingdom for thirty years, compiled for *Herspath's Journal.*

Year.	Capital expended on Railways open for traffic.	Average cost per mile.	Total traffic receipts.	Average receipts per mile for the year.	Working expenses, rates and taxes.	Length of line open at end of year.	Per centage of traffic receipts on capital expended.	Per centage of profit on capital expended.
	£	£	£	£	Per ct.	Miles.	Per ct.	Per ct.
1842	54,380,100	33,362	4,470,700	2743	40	1630	8'22	4'93
1843	60,637,100	34,929	5,022,650	2895	40	1730	8'28	4'94
1844	66,882,100	34,290	5,814,940	2982	40	1950	8'70	5'22
1845	75,646,100	33,736	6,909,270	3080	40	2243	9'13	5'48
1846	87,765,100	30,903	7,945,870	2797	42	2840	9'05	5'25
1847	114,728,009	30,924	9,277,670	2501	42	3710	8'08	4'69
1848	154,200,000	33,333	10,445,100	2258	42	4626	6'77	4'06
1849	197,000,000	33,110	11,683,800	2000		5950	5'93	3'44
1850	230,522,730	34,230	13,142,235	1944	42	6733	5'70	3'31
1851	236,841,420	34,186	14,987,310	2163	42	6928	6'32	3'67
1852	248,093,520	33,816	15,543,610	2118	45	7337	6'27	3'44
1853	263,636,320	33,912	17,920,530	2305	44	7774	6'80	3'80
1854	273,860,000	34,113	20,000,000	2491	46	8028	7'30	3'93
1855	293,903,000	35,474	21,423,315	2562	47	8285	7'28	3'86
1856	302,946,260	34,058	23,095,500	2642	48	8741	7'62	3'96
1857	311,153,670	33,204	24,164,465	2579	48	9371	7'77	4'04
1858	319,950,000	33,503	23,863,764	2499	48	9556	7'46	3'88
1859	328,219,100	32,871	25,676,783	2573	48	9983	7'82	4'07
1860	337,827,200	32,640	27,676,783	2674	47½	10350	8'19	4'30
1861	352,386,100	32,478	28,563,374	2632	48	10850	8'16	4'24
1862	370,107,280	32,268	28,980,612	2527	48	11470	7'83	4'07
1863	387,246,200	32,268	30,793,660	2545	48	12104	7'95	4'13
1864	408,396,680	32,203	33,582,497	2648	47	12682	8'20	4'35
1865	433,558,100	32,873	35,635,838	2702	48	13189	8'22	4'37
1866	463,746,800	34,039	37,815,927	2776	48'8	13624	8'15	4'17
1867	479,167,300	34,177	39,170,540	2794	50'6	14020	8'11	4'01
1868	486,893,400	34,233	39,823,268	2800	49'5	14223	8'18	4'13
1869	494,350,000	34,297	41,595,661	2896	47'5	14414	8'42	4'42
1870	504,381,000	34,546	43,626,605	2909	48'1	14610	8'65	4'49
1871	520,400,000	35,401	46,711,125	3178	48'8	14700	8'98	4'52

—Officers of the London & Port Stanley Railway, for 1872, were elected at a recent meeting of Directors, as follows:—President, Ald. Egan, of London; Vice-President, Ald. Barker; Secretary, Wm. Bowman.

Financial.

TORONTO STOCK MARKET.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Jan. 31st, 1872.

The market continues to rule steady, there being little fluctuation in any of the securities. A fair business was done during the past week in the favorite Bank Stocks.

Banks—Sales of Toronto were made at 200, 199½ and 199, closing firm at 198½ bid and 200 asked. Ontario continues rather dull and inactive at 110½ to 111½ the quotations of last week. Some large amounts of Commerce changed hands at 130 to 130½, the demand continuing strong at 130, and sellers to-day asking 131. The sales of Royal have ranged between 106 and 106½, the transactions of to-day being at 106½ and sellers asking 106½ for more. Dominion has been more active with sales from 107½ to 108½, buyers now bidding 108. Some lots of Merchants were placed at 132½ and 132, the closing figures of to-day being 131½ to 132. A decline has taken place in Montreal, the sales running from 238 down to 235½, with latest transactions at 235½.

Bonds—The inactivity in Government securities continues, very few offering. Sterling Sixes were placed at 104 and 104½, and Dominion Stock at 112½ in small amounts. The demand for City Bonds continues at 98 without any offering under 99½. Large amounts of good Counties were taken at 101½ to 102½; 96 is offered for Grey & Bruce, and Nipissing with sellers at 97½.

Sundries—No movement is made in Building Societies there being an absence of buyers. Canada is offered at 158, and Freehold at 138. Western was taken at 135½ in small amounts, and Union at 116. Building and Loan is held at 107, and Provincial at 108. Buyers of Landed Credit offer 107½ ex-dividend. Sales of Western Assurance were made at 130 and 129, and of British America at 88. Other stocks are unchanged.

TORONTO MARKET.

TORONTO, Feb. 1, 1872.

Trade generally is still quiet, but some branches show a slight improvement upon last week. The want of snow in the immediate neighborhood of the city, continues to affect business unfavorably.

BEEF—Farmers and pedlars are still offering large quantities on the street market, the supply being increased by the scarcity and high price of feed, which favors a ready sale and slaughter of cattle. Prices remain weak at 5½ to 7c. for hind quarters, and 4 to 5c. for fronts.

BOOTS AND SHOES—Orders are coming in fairly, but not very freely for early delivery; prices remain as quoted in our list.

CATTLE—The supply has been considerably in excess of the demand, which is limited to the requirements of the local market, there being little or none going forward to Montreal, as recent shipments to that market have been at a loss, and no other outlet is at present available. Of extra cattle only a very few have been offered, holders reserving such for the Easter market. We heard of the sale of one carload of very choice extra at 5c live freight. Good first class cattle fetch only 4½c at the outside; second class 3½ to 4c; third class are scarce, and not in request, prices nominal at 3 to 3½c. *Sheep and Lambs* are scarce, and wanted at rather higher rates, due in some measure to the advance in skins. We quote first class sheep at \$7, second class, \$5, third class, \$3.50 to \$4. Lambs are worth \$5 to \$5.50 for 1st class, \$4 to \$4.50 for 2nd class, and \$3.50 for 3rd class. *Calves* are scarce but not in much request, prices nominal at \$3.50 to \$8.

FLOUR & MEAL—*Flour*—The stocks in store yesterday amounted to 10,116 brls, against 5,997 brls. on the 15th ulto, and 13,422 brls. on the 31st January, 1871. The demand during the week has been confined to small lots for local trade, as prices have been maintained considerably above the views of shippers; Montreal market being dull and heavy and relatively lower than Toronto. The English market showed a decline last Saturday of 1/ per brl., which tended to modify values here, but only to a limited extent. Last week No. 1 superfine was saleable at \$5.40, fancy at \$5.55 to 5.60, and extra at 5.75, and probably 5.80, but sales this week of small lots could not be effected at within 5c. at least of these figurers; very few transactions, however, have been reported. *Oatmeal*—The market continues very dull for car lots, which have been offered freely at \$4.75, without buyers, small lots are held at \$5.00 to 5.25. *Cornmeal* is still quotable in small lots at \$3.40 to 3.50. Car lots at \$3.25.

GRAIN—*Wheat*—The stocks in store on the 31st ult. were 32,750 bush. fall, and 59,963 bush. spring, against 26,668 bush. fall and 21,546 bush. spring on the 15th ulto, and 40,132 bush. fall, and 29,892 bush. spring on the 31st January, 1871. English quotations, since our last report, have been uniformly steady; whilst American prices have fluctuated within a very limited range. Holders in this market have therefore been very firm, and with a considerable improvement in the receipts by rail. Business has been more active, especially towards the end of last week, when there were sales of from 15 to 16 cars of No. 1 Treadwell at \$1.27 in store, and about 6 cars of Spring at \$1.23 in store. The sales this week were not so numerous, and were mostly on private terms. Two or three cars of No. 2 White, changed hands at \$1.28 on the track. No. 1 White would probably find buyers at \$1.30 in store, and Spring at \$1.20 to \$1.23. Street prices have been steady at \$1.27 to \$1.30 for White; \$1.22 to \$1.25 for Treadwell, and \$1.18 to \$1.22 for Spring. *Barley*—Stocks in store on the 31st ult., amounted to 53,963 bush, against 30,587 bush on the 15th ult., and 94,195 bushels on the 31st Jan., 1871. There has been a moderate local demand for car lots of No. 1, buyers offering 66c on the track, at which a few cars changed hands but holders generally asked 68c. in store, without finding buyers. No. 2 barley is still neglected, and nominal at 60c. The street price has been nearly uniform at about 66 to 68. *Peas*—Increased from 7,095 bush. on the 15th to 13,176 bush. on the 31st ulto. There has been no movement in carloads, although some inquiry was heard for such; buyers and sellers however seem apart. Street prices have been rather better, quotable this week at 69 to 71 for shipping samples, 72 to 73 for choice. *Oats*—Stocks in store, 59,345 bush. on the 31st against 57,874 bush. on the 15th ulto, and against 6,585 bush. on the 31st January, 1871. The market has been rather weak since our last, buyers limiting their business to the supply of immediate consumptive wants, not offering more than 43c for carloads on the track, a few of which sold at that figure. The street price has been steady at 44 to 45c, but with very little offering. *Rye* remains nominally unchanged at 70c, scarcely any offering on the street. Stocks in store amount to 5,350 bushels against 500 bushels at this time last year. *Corn*—No. 2 Western is offering in car loads at 60c on the track. Not

much demand. *Malt* offering at 80 to 90c in bond.

GROCERIES—Trade has not greatly improved during the week, and nothing has transpired calling for extended notice. *Teas*—A few lots of greens have changed hands at firm prices, with this exception, there is very little to report. Some new arrivals are said to be on the way to this market, but stocks are so light, that their slight increase is not likely to affect prices. In the New York market holders generally remain in a confident mood, but buyers are rather inclined to hold off, which imparts an air of dullness to the trade. The supply of greens, present and prospective, is small, and holders are likely to retain the advantage. On other styles the feeling is to some extent doubtful. *Sugar*—The market remains quiet but firm, stocks not increasing, and holders indifferent about selling at current rates. Cuban circulars of the 20th Jan., report a continued active demand, especially for centrifugals for the United States, with prices maintained high for said class and for muscovadoes, holders and planters being firm at previous quotations, and even pretend to a fraction higher for certain grades. The general position of the New York market for raws has remained much the same as noted for three or four weeks past. The new crop begins to show itself to some extent, but the effect upon the market will not be known until it is ascertained what disposition importers intend to make of the receipts. *Fruit* remains quiet, at firm prices, which we quote without change since last week. *Fish*—The market has been more active during the week. Lake Trout selling at \$3.25, Whitefish at \$4. *Tobacco*—Very quiet, no change in prices.

HIDES AND SKINS—Trade has been active, and prices firm at last week's quotations, some buyers still paying 9c for No. 1 green hides, and selling the same cured at 9½ to 9c. *Sheepskins* have advanced to \$2.25, and \$2.50 in some instances has been paid. *Calfskins* scarce, no change in prices.

LEATHER—Business has considerably improved during last week, prices being well maintained at late quotations.

OILS—Cod is firm and tending upward; very little in market.

PROVISIONS—The market continues very dull, nothing whatever doing, beyond the usual local trade. *Butter*—There are considerable lots of poor butter offering, and buyers are to be found at 10 to 11c, which is refused. Fine butter would fetch 17c. to 18c. but it is difficult to find a tub that will pass as such. Small rolls on the street sell at 20c. to 25c., large rolls and tubs at 15c. to 17c. *Cheese* continues dull at 11c. to 12c. for small lots. *Eggs* are offering at 16c to 17c. packed, with little demand. *Dressed Hogs*—The offerings have not been very large during the week, and prices have been maintained at \$5 to 5.25; two cars sold this week, one averaging 220, at \$5.20, the other averaging 240 at \$5.25, which has been the outside price paid, except for choice small lots on the street market, where \$5.50 has occasionally been given. The same would also probably be paid for heavy mess hogs, but few of these are to be had. Hog products continue dull and inactive. *C. C. Bacon* in round lots, may be quoted at 6c, though it is doubtful if buyers would give that. Small lots sell at 7 to 7½c. Smoked sides sell to local dealers at 8 to 8½c. Dry hams 8½ to 9c. Smoked 10½ to 11c. *Lard* 9½c in small lots. *Pork* is still held at \$15 without buyers. *Dried Apples* continue in fair demand; at firm and unchanged prices. *Hops* scarce and firm at 40 to 50c for choice.

SEEDS—There has been little or no movement as yet, and prices are still doubtful. One or two loads of clover have been sold on the street, at \$5.50 as was reported. Timothy has not been offered, and we have heard of no sales. Prices are therefore nominal. Other seeds are

in the same condition. The exports of clover from the port of New York, for the present season up to the 27th ult. compared with the previous season up to the 31st January, were as follows:

	To Jan. 27, 1872.	To Jan. 31, 1871.
	Bags.	Bags.
To London....	40,000	30,000
To Liverpool..	18,220	16,000
To Bristol....	1,573	2,064
To Glasgow....	13,463	8,372
To Continent..	65,000	35,000

Season 1871 '72 138,256 Season '70 '71 91,436

Some of these figures are estimated, as seed is sometimes cleared under the name of other produce.

The New York market at the close is not very active, owing to rather a scarcity of available stock, and prices may be quoted firm on the basis of choice seed as follows:

Ohio	10 @ 10½c.
New York State.....	11 @ 11½c.
Indiana and Michigan.....	11½ @

WOOL.—The market remains quiet and very firm: holders indifferent about selling. Available stocks are light, and in few hands.

MONTREAL MARKET.

From our own Reporter.

Montreal, 30th Jan.

The dullness of trade consequent on the holiday season is now beginning to clear off, and considerable activity has been exhibited in several branches of business—we notice more especially Groceries and Hardware. The latest cable advices note an advance on Pig iron, and as the stock here is now concentrated almost entirely into the hands on one holder, it is believed that higher prices than we at present quote will be demanded in spring when the ships arrived. The last two steamships to Portland have brought heavy cargoes of Dry Goods for this market, and a brisk trade is looked for as soon as they arrive here. The death of C. J. Cusack, Esq., one of our leading merchants in the Breadstuffs line, cast a gloom over that business in the early part of last week—the Corn Exchange having been closed for two days out of respect to his memory. Ashes are rather stronger. Provisions are inactive.

The weather has been comparatively mild during the week: light snow fell for sometime on Sunday, but not sufficient to repair the roads, which are now much in need of a few inches of snow. To-day clear and cold.

ASHES.—Pots.—In the early part of the week a few shipping parcels of firsts were placed at \$7.52½ to 7.55; the bulk of the sales reported, however, were at \$7.42½ to 7.47½, market closing strong at \$7.45 to 7.50; seconds \$6.50 to 6.60; thirds \$5.65. Pearls.—There is nothing doing in this ash at present, the only sale we have heard reported was a shipping lot of Firsts at \$8.20; the quotations are nominal at \$8 to 8.10 the stocks at present in store are, Pots, 279 brls; Pearls 61 brls., being a decrease of 285 brls. Pots, and 493 brls. Pearls.

BOOTS AND SHOES.—Buyers do not seem disposed to operate so largely as what they did last year; a fair amount of orders are being booked, and manufacturers are pretty well employed with spring orders. Retail stocks in the country are reported to be heavier than usual at this season. An improvement in trade is expected soon, meantime we have no change to note on last week's quotations.

COAL AND FIREWOOD.—The stocks now on hand are low, and American Nut coal will hardly last out next month. Trade has been pretty active, and the late high prices have been fully maintained. Firewood has been in fair demand

at last week's prices; the quantity coming into town by sleighs is keeping the markets down; and it is believed that no advance can take place before the opening of navigation.

DRY GOODS.—Business continues quiet and consists principally of filling a few sorting-up orders from the country. The spring importations are now arriving, and in a few weeks the stocks here will be well assorted. As all the new importations have been bought at an advance on last year's purchases, prices here will rule considerably over last year's quotations—especially cottons, woollens, linens and silks. The old stock here has been pretty well worked down, and no great bulk remains in the hands of the wholesale houses.

DRESSED HOGS.—The receipts of Dressed Hogs has been large, and stocks are getting heavy, for which there is only a very moderate demand, and that at a reduction on last week's prices. Sales reported at \$5.50 to \$5.60, according to size and quality. The market closes easy at these figures, and lower prices are looked for.

DRUGS AND CHEMICALS.—The tendency of this market has been to higher prices, but we have no great amount of business to record. Sulphur has been sold in small quantities at \$3.25 to 3.50; and brimstone at \$2.73 to \$3; alum is taken at \$2.12½ to 2.25; bleaching powder, \$3.50 to 3.75; small sales of bi carb soda have taken place at \$4.75 to 4.82½; caustic soda is very low in stock at present, and price is firm at \$4.75 to 4.82½; sal soda is also rather scarce, and is held at \$1.87½ to \$2. It is fully expected that an advance on all articles in this trade will be imposed on the arrival of the spring goods, owing to the high prices which now rule in England.

FISH.—There is still a healthier tone to notice in this market, and the demand is increasing. Green cod has been dealt in to some extent at \$4.87½ to 5.25; dry cod keeps steady at \$4.50 to 5.00; salmon is quiet at \$14.50 to 16; herrings are nominal; split Labradors, \$4.25 to 4.75; round Labradors, \$2.50 to 2.75; canso splits, 3.50 to 3.75.

FREIGHTS.—We have no change to note in the rates of freight to Liverpool via Portland, either from Montreal or from points west on the Grand Trunk Railway.

FURS.—The market has been fairly active all week, and has been very steady at our quotations; our outside quotations are readily obtained for good skins. The collection of furs in London for the Hudson Bay Company's sale on the 4th, 5th, and 6th of March, is said to be somewhat smaller than usual. We have not much change to note in prices, which are firm as under:—Cross fox \$4; red fox \$1.25 to 1.50; pale martin \$1.50 to 2.50; mink \$3.50 to 4; bear \$7 to 10; lynx \$1.50; fisher \$5 to 6; beaver \$1.40 to 1.60; fall muskrat 10c.; spring do. 20c; otter \$7 to 8; racoon; 40c to 50; skunk 20c. to 50.

FLOUR.—Receipts during the past week, 1,200 barrels; total receipts from 1st January to date, 27,200 brls.; being an increase of 6,337 brls. on the receipts for the same period of 1871. English advices have had a weakening effect on this market, and all grades have receded in price; the only business doing was with dealers for local requirements—to effect large sales holders would require to give way in their demands, and this they do not seem disposed to do at the present moment. We now quote,—Extra, \$6.25 to 0.00; fancy, \$6.10 to 0.00; ordinary supers from Canada wheat, \$5.85 to 5.90; strong bakers' flour, \$6 to 6.20; Canada super No. 2, \$5.50 to 0.00; fine, \$4.80 to 4.90; middlings, \$3.80 to 4; Pollard's, \$5.25 to \$3.50; Upper Canada bags, \$2.70 to 2.75; oatmeal, \$4.75 to 5; cornmeal, \$3.25.

GRAIN.—Wheat.—Receipts during the past week, 9,100 bush.; total receipts from 1st Jan.

to date, 15,059 bush. This market remains in the same inactive state which has characterized it for some time past. We, however, give the following as the nominal quotations here,—U. C. white winter, \$1.45; Canada red winter, \$1.35; Chicago No. 2 spring and Milwaukee No. 1 spring, \$1.35. Maize—No activity is to be noted here, but a few car loads have changed hands at 70c f.o.b. Oats—There is only a light movement in this grain at 33c to 34½c. Barley—The current rate is 52½c to 57½c—a round lot changed hands last week at our inside quotation. Pease—There is some little demand for pease at 86c to 87½c, at which price the market closes steady. Flaxseed—Meets with a fair demand at \$1.40 to 1.50.

GROCERIES.—Teas—A good demand has been experienced this week for Japans, Twankays, and Young Hysons, the best grades bringing a little over last week's quotations. Black teas are low in price at present, and are attracting the attention of buyers, considerable quantities of which are changing hands.

Sugar—Market very firm, and some fair sales of low refining to choice grocery grades have been made at 8½c to 9½c; for exceptionally fine parcels a shade higher is obtained. Scotch refined is held at 9½c to 10c, owing to the scarcity in this market. The refinery prices here are steady: loaves, 14½c; dry crushed and table, 13½c; extra ground, 14½c; crushed A, 12c; yellow refined, 9c to 10½c. Molasses—Market is dull, prices are steady: Barbadoes, 37½c to 40; Trinidad, 32½c to 34c; Clayed, 27c to 24c; Centrifugal, 20c to 24c. Amber Syrup

—78. Rice—Is rather scarce in this market, and rules firm at \$4.25 to \$4.50. Coffee—The principal demand has been for Java at 22c to 24c; other kinds ranged from 19c to 20c. Fruit—Market quiet; there has been little or nothing done in Layer raisins, and prices are unchanged; seedless raisins, 8½c to 9c; Valencia raisins are dull of sale at 6½c to 6¾c; old currants are now offered at 4½c, and new at 6½c to 6¾c; walnuts are scarce at 7c to 8c; Turkey figs, 10c to 16c. Spices—Continue very scarce; pepper is higher, being now quoted 15½c to 16c; nutmegs, 90c to \$1; cloves, 9c to 9½c; cassia, 32½c to 35c; Jamaica ginger, 16c to 19c. Starch—Is in fair demand, Canada at 7½c to 9c, and English, 11c to 14c.

HARDWARE.—In this market we have to notice that all the pig iron has gone into one holder's hands, and prices have advanced; indeed, it is doubtful if those prices will again be repeated. Tin plates are also very firm at our quotations. The demand for all staple goods has been fair and stocks are decreasing. Altogether, the market is in a very excited state:—Pig Iron—Coltness or Gartsherrie, \$32 to \$34; Calder or Summerlee, \$32; other brands, \$30 to 00; hematite, \$35 to 00. Bars, Scotch or Staffordshire, \$60; best refined, \$65 to 70; Swedes, \$80 to 100. Hoops and Band—\$3.50 to 6.00. Sheets—\$3.75 to 5. Plates—Best—\$3.65 to 3.75; Low Moor or Bowling, \$7 to 8; cut nails, \$4 to 4.50; pressed nails, \$4.50 to 7.50; spikes, \$3.75 to 4.50. Canada Plates—\$4.50; Swansea, \$5; Tin Plates—Charcoal, I. C., \$8.50 to 9.00; ditto, I. X., \$10.50 to 11.00; coke, I. C., \$7 to 7.50; sheet lead, \$7 to 7.50; pig lead, \$6 to 7; sheet zinc, \$6 to 6.50; window glass, \$1.70 to 2; cast steel, 11½c to 16c; spring steel, 3½ to 5; potash kettles, \$2.25 to 3; camp ovens, \$3.50 to 3.60; bellied pots, \$3.50 to 3.60.

HIDES.—Market rules quiet, and prices remain steady at 8½c to 10c for hides, and \$1.25 to 1.50 for pelts.

LEATHER.—This market is now beginning to show signs of activity; there has been a large demand for sole leather, also for buffed and pebbled; for waxed upper and harness there has only been a light demand; there is a scar-

city of russetts in the market. We have no change to notice in quotations this week, but prices of all kinds are well sustained.

LIQUORS.—We do not as yet make any change in quotations of brandy and gin, but as shippers have advanced their prices, this market will have to follow suit; meantime there is very little activity in the market, and any sales have been at late quotations. *Jamaica Rum*—has been in some request at \$1.90 to 2.10 for 16 o.p. *High Wines*—In fair demand, Montreal brands at \$1.52½ to 1.55, and Upper Canada, \$1.50 to 1.52½. *Rye Whisky*—85c to \$1.

NAVAL STORES.—There has been a stronger feeling in sp. turpentine, owing to the firmness in the New York market; it sells freely here at 87½c to 90c. Resins and tar are firm but unchanged in price.

OILS.—In cod oil there has only been a limited business done; it is, however, firm in price, and is held for 51c to 52c; pale seal is quoted at 60c to 62½c; steam refined, 65c to 66c; and straw seal, 55c to 57½c; these prices are, however, nominal. Linseed oil is dull; raw, 75c to 77½c; boiled linseed, 79c to 82½c; olive, \$1.05 to 1.10. Nothing doing in whale oil. *Petroleum*—Is rather lower, and has sold in car loads at 32½c to 35c.

PROVISIONS.—*Butter*—Receipts, 820 kegs; shipments, 2,418 kegs. There has been a good demand for really choice butter, but we have no change to note in prices, but inferior grades are dull and neglected. *Cheese*—There has been no receipts by mail this week; shipments recorded, 1,962 boxes. Market is quiet and steady, old cheese bringing from 10c to 10½c, and new, 10½c to 11½c. *Pork*—We have neither receipts nor shipments to record this week. Market prices have been firm but rather lower, under last week. We now quote new mess pork \$16; old mess pork, \$15.50; thin mess is scarce at \$15.50; only a very moderate business has been done at these rates. *Lard*—Has been dull and nominal at 10c to 10½c. *Tallow*—Is steady and unchanged. *Beef*—Prime mess has been sold at \$14.50 in brls.

SALT.—This article has been quiet but steady; sales of coarse at 75c to 77½; fine, 65 to 67½c; factory filled, \$1.50.

WOOL.—The ruling prices this week have been for fleece wool, 35c to 40c; pulled wool, super, 32c to 37c; ditto No. 1, 30c to 32c; ditto to black, 30c to 32c; ditto unassorted, 28c to 32c, but the amount of business done has been inconsiderable.

INSOLVENT ACT OF 1869.

Canada, Province of Ontario, County of York. In the County Court of the County of York.

In the matter of George Boxall, an Insolvent.

On Tuesday, the twenty-seventh day of February next, the undersigned will apply to the Judge of the said court for a discharge under the said Act.

Dated at Toronto this 24th day of January, A.D. 1872.
4t
GEO. BOXALL.

Insolvent Act of 1869, and Amendments thereto.

In the matter of Jeremiah Dease Merrick, trading in the City of Toronto, under the name, style and firm of J. D. Merrick & Co., an Insolvent.

The creditors of the insolvent are not tied to meet at my offices Nos. 7 and 8 Merchants' Exchange, Wellington Street, on Wednesday the fourteenth day of February, A.D. 1872, at two o'clock in the afternoon, for the purpose of examining the insolvent, and for the ordering of the affairs of the estate generally.

Dated at Toronto, this 24th day of January, A.D. 1872.
3t
THOMAS CLARKSON,
Assignee, Commissioner, &c.

INSOLVENT ACT OF 1869, and Amendments Thereto.

In the matter of Dack & Leslie, of Toronto, Insolvents. A Dividend sheet has been prepared, open to objection until the third day of February next, after which Dividend will be paid.

THOMAS CLARKSON,
Official Assignee.

Dated at Toronto this 13th day }
of January, A.D. 1872. } 3t

Insolvent Act of 1869, and Amendments thereto.

In the matter of Jeremiah Dease Merrick, trading in the City of Toronto, under the name, style and firm of J. D. Merrick and Company, an Insolvent.

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

Dated this 12th day of January, A.D. 1872.

THOMAS CLARKSON,
Official Assignee,
2t Nos. 7 & 8 Exchange Buildings, Wellington Street.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Frederick Vosper, an Insolvent. The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 20 Toronto street, in the City of Toronto, on Monday the 12th day of February next, at Three o'clock in the afternoon, to receive statements of his affairs, and to appoint an assignee.

W. T. MASON,
Interim Assignee.
Dated at Toronto, this 27th }
day of January, A.D. 1872. } 2t

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Henry Cobley, trading in the City of Toronto under the name, style, and firm of Henry Cobley and Company, an insolvent.

The creditors of the insolvent are notified that a meeting will be held at my office, No. 20 Toronto Street, in the City of Toronto, on Tuesday the 6th day of February next, at Three o'clock in the afternoon, for the purpose of advising the assignee on the sale of the entire estate and effects of the insolvent, real and personal, in one lot, and the ordering of the affairs of the estate generally.

W. T. MASON,
Interim Assignee.
Dated at Toronto, this 20th }
day of January, A.D. 1872. } 2t

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Robert Nicolls, of the City of Toronto, an Insolvent.

The creditors of the insolvent are notified to meet at my Offices, Nos. 7 and 8 Merchants' Exchange, Wellington street, on Wednesday the fourteenth day of February, A.D. 1872, at ten o'clock in the forenoon, for the purpose of examining the insolvent, and for the ordering of the affairs of the estate generally.

Da ed at Toronto, this 24th day of January, A.D. 1872.
THOMAS CLARKSON,
Assignee, Commissioner, &c.
2t

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Salem Eckardt, of the village of Unionville, in the County of York, auctioneer and manufacturer of agricultural implements, an insolvent.

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my offices, Nos. 7 and 8 Merchants' Exchange, Wellington street, Toronto, on Monday the fifth day of February next, at one o'clock in the afternoon, to receive statements of his affairs, and to appoint an assignee.

Dated at Toronto, this 19th day of January, A.D. 1872.
THOMAS CLARKSON,
Interim Assignee.
2t

Insolvent Act of 1869.

Canada, Province of Ontario, County of York. In the County Court of the County of York.

In the matter of David Thompson, an Insolvent.

On Tuesday, the seventh day of February next, the undersigned will apply to the Judge of the said court for a discharge under the said Act.

Dated at Toronto this 2nd day of January, A.D. 1872.
DAVID THOMPSON,
by D. MITCHELL McDONALD,
his Attorney ad litem

INSOLVENT ACT OF 1869, And Amendments thereto.

Canada, Province of Ontario, County of York. In the County Court of the County of York.

In the matter of Wm. R. Roberts, an Insolvent.

The undersigned has filed in the office of this Court a deed of composition and discharge, executed by his creditors, and on Tuesday, the sixth day of February, A.D. 1872, he will apply to the Judge of the said court for a confirmation of the discharge thereby effected.

W. R. ROBERTS.
Toronto, January 4, 1872. 3t

Canada Farmers' Mutual Insurance Company.

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

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

THOMAS STOCK,
President.

RICHARD P. STREET,
Secretary and Treasurer. 26

Canada Landed Credit Company.

DIVIDEND No. 21.

NOTICE

Is hereby given that a Dividend at the rate of EIGHT PER CENT. per annum on the paid up capital of the Company for the half-year ending

31st DECEMBER, 1871,

Was this day been declared, and will be payable at the Company's Office, on or after 1st day of February next. By order,

J. SYMONS, Secretary,

Toronto, 22 King Street east, 17th Jan., 1872.

W. BELL and Co.,

ORGAN

AND

Melodeon Manufacturers

GUELPH; ONT.

RECEIVED AT KINGSTON,

A SILVER MEDAL AND ALL THE FIRST PRIZES.

At Western Fair, London. Diploma and First Prizes for Best Melodeon and Cabinet Organ of any kind.

At Great Central Fair, Hamilton. Diploma and all the First Prizes.

At Central Exhibition, Guelph. A Diploma for General Excellence, and three First Prizes out of four for Music.

CANADA PACIFIC RAILWAY.

Notice is hereby given, that an application will be made to the Parliament of Canada, at its next Session, for an Act to incorporate the **Canada Pacific Railway Company**, for the purpose of constructing and working a railway from Lake Nipissing or some other point in the Province of Ontario, connecting with the railway system of Canada to Fort Garry or Winnipeg in the Province of Manitoba, thence westerly through such pass of the Rocky Mountains in Canadian Territory as may be found practicable, to Bute Inlet, or some other point on the seaboard of the Pacific Ocean, in the Province of British Columbia (with power to extend to Victoria or some other point in Vancouver's Island, if found advisable); together with branch lines from near Winnipeg River to the Lake of the Woods, and from Fort Garry or Winnipeg, aforesaid, to Pembina, or such other point or place on the boundary of the Province of Manitoba, as may connect with the railway system of the United States.

ALFRED WADDINGTON

Ottawa, Dec. 2, 1871.

E. FORD,

STOCK AND SHARE BROKER
(Member of the Stock Exchange.)

83 St. Francois Xavier Street, Montreal.

Stocks, Shares, Bonds, Debentures, and all classes of negotiable securities, bought and sold on commission.

INSOLVENT ACT OF 1869.

In the matter of Robert Grant and Lionel Yorke, both individually and as co-partners, trading under the name and firm of Grant & Yorke, insolvents.
The insolvents have made an assignment of their estate to me, and the creditors are notified to meet at their office, on Adelaide street, Toronto, on Adelaide street, Toronto, on Tuesday, the sixth day of February, 1872, at eleven o'clock, A.M., to receive statements of their affairs, and to appoint an assignee.

JOHN KERR,
Official Assignee.

Toronto January 19, 1872.

Insolvent Act of 1869, and Amendments thereto.

In the Matter of JOHN SOMERS, of the City of Toronto, Retail Grocer, an Insolvent.

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

Dated this 19th day of January, A.D. 1872.

THOMAS CLARKSON,
Official Assignee.

at Nos. 7 & 8 Exchange Buildings, Wellington Street

INSOLVENT ACT OF 1869.

In the matter of John Seager, 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,
Assignee.

Toronto, Jan. 22, 1872.



INTERCOLONIAL RAILWAY.

The Commissioners appointed to construct the Intercolonial Railway give notice that they are prepared to receive

TENDERS

For the erection of Freight and Passenger Buildings at Little Forks, River Phillip, Iron Mines, and Debert; also, Buildings for Flag Stations at Nappan Road, Munidie Road, Salt Springs, Grenville, Purdys, Folly Lake, and Ishgonish; also, for Tank Houses at Little Forks, Salt Springs, River Phillip, Grenville, Folly Lake, Iron Mines and Debert, on the Nova Scotia District of the Railway.

Plans, specifications and forms of tender may be seen on and after the 15th January, at the office of the Chief Engineer, Ottawa, and at the railway offices at Moncton and Halifax.

Tenders may be for the whole or any lesser number of these buildings, and will be received at the Commissioners' office, Ottawa, up to twelve o'clock, noon, of the 20th day of February next.

Tenders will also be received for the erection of new freight and passenger buildings at Moncton and Truro, and engine-house at Truro, and a refreshment building at Amherst.

Plans, specifications and form of tender for which may be seen at the same offices on and after the 15th February next, and tenders will be received as above, up to 12 o'clock, noon, of the 20th day of March next.

Tenders will also be received for the construction of two post-office and smoking cars, for the Nova Scotia District of the Railway, to be delivered at Amherst or Truro; also for one hundred platform cars, fifty to be delivered on the line of railway at Campbellton, and fifty on the line of railway at Miramichi.

Plans, specifications and form of tender for these cars may be seen at the offices referred to, on and after the 15th day of January next, and tenders will be received as above, up to 12 o'clock, noon of the 20th day of February next.

A. WALSH,
E. B. CHANDLER,
C. J. BRYDGES,
A. W. McLEAN,
Commissioners.

INTERCOLONIAL RAILWAY Commissioners' }
Office, Ottawa, Dec. 20, 1871.

LIFE ASSURANCE

AS AN
INVESTMENT.

Tontine Savings Fund Assurance,

AS INTRODUCED BY

**THE EQUITABLE
LIFE ASSURANCE SOCIETY,
OF THE UNITED STATES,**

No. 120 BROADWAY, NEW YORK.

Wm. C. Alexander, President. Henry B. Hyde, Vice-President.

**R. W. GALE, Manager for Dominion of Canada,
198 St. James Street, Montreal.**

CASH ASSETS, 1st SEPTEMBER, 1871,	\$17,500,000 00
CASH INCOME, " " "	8,000,000 00
SUM ASSURED, (New Business) 1870	40,295,799 00

A NEW PLAN.

An Endowment, at ordinary Whole Life Rates of Premiums, securing greater Advantages than have ever before been presented to the Public, and affording A Safe Investment, with Large Profits, which may be withdrawn at stated intervals, or converted into an Increasing Annuity, Payable during Old Age.

By a NEW METHOD OF LIFE ASSURANCE, which applies the Tontine principle to the distribution of dividends, and which, by allowing the assured to sell his policy to the Company only after stated periods, results more favorable than any hitherto experienced may be enjoyed by persons possessed of constitutional longevity, who may keep their policies in force until the middle or latter part of their lives.

THE NEW

TONTINE SAVINGS FUND POLICY!

Is based on the above conditions, and presents the following distinguished features, which are illustrated by a CALCULATION OF PROBABLE RESULTS on a policy of Ten Thousand Dollars, at ORDINARY LIFE RATES, age 37, annual premium, \$281.70.

FIRST—SALE OF POLICY TO THE COMPANY.

At the end of 10 years.....	104 per cent of premiums returned,
" " 15 "	151 " " "
" " 20 "	201 " " "

SECOND—PAID UP POLICY.

At the end of 10 years.....	\$ 7,000
" " 15 "	14,000
" " 20 "	21,000

THIRD—AN ANNUITY.

At the end of 15 years the profits will EXTINGUISH THE ANNUAL PREMIUM, and, with the subsequent Annual Dividends, will purchase a yearly income of..... \$173.99
Or at the end of 20 years, of..... 647.49

These estimates are derived from a careful digest of Past Experience, and are endorsed by

SHEPPARD HOMANS,

Consulting Actuary.

Persons intending to assure their lives will find it to their advantage to examine this new plan with care. Documents giving full particulars of the rules of the Company with regard to the issue of the above Savings Fund Policy extended tables of rates, and other interesting matter, may be obtained by application to the undersigned, or any of the Agents of the Society in Canada.

Head Office for Ontario—58 Church Street, Toronto.

CAPT. R. C. N. MACCUAIG, Inspector of Agencies, Ontario East. J. GORDON MORTIMER, Inspector of Agencies, Ontario West.
EDWARD A. SCADDING, Special Agent.

GEO. B. HOLLAND,
GENERAL AGENT FOR ONTARIO.

AGRICULTURAL

Insurance Company of Watertown, N. Y.

CANADA OFFICES—KINGSTON, ONT., AND 435 ST. JAMES STREET, MONTREAL.

Cash Assets - - - - - \$635,000.
Deposit at Ottawa - - - - - 100,000.

JOHN C. COOKER, Pres., ISAAC MUNSON, Sec.,
E. H. GOFF, General Agent.

This Company commenced business in Canada in June, 1870, and up to the present time has issued upwards of 10,000 Policies—a result in first year's business unparalleled in the history of Canadian Insurance.

ADVANTAGES OFFERED.

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

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

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

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

A. W. SMITH,
Agent for Toronto and vicinity.
Office—Wellington Street.

Queen

Fire and Life Insurance Company
OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms. LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL £2,000,000
CANADA BRANCH OFFICE—Exchange Buildings, Montreal.
Resident Secretary and General Agent—

A. MACKENZIE FORBES,
13 St. Sacrament St., Merchants' Exchange Montreal.
W.M. ROWLAND, Agent, Toronto.

Reliance

Mutual Life Assurance Society,
Established 1840.

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

Surplus \$101,520 00
JAS. GRANT, Resident Secretary.
Agent:—W.M. H. JEFFERY, Esq., Broker.

The Waterloo County Mutual Fire Insurance Company.

HEAD OFFICE WATERLOO, ONT.
ESTABLISHED 1863.

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

THE MUTUAL

Life Association of Canada

Incorporated by Special Act of Dominion Parliament, 1871.

The only Canadian Mutual Life Assurance Company licensed to do business in Canada.

HEAD OFFICE:

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

BOARD OF DIRECTORS:

Clarke Gamble, Esq., President; John Turner, Esq., Vice-President; Wm Thompson, Esq.; Hon. Wm. Caley; Hon. Wm. McDougall, C.B.; G. L. Beardmore, Esq.; James Michie, Esq.; W. H. Howland, Esq.; Francis Shanley, Esq.; John Birrell, Esq., London; A. Thornton, Esq.; W. L. Billings, Esq., M.D., Hamilton.

Prospectus and every information may be obtained at the Head Office or at any of the Agencies.

WM. POWIS,
Actuary and Secretary.

Hotels.

St. James' Hotel, Montreal.

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

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

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

H. HOGAN & CO.

Donald & Badgerow,
Barristers, Attorneys, and Solicitors,

WHITTEMORE BUILDINGS,

Toronto Street, Toronto.

D. MITCHELL McDONALD. GEO. W. BADGEROW.

Insurance.

THE ISOLATED RISK

FIRE INSURANCE CO. OF CANADA.

HEAD OFFICE:

King Street, Corner of Church, Toronto.

CAPITAL - - - - - \$500,000
DEPOSITED WITH GOVERNMENT - - - - - 50,000

President,

ALEXANDER MCKENZIE, Esq., M. P.

Manager,

JOHN MAUGHAN, JUN.

(Late Assistant-Secretary Western Assurance Co.)

Bankers—Canadian Bank of Commerce.

Advantages Offered:

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

THE LANCASHIRE INSURANCE COMPANY.



Capital

£2,000,000 Stg.

Head Office for Ontario:

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

GENERAL AGENTS,—

S. C. DUNCAN-CLARK & CO.,

MANAGER,—

Wm. CAMPBELL.

All losses in Ontario settled at the head office in Toronto without reference elsewhere.

Financial.

Robert Beaty & Co., EXCHANGE OFFICE,

BANKERS, BROKERS &c.,
53 King Street East, opposite Toronto St., Toronto.

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

Campbell & Cassels,

J. CAMPBELL,] 69 King Street East, [W. C. CASSELLS.
TORONTO,

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

THE BANKING AND EXCHANGE OFFICE OF

R. Henry Brett,

TORONTO, CANADA.

In addition to a local business this office draws Exchange on London and Liverpool and also small bills at sight for the accommodation of emigrants and others.

APPLICATION FOR DISCOUNT may be made daily at the counter from ten to twelve o'clock.

BANK OF ENGLAND NOTES,

Sterling Exchange, American Currency bought and sold

R. H. BRETT,

Toronto, August, 1871.

Toronto Street

Herrick & Crombie,

BANKERS, COMMISSION MERCHANTS, AND GENERAL AGENTS.

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

OTTAWA AND PEMBROKE.

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

Hamilton & Jeffery,

BANKERS, STOCK BROKERS, &c.,

62 King Street East, Toronto.

REFERENCES: H. S. Strath, Esq., Cashier, Canadian Bank of Commerce; G. Hague, Esq., Cashier, Bank of Toronto; R. H. Bethune, Esq., Cashier, Dominion Bank; Messrs. Gooderham & Worts, Toronto; Messrs. A. R. McMaster & Bro., Toronto; Messrs. Reford & Dillon, Montreal.

Philip Browne & Co.,

BANKERS AND STOCK BROKERS,

DEALERS IN

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

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. 8 PHILIP BROWNE, Notary Publ

Toronto Savings Bank,

72 CHURCH STREET.

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

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce

W. J. MACDONELL,

Manager

Mercantile.

Parson Bros.,

PETROLEUM REFINERS, AND WHOLSALE Dealers in Lamps, Chimneys, etc. Warerooms, 53 Front St.; Refinery, cor. River and Don Sts., Toronto.

Sessions, Turner & Cooper,

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

John Beard,

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

Insurance.

LONDON AND LANCASHIRE
Life Assurance Company.

Chief Office—Leadenhall St., Cornhill, London.
Canada Branch, Head Office, 235 St. James' St. Montreal.

Deposited at Ottawa, for the EXCLUSIVE BENEFIT OF
CANADIAN POLICY-HOLDERS, THE SUM OF
\$100,000.

BOARD OF DIRECTORS.—Wm. Workman, Esq., President, City Bank; Alex. M. Delisle, Esq.; Collector of Customs. Charles L. Leblanc, Esq. The next valuation is appointed by the deed to take place at the end of 1872, and all policies on the books of the Company, at that date, entitled to participate, will share in the division of profits. Copies of the Report with statement of the investment can be had on application to any office or agency of the Company.

WILLIAM ROBERTSON,
CAPT. R. THOMAS. Manager for Canada.
Agent for Toronto.

BEAVER AND TORONTO
Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington Street.

Number of Policies issued to Oct., 1871 - - - 44,000
Premium Note Capital, over - - - - - \$200,000

C. E. CHADWICK, Ingersoll, *President.*
D. THURSTON, Toronto, *Vice-President.*
S. THOMPSON, *Managing Director.*

CLASS OF PROPERTY INSURED.

Mercantile Branch.

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

Parties insured in either Branch are exempt by law from all liability for losses sustained in the other branch. Cost of Insurance in this branch averages about two-thirds of the usual proprietary rates, as no profits are required.

W. T. O'REILLY,
H. HANCOCK, Joint Secretaries.

6m

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

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

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

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

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

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

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

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

D. C. MACDONALD, Secretary.
G. COADY General Agent and Inspector.

Agents' Directory.

WM. MOWAT, Sect. Co. Perth Mutual F. I. Co., Ins. and Real Estate Agt, money invested on first class securities, mortgages in first-class securities for sale. Stratford, O.

DIXIE WATSON, Official Assignee, Fire, Life and Accident Ins. Agent. First-class Companies represented. Money loaned, and collections made—Godrich, Ont.

GEORGE GROVES, Official Assignee, Real Estate and Insurance Exchange—Agent, Imperial Fire Insurance Co., Commercial Union, Fire and Life, Isolated Risk, Fire Ins. Co.—St. Catharines, Ont.

JOHN H. MILLER, Agent for North British and Mercantile, British America, Western, Aetna, Fire and Life, Travellers Life and Accident, &c.—Broker, Land-agent, &c.—Galt, Ont.

JAMES TROUT, Fire and Life Insurance Agent, Meaford, Ont. Appraiser for the Canada Permanent Building and Saving Society of Toronto.

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

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

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

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

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

GEO. A. COX, General Agent, Canada Life, Eastern Ontario Branch. Also agent for North British & Mercantile, Imperial, Commercial Union, Western and Hartford Fire Insurance Co.'s.

C. E. L. JARVIS, Insurance and Commission Agent and General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B. 22

ROBERT MARSHALL, Notary Public, Agent for the Montreal, British America & Quebec Marine Insurance Co.'s and for the Imperial, Aetna, and Hartford Fire Insurance Companies. St. John, N.B. 22

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Insurance.

PHENIX MUTUAL

Life Insurance Company,

HARTFORD, CONN.

JUNE 15TH, 1871.

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

140.68 of Assets to every 100 of Liabilities.

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

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

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

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

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

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

\$1,253,566.00.

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

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

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

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

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

47,000 POLICIES,

and has paid in losses

Nearly Two Million Dollars

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

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

SIMPSON & BETHUNE,

General Agent for Canada—Montreal.

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

A. H. FOX

AGENT, ORONTO.

Office, 22 Toronto Street

British Advertisements.

Dunville & Co.'s

V.  R.

OLD IRISH WHISKY,

BELFAST,

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

PARIS EXHIBITION, 1867,

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

Quotations on application to

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

JOHN HEATH,

(Late Thos. Lowe & Co.)

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

BIRMINGHAM, ENGLAND,

STEEL PEN MANUFACTURER,

AND

STATIONERS' IRONMONGER.

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

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

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

A liberal Discount to Wholesale Stationers.

Illustrated Catalogues supplied to the Trade only, on receipt of Business Card.



JOSEPH GILLOTT'S
STEEL PENS.

Sold by all Dealers throughout the World.

BREAKFAST.—EPPS'S COCOA.—GRATEFUL AND COMFORTING.—By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills.—Civil Service Gazette. Made simply with Boiling Water or Milk. Each packet is labelled—"JAMES EPPS & Co., Homeopathic Chemists, London." Also, makers of Epps's Milky Cocoa (Cocoa and Condensed Milk).

Seymer's Straw Bottle Envelopes,

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

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

DRY LUMBER OF ALL KINDS.

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

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

McDOUGALL & BRO.

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

TORONTO PRICES CURRENT.—JAN. 30, 1872.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Groceries—continued.	\$ c. \$ c.	Leather—continued.	\$ c. \$ c.
Mens' French Calf Boots.	3 02 4 00	Dry Crushed	0 13 14	Spanish Sole, 1st quality	
" TapSleKipBtsNo.1, Ex	0 00 3 25	Extra Ground	0 14 14 1/2	middle, heavy, wghts. lb	0 26 1/2 0 29
" Dbl. " No.1, Ex	2 40 2 85	Teas:		Do. No. 2, light weights	0 24 0 25
" Tap&D.S.KipBts, No.1	0 00 2 75	Japan common to good.	0 42 0 50	Slaughter, heavy	0 26 0 29
" ThickBts, No.1, Ex.	0 00 2 75	" fine to choicest ..	0 60 0 70	Do. light	0 24 0 27
" " No.1.	0 00 2 40	Colored, common to fine	0 50 0 70	Harness, best	0 28 0 34
" " No.2.	0 00 2 20	Congou & Souchong ...	0 35 0 80	" No. 2	0 26 0 30
" " No.3.	0 00 2 00	Oolong, good to fine ...	0 50 0 65	Upper heavy	0 36 0 38
" D.S. Buff Fox Bal...	0 00 2 40	Y. Hyson, comm. to good.	0 36 0 55	" light	0 40 0 44
" " Cong's Gaiters ..	1 65 2 30	Medium to choice	0 65 0 75	Kip skins, Patna	0 35 0 40
" Calf Fox Cong.	2 37 2 59	Extra choice	0 80 0 87	French	0 70 0 80
" Split & Kip Cong.	2 65 3 00	Gunpwr. com. to med.	0 55 0 70	English	0 65 0 90
" Prunella Congs.	1 40 2 25	" med. to fine.	0 70 0 80	Hemlock Calf (30 to 35	
" Split & Kip Cobourgs	1 20 1 50	" fine to finest.	0 85 0 90	lbs.), per doz.	0 70 0 85
" " Bunkums	1 40 1 70	Hyson	0 38 0 50	Do. light	0 65 0 70
Boys' Dbl.SI Thick Boots	1 80 1 95	Imperial	0 42 0 80	French Calf	1 20 1 40
" " Kip	0 00 2 05	Tobacco—Manufactured:		Splits, large, 1/2 lb.	0 30 0 55
" " Bals & Congs.	1 70 1 40	Darks & ros	0 33 0 36	" small	0 00 0 24
" Split & Kip Bunkums	1 20 1 40	" Western Leaf, ..		Enamelled Cow, per ft.	0 20 0 21
" Split & Kip Cobourgs	0 95 1 05	[good to fine	0 38 0 50	Patent	0 20 0 21
Youths' D.S. Thick Boots	1 50 1 60	Bright sorts, gd. to fine.	0 42 0 50	Pebble Grain	0 15 0 18
" D.S. Kip	0 00 1 70	" choice	0 55 0 80	Buff	0 15 0 18
" " Bals & Congs.	0 00 1 35	Hardware.		Oils.	
" Split & Kip Bunkums	1 00 1 10	Hardware.		Cod Oil	0 57 0 60
" " Cobourgs	0 00 0 90	Tim (net cash prices):		Lard, extra	1 05 1 10
Womens' DblsoleCf.Bals.	1 50 1 75	Block, 1/2 lb.	0 00 0 40	" No. 1	1 00 1 05
" Buff & Peb. do.	1 15 1 80	Grain	0 00 0 41	" No. 2	0 85 0 90
" " Cong	1 15 1 50	Copper:		Lubricating, patent.	0 30 0 95
" Goat & Kid Bals ..	2 25 2 50	Pig	0 20 0 22	" Mott's economic ..	0 60 0 00
" G ad&Kid Cong	2 20 2 30	Sheet	0 29 0 31	Linseed raw	0 77 0 80
" Buff Batts	1 15 1 35	Cut Nails:		" boiled	0 82 0 85
" Split	0 95 1 00	Assorted 1/2 Shingles,		Machinery	0 30 0 40
" Prun. Bal& Cong.com	0 85 1 25	1/2 100 lbs.	4 25 0 00	Olive, common, 1/2 gall.	1 15 1 25
" " fine	1 55 2 00	Shingle alone do.	0 00 4 50	" salad, in bottles,	
Misses' Peb & Buff Bals.	0 95 1 40	Lathe		" qt., per case	3 65 3 75
" Buff Batts	0 92 1 00	Galvanized Iron:		Seal, pale	0 70 0 75
" Prun.Bals& Cong ..	8 80 1 25	Assorted sizes	0 00 0 00	Spirits Turpentine ..	0 88 0 90
Children's Peb. Buff Balls.	0 50 1 15	Best No. 24	0 00 0 08	Whale, refined	0 80 0 90
" Buff Bals.	0 55 0 75	" 26	0 00 0 09	Paints, &c.	
" Prun.Bals.& Cong ..	0 70 1 05	" 28	4 60 6 25	White Lead, genuine, in	
" Turned Cacks	4 20 5 00	" English	0 22 5 00	Oil, 1/2 25 lbs.	0 00 0 30
Drugs.		Horse Nails:		Do. No. 1	0 00 2 10
Aloes Cape	0 22 0 16	Guest's or Griffin's as-		" 2	0 00 1 00
Alum	0 02 1/2 0 03 1/2	sorted sizes	0 18 0 19	" 3	0 00 1 70
Borax	0 25 0 30	E. T. or W. assd. sizes	0 16 0 18	Common	1 30 0 00
Castor Oil	0 15 1/2 0 16	Patent Hammered do.		White Lead, dry	0 04 0 09
Caustic Soda	0 04 0 05	Iron (at 4 months):		Red Lead	0 06 1/2 0 08
Cream Tartar	0 27 0 28	Pig—Gartsherrie, ..	0 00 0 00	Venetian Red, English.	0 02 0 03
Cpsom Salts	0 02 1/2 0 03	Calder, No. 1	0 00 0 00	Yellow Ochre, French.	0 02 1/2 0 03
Extract Logwood	0 10 1/2 0 13	" No. 3	33 00 35 00	Whiting	0 85 1 25
Indigo, Madras	0 95 1 05	Other brands, No. 1 ..	0 33 0 35	Petroleum.	
Madder	0 16 0 18	" No. 2	0 00 0 00	(Refined, 1/2 gallon.)	
Opium	6 00 6 00	Bar—Scotch, 1/2 100 lb.	0 00 3 00	Water white	0 00 0 34
Oxalic Acid	0 30 0 32	Refined	0 00 3 75	Straw, 5 brls.	0 00 0 00
Potass Iodide	11 75 12 00	Swedes	0 00 5 55	" single brl.	0 00 0 31
Soda Ash	0 03 0 04	Hoops—Coopers	0 00 4 00	Standard White	0 00 0 33
Soda Bicarb	5 00 5 25	" Band	4 00 0 00	Benzine	0 00 0 40
Tartaric Acid	0 45 0 50	Boiler Plates	0 00 4 00	Produce.	
Groceries.		Canada Plates	0 00 0 00	Grain:	
Coffees:		Coatbridge	0 00 0 00	Wheat, Spring, 60 lb.	1 21 1 23
Java, 1/2 lb.	0 24 0 26	Glanmorgan	0 00 0 00	" Fall, 60 lb.	1 28 1 30
Laguayra	0 20 0 21	Swanes	0 00 0 00	Barley,	0 60 0 66
Rio	0 19 0 20	Lead (at 4 months):		Peas	0 70 0 71
Fish:		Bar 1/2 100 lbs.	0 06 1/2 0 07	Oats	0 43 0 00
Herrings, Lab. split ..	5 25 5 75	Sheet	0 06 1/2 0 08	Rye	0 70 0 70
" Canso	5 00 5 25	Shot	0 07 0 07 1/2	Seeds:	
" round	3 50 4 00	Iron Wire (net cash):		Clover, choice, 60 lb.	5 50 6 00
" scaled	0 32 0 37	No. 6, 1/2 bundle	2 80 0 00	Timothy, choice, 60 lb.	0 00 0 00
Mackerel, brls.	6 00 6 50	" 9,	3 10 0 00	Flax	0 00 0 00
White Fish and Trout ..	3 50 4 00	" 12,	3 50 0 00	Flour (per brl.):	
Salmon, salt water	16 00 16 50	" 16,	4 10 0 00	Superior extra	6 00 6 25
Dry Cod, 1/2 112 lbs.	4 75 5 00	Powder:		Extra	5 70 0 00
Fruit:		Blasting, Canada ..	4 00 0 00	Fancy	5 50 0 00
Raisins, Layer, old	1 75 2 00	FF	5 00 0 00	Superfine No. 1	3 30 0 00
" M. R.	1 65 1 90	FF	5 25 0 00	" 2	0 00 0 00
" Valentias	7 00 7 25	Blasting, English ..	5 00 5 50	Oatmeal, per brl.	
Currants, new	6 75 7 00	FF	5 50 6 00	Provisions	
" old	5 00 5 50	Pressed Spikes(4 months):		Butter, dairy tub, 1/2 lb.	0 17 0 19
Molasses:		Regular sizes, 100 ..	4 00 4 25	" store pack.	0 10 0 12
Clayed, 1/2 gall.	0 30 0 35	Extra	4 50 5 00	Cheese	0 11 0 12
Syrups, Standard	0 48 0 50	Tin Plate (net cash):		Pork, mess, new	14 00 0 00
" Golden	0 48 0 52	IC Coke	0 00 0 00	" prime mess	0 40 0 00
Rice: —Arracan	4 60 4 70	IC Charcoal	0 00 0 00	" prime	0 60 0 00
" Rangoon	4 50 4 60	IX	0 00 10 00	Bacon, Canada	0 05 0 00
Spices:		IXX	0 00 12 00	" Cumberland cut.	0 05 1/2 0 06
Cassia, whole, 1/2 lb.	0 35 0 40	DC	0 00 14 00	" smoked	0 00 0 00
Cloves	0 10 0 12	Hides & Skins, 1/2 lb.		Hams, salt	0 8 1/2 0 9
Nutmegs	0 90 1 00	Green, No. 1	0 00 0 09	" smoked	0 10 0 10
Ginger, ground	0 18 0 23	" No. 2	0 00 0 08	Shoulders, in salt ..	0 00 0 10 1/2
" Jamaica, root	0 17 0 20	Cured	0 09 0 09 1/2	Lard, in kegs	0 9 10 10
Pepper, black	17 0 18	Calfskins, green	0 00 0 12	Eggs, packed	0 16 0 00
Sugars—(60 days)		" cured	0 00 0 13	Beef Hams	0 00 0 00
Porto Rico, 1/2 lb.	0 09 1/2 0 10 1/2	Sheepskins	2 55 2 00	Tallow	0 07 1/2 0 08
Cuba	0 09 1/2 0 10	Hops.		Hoggs, dressed, heavy	5 10 0 00
Barbadoes (bright)	0 09 1/2 0 10	Medium to best.	0 40 0 50	" medium	5 00 5 20
Canada Sugar Refinery ..	0 09 1/2 0 10	Leather, @ 4 months:		" light	4 75 5 00
Soft Yellow	0 09 1/2 0 10 1/2	In lots of less than		Salt, etc.	
Crushed X	0 11 1/2 0 11 1/2	50 sides, 10 1/2 cent.		Liverpool coarse	1 00 1 10
" A	0 12 1/2 0 13	higher		Goderich	1 00 1 25
Ground	0 13 1/2 0 15	Spanish Sole, 1st quality		Plaster	1 05 1 00
		heavy, weights, 1/2 lb	25 0 7	Water Lime	1 00 0 00

STOCK AND BOND REPORT.

Soap and Candles.	\$ c.	\$ c.	Brandy:	\$ c.	\$ c.
Golden Bar.....	0 03	0 07	J. Robin & Co.'s "	2 30	2 40
" Silver Bar.....	0 06	0 07	Otard Dupuy & Co. "	2 30	2 40
Brown No. 1.....	0 05	0 05	Brandy, cases.....	3 75	9 00
	0 03	0 03	Brandy, com. per c.....	4 35	4 50
Wines, Liquors, etc.			Whisky:		
Alc:			GOODERHAM & WORTS'		
English, per doz. qrts.	2 00	2 75	Wholesale Prices:		
Guinness Dublin Porter	2 35	2 40	Terms Cash—Under 5		
Spirits:			brls., net; 5 to 10 brls.,		
Pure Jam. Rum, 16 o.p.	1 80	2 25	2 1/2 p.c. off; 10 brls. and		
DeKuyper's H. Gin.....	1 55	1 65	over, 5 p.c. off.		
Booth's Old Tom.....	1 90	2 00	In Duty		
Gin:			Bond. Paid.		
Green, cases.....	4 00	4 25	Family Proof Whiskey.	0 35	0 88
Booth's Old Tom, c.....	5 50	6 00	Old Bourbon.....	0 30	0 88
Wines:			Old Rye.....	0 30	0 80
Port, common.....	0 75	1 25	" Toddy.....	0 30	0 80
" fine old.....	2 00	4 00	" Malt.....	0 30	0 80
Sherry, common.....	0 75	1 50	Alcohol, 65 o.p.....	0 55	1 65
" medium.....	1 70	1 80	Pure Spirits, 65 o.p.....	0 50	1 66
" old pale or golden	2 60	4 00	" 50 o.p.....	0 26	0 77
Brandy:			Dom. Whiskey, 32 u.p.....	0 21	0 67
Hennessy's, per gallon	2 40	2 60	" 36 u.p.....	0 20	0 63
Martell's.....	2 40	2 60	" 40 u.p.....	0 19	0 59
			Wool.		
			Fleeces, lb.....	0 41	0 43
			Pulled.....	0 40	0 42

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Jan. 1, 1872.)

S. No.	Last Dividend.	NAME OF COMPANY.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton Medical and General Life	10	2	2 1/2
50,000	28	Commerc' Union Fire, Life & Marine	50	5	13
24,000	8	City of Glasgow	25	2 1/2	4 1/2
5,000	9 1/2	Edinburgh Life	100	15	33 1/2
50,000	6 b 10 s	Guardian, £10 originally paid	100	50	55 1/2
12,000	£1 p. sh.	Imperial Fire	100	10	75
100,000	15	Lancashire Fire and Life	20	2	4 1/2
10,000	11	Life Association of Scotland	40	7 1/2	26 1/2
35,864	5	London Assurance Corporation	25	12 1/2	50
10,000	5	London and Lancashire Life	10	1	1 1/2
391,752	40	Liverpool & London & Globe F. & L.	100	2	16 1/2
20,000	14	Northern Fire and Life	100	5	27 1/2
40,000	28	North British and Mercantile	50	6 1/2	14 1/2
200,000	£6 p. s.	Phoenix	10	1	1 1/2
100,000	10	Queen Fire and Life	20	3	7
20,000	11 1/2 b 1/3	Royal Insurance	50	2 1/2	5 1/2
20,000	10	Scottish Provincial Fire and Life	20	2	7 1/2
20,000	7 1/2	Scottish Fire	50	12	73
10,000	25	Scottish Imperial	50	12	73
4,000	£4 15s. 9d.	Standard Life	50	12	73
		Star Life	25	1 1/2	12 1/2
		CANADIAN.			p. c.
8,000	4-6 mo	British America Fire and Marine	\$50	\$25	88 89x
2,500	5	Canada Life	400	50	118 120
10,000	7	Citizens Fire and Life	100	25	27 1/2
5,000	10	Confederation Life	100	10	10
5,000	10	Sun Mutual Life	100	10	10
4,000	12	Montreal Assurance	£50	£5	200
10,000	None.	Provincial Fire and Marine	60	5 1/2	11
10,000	\$3 p. sh.	Quebec Fire	40	32 1/2	40
10,000	1-6 mo	" Marine	100	40	40
		Western Assurance	40	10	129 130

AMERICAN

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

RAILWAYS.

	Sh'rs.	Paid.	Toronto	London, Dec 23.
Atlantic and St. Lawrence	£100	All.		91 93
Do.	100	"		99 101
Grand Trunk	100	"		21 22
Do.	100	"		99 101
Do.	100	"		72 73
Do.	100	"		59 60 1/2
Do.	100	"		43 45
Do.	100	"		27 28
Do.	100	"		23 23 1/2
Great Western	20 1/2	"		100 102
Do.	100	"		100 102
Do.	100	"		100 102
Do.	100	"		134 136
Midland	100	"		81 84
Do.	100	"		96 98
Northern of Canada	100	"		91 93
Do.	100	"		96 98
Toronto, Grey and Bruce, Stock	100	50 p.c.	60	96 9 1/2
Toronto and	100	75 p.c.	100 102	97 98

NAME.	Shares.	Capital	Dividend last 6 Months.	CLOSING PRICES.	
				Toronto, Jan. 31.	Montreal, Jan. 31.
BANKS.					
British North America	£50	4,866,666	4	117 120	119
Canadian Bank of Commerce	\$50	3,193,735	4	129 1/2 130	129 130
City Bank Montreal	80	1,200,000	3	74 75	74 74 1/2
Du Peuple	50	2,000,000	3	114 115	114 115
Eastern Townships	50	400,000	4		
Jacques Cartier	50	1,000,000	4		
Mechanics' Bank	50	1,329,360	4	85 87	87 87 1/2
Merchants' Bank of Canada	100	6,000,000	4	132 132 1/2	131 132
Metropolitan	50	1,000,000	4		107 108
Molson's Bank	200	8,000,000	4	116 1/2 117	116 117
Montreal	50	1,000,000	4	235 1/2 236	235 1/2 236
Nationale	50	1,000,000	4		
Dominion Bank	50	1,000,000	4	108 1/2 109	
Ontario Bank	40	2,000,000	4	110 111	110 111
Quebec Bank	100	3,000,000	4	112 113	112 113
Royal Canadian	40	2,000,000	4	106 106 1/2	106 107
Toronto	100	1,500,000	4	190 1/2 199	198 199
Union Bank	100	1,000,000	4	106 107	1.6 107

MISCELLANEOUS.					
Canada Landed Credit Company	50	250,000	4	112	
Canada Permanent Building Society	50	1,500,000	3 1/2	158	
Canada Navigation Co.	100		None.		106 110
Canada Rolling Stock Co.	100		None.		128 130
Freehold Building Society	100	500,000	5	137 1/2 138	
Huron Copper Bay Co.	50	520,000	4 1/2		47 1/2 52
Huron & Erie Savings & Loan Society	40	500,000	3		184 185
Montreal Telegraph Co.	40	500,000	4		190 195
Montreal City Gas Co.	40		4		259
Montreal City Passenger Railway Co.	200		4		
Quebec Gas Company	50		4		
Quebec Street R. R.	100		4		
Richelieu Navigation Co.	100		None.		230 240
People's Telegraph Company	100	350,000	4 1/2	107 108	
Provincial Building Society	50	200,000	4	104 105	
Imperial Building Society	25	200,000	4	105 107	
Building and Loan Association	50	400,000	5 p.c. 3-m.	128	
Toronto Consumers' Gas Co.	50	125,000	5	113 114	
Union Permanent Building Society	50	400,000	5	137 138	
Western Canada Building Society	50	400,000	5		

SECURITIES.		Toronto.	Montreal.
Canadian Government Debentures, 6 1/2 ct. stg.		104 1/2 95	104 106
Do. do. 5 ct. cur.		96 97	96 97
Do. do. 5 ct. stg., 1885		96 98	96 98
Do. do. 7 ct. cur.			
Dominion 6 1/2 ct. stock			111
Dominion Bonds			103 104
Montreal Harbour		100 102	101 1/2 103
Do. Corporation 6 1/2 ct. 1891		114 117	
Do. 7 ct. Stock			
Quebec Water Works 6 1/2 ct.			
Toronto Corporation 6 1/2 ct., 20 years		97 1/2	
Kingston City, 6 1/2 ct., 1872		100 102	
County Debentures		96 98	
Township Debentures			

EXCHANGE.		Toronto.	Montreal.
Bank on London, 60 days		9 0 1/2	9 9 1/2
Private do.		8 8 1/2	8 9
Bank on New York		9 1/2 9 1/2	9 10
Private do.			
Gold Drafts do.			par to 1-8 pm.
American Silver			

PRODUCE.										
Comparative Prices in Toronto Market.										
	1872.		1872.		1871.		1869.		1868.	
	WEDNESDAY, Jan. 30.		WEDNESDAY, Jan. 24.		Jan. 30.		Jan. 30.		Jan. 30.	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wheat, Fall... 60 lbs.	1 28 @	1 30	1 30 @	1 32	1 24 @	1 30	0 85	1 10 @	1 14	1 04
" Spring	1 21	1 23	1 23	1 25	1 20	1 30	0 67	0 80	1 02	1 04
Barley..... 43 lbs.	0 60	0 66	0 60	0 68	0 65	0 71	0 50	0 58	1 08	1 30
Oats..... 34 lbs.	0 43	0 00	0 43	0 44	0 48	0 50	0 30	0 33	0 52	0 53
Peas..... 60 lbs.	0 70	0 71	0 65	0 70	0 68	0 70	0 50	0 53	0 85	0 87
Flour, No. 1, Super. brl.	5 30	5 35	5 50	5 00	5 80	6 00	3 55	3 60	4 55	4 60
" Fancy..... brl.	5 50	5 55	5 65	5 70	6 00	6 25	3 80	3 85	4 70	4 90
" Extra..... brl.	5 70	5 75	5 85	5 90	6 50	6 75	4 00	4 00	5 00	5 20
Oatmeal..... brl.	4 70	4 80	4 70	4 80	0 00	0 25	3 70	3 00	6 00	6 25
Pork, Mess..... brl.	14 50	15 00	15 50	0 00	19 00	20 00	26 00	26 00	25 00	26 00
Butter..... lb.	0 10	0 19	0 12 1/2	0 19	0 13	0 19	0 15	0 18	0 20	0 22
Hides, green... 100 lbs.	0 9	0 06	8 00	8 50	7 00	8 00	6 08	7 00	6 00	7 00

Insurance.

Fire and Marine Insurance.

THE BRITISH AMERICA
ASSURANCE COMPANY.

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43-17.

Ætna

Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECON-
omical management in financial ability, in com-
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the world.

Its valuable features—

LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM,

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FOR FIRE AND MARINE INSURANCE.

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

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

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

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CAPITAL.....£2,000,000 Stg

ANNUAL INCOME, over.....£800,000

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

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

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Inland Navigation, also Ocean Risks (to and from Ports
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This Company has been established to conduct the following business, and thus supply a want greatly felt by Property-holders, Capitalists, and others.

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

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

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TO PROPERTY HOLDERS AND INVESTORS.

This Company originated in the difficulty experienced by some of its stockholders in renting, collecting rents, insuring and repairing their own houses, &c., during absence abroad and even while at home, when absorbed in professional or mercantile business. House and Land Agents offer their services, it is true, but they act as individuals, and on individual responsibility only. They guarantee nothing. If honest, intelligent, and capable, you may have nothing to complain of; if deficient in either point, you may find your houses dilapidated, vacant, or badly rented or your accounts with your agent may not be satisfactory, and you have no remedy.

On the other hand, a Company, with an efficient Staff, the supervision of a Board of Direction, and a sufficient capital to ensure responsibility and watchfulness, may not only undertake to let, repair, insure, collect rents, invest monies, sell and buy Lands and Houses, for absent capitalists and owners, but to guarantee the income or profit which may result. It is believed that even property owners, residing permanently in this country, will find it profitable to use the Agency of this Company in the management of their houses and estates.

An organized staff of officers, combining the best legal and professional skill, an extensive local experience, with a common business centre, must possess great advantages over individuals, acting for others or for themselves, obliged to employ professional assistance in each case, or risk the consequences of acting without it.

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SCOTT & WALMSLEY, General Agents, 46 CHURCH ST., TORONTO.

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CANADA

Life Assurance Company.

This Institution having been

ESTABLISHED IN 1847.

Has long since surmounted all the dangers of the early years of Assurance Companies.

Its ample Capital and Funds,

And its management in the hands of persons of long experience of such business, afford

Perfect Security

to assurers. These features, as well as the Company's

MODERATE RATES,

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A. G. RAMSAY,

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BRITON MEDICAL

And General Life Association,

with which is united the

BRITANNIA LIFE ASSURANCE COMPANY,
Capital and Invested Funds.....£750,000 Sterling.

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

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

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

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

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Life Assurance Company

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

WM. HENDRY, Manager,
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Insurance.

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

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Assurance Company,

INCORPORATED 1851.

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

FIRE AND MARINE.

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