

THE CANADIAN MONETARY TIMES

AND INSURANCE CHRONICLE.

DEVOTED TO FINANCE, COMMERCE, INSURANCE, BANKS, RAILWAYS, REAL ESTATE, MINES, INVESTMENT,
PUBLIC COMPANIES, AND JOINT STOCK ENTERPRISE.

VOL. III—NO. 9.

TORONTO, FRIDAY, OCTOBER 15, 1869.

SUBSCRIPTION \$2 A YEAR.

Mercantile.

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PROVISION and Commission Merchant. Hops bought and sold on Commission. 82 Front St., Toronto.

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Financial.

INTERNATIONAL COINAGE.

The following translation of a valuable paper on international coinage, in the Prussian Annals, volume 24, from the pen of Mr. Eug. Nothomb, has been made and furnished for publication.

The question of international coinage has occupied a good deal of attention of late, especially in Germany, where it was the subject of discussion in the Assembly (June 13, 1868), and in the Duties Parliament, June 21, 1869, and there seems to be some danger of the adoption of a convention on the part of Germany, concluded December, 23, 1865, between France, Italy, Belgium and Switzerland, for a term of fifteen years, which has been joined by Greece, and most likely will be by Spain also. In the United States the bill presented during the last session by Mr. Kelley, of Penn., has brought the subject prominently before the public, and it is to be regretted that action could not then have been taken because the adoption of Mr. Kelley's plan by Congress would have been influential in delaying foreign governments from attempting the establishment of an international coinage on the basis of the gold franc, which could only prove a failure.

A system of coinage, claiming universality, should rest on the gold standard exclusively. This is no longer contradicted, since France is about to introduce this single standard, by which one defect in her money system will be removed. The last French Committee on Coinage, in a report of March 5th, recommended, decidedly, the abolition of a double standard, a limitation in the coinage of 5 franc silver pieces on private account, and a restriction of their legal circulation to 100 francs in any payment. Belgium, Switzerland and Italy have always been opposed to a double standard, and its discontinuance will be of momentous importance for those States which maintain only the silver standard. As long as one could have coined in Paris, of 10 kilogr. silver (9-10 fine), 1985 francs, and of 10 kilogr. gold 30922.50 francs, after deducting the charges for coining, and while several millions of well preserved 20 franc pieces were yet in circulation in France, the price of silver could not fall much below 60¢d. per ounce standard (value of gold to silver, 1 to 15.60.) How much the value of silver must fall, if France and other countries adopt the single gold standard, cannot be foreseen, though it has been estimated at 25 to 30 per cent.

Before entering further on the other essential qualities of international coinage it may be well to advance a few observations.

A coin is a disk (*un disque*) of gold or silver, the full weight of which is guaranteed by the State, and which has an addition of copper, likewise guaranteed; for the better protection of the gold or silver against external influences. Such is the fundamental idea, inherited by all nations from their infancy. The sicle of Abraham, the talent, the drachma, of the Greek, the *as* of the Roman, the livre of Charlemagne, the pound of William the Conqueror, were at the same time unit of weight and unit of money. During the barbarism of the Middle Ages, when kings disposed arbitrarily of the property of their subjects the opinion gained ground that money should be

only a representation or token of value; it was then thought sufficient that a prince need only imprint on a coin any value he pleased to give it such value in reality; the weight of the silver was no longer considered. How much evil resulted from this maxim, how much counterfeiting became common among all nations, is well known; only the Chinese, who for nearly 3,000 years have preserved the same unit of money, a certain weight of fine silver, protected themselves against it.

For many years the thought of giving to all nations a common coin has been manifest, but its realization was sought in trifling ways, looked upon by all thoughtful men as temporary relief only, and a precarious measure besides. England and France had originally the same unit of money, the pound silver, divided into 20 shillings or sous, at 12 pence or deniers. In the former country the debasement of money by the ruler terminated during the time of Elizabeth, and its pound fell to one-third only of its primary value, while in the latter country it ended only with the fall of royalty itself, and its livre tournois fell to 1-76 of its original value. England as early as the 16th century, changed from the silver to the double standard, and in 1717, in fact, 1816 by law also, to the exclusive gold standard; thus it arrived at the present sovereign of 1869 pieces per 40 Troy pound of standard gold, 11-12 fine, or of 7-3225 grammes of fine gold. France, in 1795, found its livre debased to nearly 1/3 grammes of silver; it adopted this weight as a new unit of money, and in 1803 permitted the coinage of gold pieces of 900-155 grammes of gold, designating their value at 20 francs. By this, against the intent of the legislature, the double standard was introduced; about 1865 France adopted *de facto* the single gold standard, and now seems to pass to the last period in the history of coinage—the establishment of the gold standard on the basis of the gold franc.

What is the gold franc? It deserves first the reproach of being too small for coinage, and exists only in pieces of five. Its weight is 0.2903225806 + ... plus an infinitesimal decimal fraction of fine gold (900 grammes gold = 3100 francs); but such weight is found neither in the metric nor in any other system of the world; the 5, 10 and 20 franc pieces are not at all weighable. Consequently this coin does not satisfy the demand of being of a guaranteed weight, which every one, as long as it has not lost of its weight, should be bound to accept in payment. It would be illogical to recommend its adoption to other nations.

The government of Belgium, by its representative, declared in the international conference on coinage in Paris (session of June 17, 1867): "Belgium would prefer that the conference adopt an entirely new system of coinage, would establish principals and not practicable expedients. Nothing durable could be created by the latter and only fresh difficulties for the future. A common system of coinage can be reached only on a primary unalterable basis; if resting on a unit of 5 or 10 grammes it would possess the immeasurable advantage that all nations could adopt it without exciting national sensibilities. True, it would require the discontinuance of existing coins, but a rational, definite system would be created, which would stand unchangeable." The representative of Belgium added to this, that, in his opinion no true 5, 10 or 20 francs existed, since they were not

amenable to metric weight. But the conference did not enter on this proposition, and Belgium too small to introduce a new coinage, and not able to prevent the influx of French gold, yielded; still after the expiration of the treaty with France, it would be inclined to join in a rational system of coins, if such exists.

M. Chevalier expresses himself in a similar manner; his authority in matters of coinage is so great in France and elsewhere that his opinion deserves a place. In a letter to the *Journal de Debats* of June 26, 1867, he gives an elaborate history of the gold franc, and concludes thus: "We have a right to ask whether the 20-franc piece possesses those qualities which render it worthy of adoption by other nations. The metric system is at present in general favor, and will finally displace all others; but the very misfortune in our gold is to be without the pale of metric weight. The 20-franc piece weighs 6.45161 grammes plus a decimal fraction, and is a "baroque" as the sovereign, the dollar, or any other coin. The English have just as much right to propose the sovereign as an international coin, or the Spanish their doubloon. In honour of the metric system we should bring a sacrifice to other nations by giving up our present coinage. That would be preaching by example, and no predication could be more effective." M. E. de Parieu, vice-president of the State Council, shares this opinion. (See *Journal des Economistes*, June, 1867.)

From all this it appears that, in the eyes of those who know the French system of coins is not faultless, and before adopting the same, it is well worth while to inquire whether or not a new national plan can satisfy all just demands. The so-called "Latin Coinage Union" is a considerable fact; the idea of travelling through the seven states, with 86 millions of inhabitants, without calling at exchange offices, is very pleasant. Still, the United States should well prove the plan proposed by Mr. Kelley, and if convinced of its entire practicability, take the lead in the reform at an early day, even if, for a time, a "Saxon Coinage Union" should stand side by side with the Latin.

In saying this, it is proper to ask whether the English would give up their sovereign to attain this desirable object. The sovereign has many advantages over the Napoleon d'or. By its fine composition (11-12 against 9-10) it resists much better the effect of circulation. The gold, in a fluid state, separates from the copper much easier in a mixture of 9 to 1, than in that of 11 to 1, and an exact standard is better preserved. The expense of coining is less, because less copper is used. With an equal value it weighs about 3 per cent. less, and is thus of easier transportation. Finally Great Britain maintains its standard.

As early as 1663 the Troy pound of standard gold was coined into 44½ guineas; since 1816 it makes £46 14s. 6d. sterling; 40 Troy pounds thus give 1780 guineas or 1869 sovereigns, and 21 sovereigns are equal to 20 guineas. As the sovereign has 20 and the guinea 21 shillings, this is only an inverted manner of counting. England at the proper time has undergone great sacrifices to maintain its standard. Before the time of William III. all silver coins in circulation had gradually sunk to one-half their original value. When new coins of full weight were coined or exported, there were but two ways possible: either to reduce the standard one half, or to take in all lighter coins at the expense of the State. Thanks to the efforts of Newton, Locke, Flamsteed and Montagne, the later view prevailed in Parliament, which resolved, in 1695, with 225 against 144 votes, to re-establish the standard of Elizabeth's reign. At the time when other nations of Europe had a most barbarous money, England spent £2,700,000 sterling to redeem base coins. A second example was given to the civilized world in 1816, when the forced currency of bank notes was to be ended. Instead of coining the sovereign, as was

proposed, of equal value with the debased paper currency, its full weight was restored, and all loaned in the latter, which had fallen 70 per cent. were redeemed in sovereigns of full value. Such a history naturally makes England proud of the sovereign.

France, in 1795, adopted the existing value of the livre tournois as unit of money, and a decree of 1810 prescribed that all coins below the legal value should be drawn in by the treasury. The habit of the French to ascribe a higher value to coin is so deeply rooted that article 1895 of the Code Napoleon foresees the possibility of such a measure.

In civilized States, the law tends to the preservation of the standard of coinage. In England every sovereign which by use has fallen from 123 grains to 122½, or lost 0.0663 parts, when paid into a public bank, is cut in two and returned to the person who delivered the same. In practice this is done by the Bank of England and its branches. After ascertaining the value of an amount by weighing the total, each sovereign is tested on a specially constructed scale, and if found too light, it goes to the mint. From the public it is received only at the real value of £3 17s. 9d. per pound Troy.

In Germany also the laws for preserving the standard are very strict. Every State, by treaty of January, 1857, is obliged to send to the mint all coins that have lost two per cent. in one thaler pieces, and 1½ per cent. in two thaler pieces, but to receive them as of full value. In Austria such regulations have been enacted. Under the Latin Coinage Union the States refuse to receive gold pieces of 0.005 parts less than their full value, and this rule alone must destine the entire system to destruction. To avoid a crisis, sooner or later, from the circulation of debased coin, they now propose in England to redeem it again at the expense of the State, which, with a circulation of £80,000,000, and a new coinage of 4,000,000, would cost 17 per million. Such a measure might, however, induce an artificial debasing of gold, and for other reasons would hardly be practicable with international gold coins. The report of the master of the English mint shows that the coin in circulation loses per year £35,000 from usage, which is 437.5 per million.

The French coin is in a worse condition. In a number of the *Revue Contemporaine* of January 31, 1869, we find: "We call attention to the fact that in all coinage operations in consequence of tolerance, fineness is taken at only 899-1000, thus counting 1,000 francs in 5-franc silver pieces as 4972 to 4975 grammes, instead of kilogrammes." Then 1,000 new-coined francs contained only 994.40 francs silver, a difference of 5.60 per mille. The French administration of finance makes no secret of this "faiblage," and every year the "Compte-General de l'Administration des Finances" demonstrates the gain resulting to the State, which in 1863 was 164,380 francs from 210 millions coined. In his report of October, 1867, the United States Secretary of the Treasury announces that the fineness of French gold coins changes to 898.5 and 899.8, and the average for several years was only 898.2. The French Government (see *Moniteur* of November 20, 1866) excuses this by the impossibility of keeping the exact standard; but it is strange that they always remain below the normal standard. In England the deviation is only a two-millionth part; in Prussia all lately coined thalers contain 9001-10000, and in 1867, when large sums were coined, the difference in the normal amount was only 3½ thalers in 31½ millions. There are no legal Napoleons of full weight in existence.

The system proposed by Mr. Kelley in the United States House of Representatives, as illustrated further in a memorandum published by E. B. Elliott, Esq., of the Treasury Department, contemplates international coins on the metric basis of a unit of weight, the gramme. A perfect identity of coinage among all nations is impos-

sible; the only end that can be reached is, that all should bring their coinage into simple relations with this unit of weight. If England and France would alter their coin but very little, these simple relations would obtain: 20 dollars = 100 francs = £4 sterling = 3 German Union crowns = 5 Russian half imperials = 30 grammes of fine gold. At present—

20 dollars = 30.0932 grammes of fine gold.

100 francs = 29.032258 " "

£4 sterling = 29.29 " "

5 half imperials = 30 " "

3 union crowns = 30. " "

Under this act, all coins of gold and silver should be 9-10 fine. The silver dollar = 22.5 grammes fine to be legal tender in payments not above 10 dollars, and would be exactly equal to the French 5 franc silver piece, the only actual legal coin of France.

England would have to increase the fine gold of the sovereign from 7.3225 to 7.50 grammes. There seems to be no disposition as yet in Great Britain to do this until the advantages of the new system are established. All that is necessary, however, is a law in the countries interested permitting the coinage of at least one of the proposed pieces, and decreeing their ready acceptance in the public banks, together with the present coins. Still, we think that the simple requirements of Mr. Kelley's bill would secure the introduction of an international coinage in the easiest and most practicable way possible.

Comments by the Translator.

Mr. Nothomb, the author of the article above referred to, suggests an improvement in the gross weight of the coins, by fixing it to a simple number of grammes or decigrammes, and proposes to alloy the gold, not with 1-9 or 1-11 of copper, but at the rate of 1-10. By this the process of weighing would be rendered more simple. The union crown of 10 grammes fine would not have a gross of 11.1111... plus an interminable decimal fraction, but of 11 grammes exactly. Pieces of 3, 6, 15 grammes fine gold would have a gross weight of 33, 66, 165 decigrammes. Money is but a kind of merchandise, which in large quantities need not be counted, but may be weighed, and a law could declare obligation of payment in a certain weight of fine gold of the international coins.

If the United States, Great Britain, and North Germany would enter into a treaty for international coinage on the basis of the metric unit of weight, the gramme, there would be a union of ninety-four millions to the Latin Coinage Union of eighty-six million inhabitants. Canada, Australia (which has its coinage identical with England), the northern States of Europe, and even Belgium and Switzerland (at the expiration of their present treaty), would swell the number represented to 125 millions. A struggle would begin between the unit of 0.2903225806 grammes and one gramme of fine gold, the result of which cannot be doubtful. The German union crown will become the measure of universal international coin for all nations and throughout all ages.

MONTREAL STOCK AND MONEY MARKET

Reported by Robert Moat, Broker.

NORTH BRITISH CHAMBERS,
Montreal, Oct. 12, 1869.

There has been no movement of consequence in the stock market during the past week. The uncertainty as to future dividends has deterred many investors from purchasing bank stocks, and there has been rather more enquiry for Government Debentures. There has, however, been no pressure to sell, and prices have been well maintained. Money, although in good demand, is decidedly easier, and all really choice paper is readily discounted by the banks at seven to eight per cent.

Banks.—La Banque Nationale and the Mechanics' Bank have both declared dividends of

four per cent payable on the 1st proximo. Montreal was dealt in at 162, 162½ and 163, and closes very firm with buyers at 163, sellers asking 163½ to 164. Ontario sold freely at 96½ to 97, closing firm with buyers at the latter price. Merchants was dealt in at 104½ and 104½; there were also sales of Union at 106; Royal Canadian at 62. Jacques Cartier at 108½. Du Peuple at 105 and 104½. City at 90½ to 90½. Molsons' at 101½. Toronto, Commerce, Quebec and Gore are asked for at an advance of half to one per cent. British is firm at 106 but Nationale and Mechanics' are heavy with more sellers than buyers.

Sundries.—Montreal Mining shares continue very heavy and there were to-day no buyers over \$2 25. Montreal Telegraph sold at 135½. Gas at 137. City Passenger R'y at 107 and Canadian Navigation at 100. Richelieu Co., is in good demand at 125.

Bonds.—Governments are firm but without change in price. There are sellers of Dominion Stock at 106½; sterling sixes at 104 and both st'g and cy. fives at 94 to 94½. Montreal sixes are offering more freely, and 98 would be taken. Both Kingston and Ottawa sixes are asked for.

Exchange.—On London is rather firmer at 8½ to 8½.

TORONTO STOCK MARKET.

(Reported by Pellatt & Osler, Brokers.)

The business for the past week has been very limited. Of the favorite securities, the amount offered for sale has been very small.

Bank Stock.—Sales of Montreal are reported at 161, 161½ and 162, there are buyers at the latter rate. No British on market, buyers would pay 105. Sales of Ontario at 97 and 97½, stock still procurable at these rates. A sale of Toronto is reported to have been made at 125. Numerous small sales of Royal Canadian have taken place at 61½, 62 and 62½, there are buyers at the latter rate and sellers at 63. Sales of Commerce at 107½ and 108, in demand at the latter rate. No sales of Gore in this market. Sales of Merchants' are reported at 104½ and 105 offering at the latter rate. Buyers offer 101½ for Quebec. Buyers of Molsons' at 101½ and sellers at 105. Sales of City at 90 and 90½, there are buyers at the latter rate. Sales of du Peuple at 105. Nothing doing in Nationale, nominal at 106 to 107. Jacques Cartier nominal at 108 to 109. Buyers would give 93 for Mechanics', no stock on market. Buyers offer 106 for Union, and sellers ask 106½.

Debentures.—Canada Fives offer at 94½ and Sixes at 104½; Dominion Stock is procurable at 106½. Sales of Toronto were made at 91 for Bonds having 20 years to run. County are in demand at one or two per cent. discount for favorite counties.

Sundries.—Buyers would give 110 for City Gas, and for British America Assurance 63; but there are no sellers. Buyers offer 85 for Western Assurance, little offering. Sales of Canada Permanent made at 124½, at which rate there are buyers. Considerable sales of Western Canada at 121, which price is still offered. Freehold Building Society asked for at 121, none in market. There are sellers of Huron and Erie Savings and Loan Society at 112½, little doing. Buyers offer 135 for Montreal Telegraph Company, none on market. There are buyers of Canada Landed Credit at 81, limited amount offering. Good mortgages are readily taken at 8 per cent.

BANKING ITEMS.—The Port Hope agency of the Royal Canadian being closed, the agent, Mr. McDougall, goes to Bomanville to take charge of the agency there.—Mr. Lester, formerly accountant in the Perth office of the Merchants' Bank, has been appointed manager of the agency of the same bank in Almonte.—The annual meeting of Molson's Bank took place on the 11th October.—The Mechanics' Bank has declared the usual half-

yearly dividend of four per cent. The transfer books will be closed from the 16th to the 31st October, inclusive.

GAS COMPANIES.—The New City Gas Company of Montreal has declared a half yearly dividend of six per cent.; the transfer books were re-opened on the 11th October.—The Toronto Consumers Gas Company will hold their annual meeting for the reception of the annual report and the election of Directors, on the 25th October.

BANK OF ENGLAND.—Subjoined is a comparison of the present position of the Bank of England and the prices of Consols and French Rentes with the corresponding week of last year:

	Oct. 1.	Same week last year.
Bullion	£20,192,835	£20,964,840
Reserve	12,116,400	12,394,495
Notes in circulation	23,076,435	23,570,345
Consols	92½	94½
French Rentes	70f. 60c.	69f. 50c.

By telegram from London, of October 7th, we learn that the official report of the bank of England made on that day, shows that the amount of specie in vault has decreased £362,000 sterling since the last report.

REVENUE AND EXPENDITURE.—The following is a statement of the Revenue and Expenditure of the Dominion of Canada, for the month ended 30th September, 1869.

Revenue—Customs	\$970,409 60
Excise	282,869 53
Post Office	19,446 08
Public Works, including Railways	130,421 81
Bill Stamp Duty	7,626 47
Miscellaneous	57,268 72
Total	\$1,468,042 21

Expenditure

—Adams, Kimball & Moore, who were among the victims of the late Wall Street panic, are likely to resume business shortly.

Insurance.

FIRE RECORD.—Selby, Ont., Oct. 3.—The steam saw mill belonging to Thos. Sexsmith, containing a shingle machine belonging to John W. Sexsmith, was totally destroyed by fire. The origin of the fire is a mystery. Thos. Sexsmith loses \$1,000, John Wesley Sexsmith \$300. No insurance.

Connestego Township, Ont., Oct. 4.—A barn on the farm worked by John Eby, was totally destroyed by fire, together with the whole of the crop of this season, and a number of farming implements. The loss is about \$1,400, but he had an insurance of \$1,200 on the contents; the barn was insured. Origin of fire not known.

Cramahe Township, Ont., Sept. 23.—The barn, stable, and sheds of Peter McDonald, were burnt. Two horses, not less than 1,000 bushels of wheat and other grain, about 60 tons of hay, a straw cutter, and several other things, all of which were were consumed.

Kingston, Ont., Oct. 3.—The barge Ontario, owned by Chaffey & Bro., caught fire from sparks from the smoke pipe; she was scuttled in twelve feet of water.

East Sherbrooke Township, Oct. 1st.—Barn of Jas. Armstrong and contents; supposed to have been set on fire.

Toronto Township, Sept. —Barn, stables and shed, with contents, of John Dale; loss stated at \$2,000; no insurance.

Aylmer, Oct. 3.—Store, saloon, &c., of Jno. E. Wright, were totally destroyed with contents; no insurance on contents; building owned by M. O. Meara and insured.

Courtland, Co. Norfolk, Oct. 1.—The mill rented by Jas. Cowan, was totally destroyed, the mill was owned by Mrs. Manarey, a widow; cause incendiary. Her loss will be between \$3,000

and \$4,000. Mr. Cowan's loss will be between \$1,000 and \$2,000. No insurance.

Lindsay, Oct. 11.—Mr. S. Corneil, insurance agent, writes that the steam shingle mill of Mr. Wm. McNeil, of that place, was consumed. He estimates the loss at about \$2,500; insured in the Gore Mutual for \$1,500.

Montreal, Oct. 11.—Stable of George Bowie, between Hermine and Bleury Sts. Three horses were suffocated; partially insured.

London, Oct. 12.—The Ontario Chemical Works of this city, owned by McBeth and Walker, were burned. Loss \$1,500. Insurance—Royal, \$5,000; Western, \$5,000.

Port Stanley, Oct. 11.—The schooner Minnehaha sprang a leak on the passage from Toledo, and sunk about two miles East of Port Stanley, and about one mile from the shore, in about four fathoms water. All hands were saved.

—The schooner Mary Ann, from Oswego to Belleville, was beached near the former place and will, it is said, prove a total loss.

STORM ON THE ATLANTIC COAST.—A great storm prevailed along the coast of New Brunswick, Maine, &c., on the 4th Oct., which did immense damage to property. It is described as the most tremendous ever known. A telegram from Sackville, N. B., stated that the tide was six feet above the highest point on record. Bridges were carried away, barns with their contents, and fences floated away. The railway track was torn up for miles. From Sand Point, it was reported that Mr. Rings' shipyard is a complete wreck; other parties are heavy losers. At St. Stephen, 9 barns were blown down as was also, the tower of the Episcopal church. Two vessels were ashore, schooner Emma, and brig Georgie Todd. At St. Andrews, schr. Julia Church, lost her masts overboard, schr. Caba and schr. Utica went ashore. Schrs. Elizabeth Bolby, Albert, Mary Budd, Harrie Olive Matilda, Jane, Harriet, and Eliza Francis—all ashore and more or less damaged. From New River, the loss of the bark St. Andrews with her captain and crew is reported; light houses were blown down and the breakwater and wharves were completely destroyed. Three vessels went ashore at Beaver Harbour, one lost four men. A vessel went ashore at L'Etang, one man drowned. At Quaco a new vessel on the stocks, was blown down, and a schr. was driven ashore, at Vaughan's Creek. Twenty-seven vessels were ashore in Rumney's Bay, Eastport, Maine, on the 4th Oct. The schooner Rio was lost in St. Andrew's Bay, with all on board. A bark at New River was lost with all on board, seventeen in number. Grand Menau was swept with all the weirs and smoke-houses. In the towns of Lubec, Pembroke and Perry, houses and barns were blown. This tornado is worse for Eastport than the great fire. All the smoked herrings and oil are lost. Loss cannot be less than 500,000. A large part of the town is a perfect wreck.

SHERBROOKE MUTUAL INSURANCE CO.—The Annual Meeting of the Mutual Fire Insurance Company of Sherbrooke & Stanstead Counties, was held in this town on Wednesday last, R. W. Heneker Esq., presiding as chairman. The annual report was submitted by the President. It represents the Company as being in a prosperous condition. The amount of property at present insured is \$4,137,121.93, being an increase during the year of \$436,803. The deposit notes amount to \$307,262.98 against \$273,865.26, last year, and the number of policies have increased 571, being 4658. The losses during the year have been heavier than usual, amounting to \$17,102.38 of which sum \$2,517 is still unadjusted. The balance to be provided for is something over \$14,000, to pay which and the expenses of the coming year, an assessment of 6½ per cent. on the deposit notes has been laid by the Directors. The old board of Directors was re-elected with the exception of John Griffith Esq., who declined, and J. G. Robertson Esq., was elected in his place. The Board now consists of Edw. Hale, President, and

J. G. Robertson, Sherbrooke; H. G. Pierce, Stanstead; A. A. Adams, Coaticook; G. K. Foster, Shipton; B. T. Morris, Ascot; Eros Lebarveau, Eaton, and Chas. Allen, Waterloo.—*Gazette*.

EUROPEAN ASSURANCE SOCIETY.

The following list of thirty three offices absorbed by the European is from a most useful pamphlet called the *Insurance Register*, by a fellow of the Statistical Society:

Title of Extinct Company	Founded	Ceased to exist	No. of years' dur'n
Athenæum	1851	1856	5
British Nation	1854	1865	11
British Commercial	1820	1860	40
British Provident	1850	1852	9
Anglo-Australian	1853	1858	5
Diadem	1854	1857	3
English and Irish Church	1853	1861	8
Engineers and Masonic	1848	1858	10
Age	1851	1856	5
Tontine	1846	1849	3
Universal Provident	1849	1855	6
Householders and General	1852	1858	6
English Widows' Fund	1847	1860	13
Commercial (formerly English and Cambrian)	1850	1858	8
General Indemnity	1853	1857	4
London Equitable	1855	1863	8
London and Provincial Provident	1854	1861	7
Phoenix	1848	1860	12
Catholic, Law and General	1846	1857	11
Waterloo	1851	1862	11
Life Assurance Treasury	1855	1861	6
Magnet	1854	1860	6
National Assurance & Investment, alias Bank of Deposit	1844	1861	17
Wellington	1853	1863	10
European (No. 1)	1819	1858	39
India and London	1846	1860	14
Industrial and General	1849	1854	5
Prince of Wales	1851	1857	6
Professional	1847	1861	14
Royal, Naval, Military and East India	1837	1866	29
United Life and Guarantee	1849	1854	5
United Mutual Mining	1849	1857	8
United Service and General	1850	1857	7

Railway News.

GREAT WESTERN RAILWAY.—Traffic for week ending September 24, 1869.

Passengers	60,306 07
Freight	38,380 10
Mails and Sundries	2,197 33
Total Receipts for week	\$100,883 50
Corresponding week, 1868	103,683 82
Decrease	\$2,800 32

FROM THE PACIFIC TO THE ATLANTIC, AND VICE VERSA.—The all-rail route between the two Oceans has now been perfected by the completion of the Western Pacific Railroad link between Sacramento and San Francisco. Hitherto the journey has been made between these two places by water. The inconveniences of transfer which have been suffered at Sacramento are now at an end, and freight and passengers can go between the two oceans without transfer from the Main Railway system.

HANDSOME PRESENT.—Mr. Thomas Swinyard, the general manager of the Great Western Railway had the honor of being presented, by His Royal Highness Prince Arthur, with a very valuable scarf-pin of exquisite beauty. Its design is a horse shoe, surmounted by a crown, having the monogram of His Royal Highness, "A. W." in the centre. The nails in the horse-shoe, are composed

of diamonds and emeralds. The crown is ornamented with a ruby and emeralds, and the monogram "A. W." is composed entirely of diamonds.

RAILWAY TRAFFIC RETURNS FOR THE MONTH AUGUST, 1869.

Miles 1868	Miles 1869	Total 1868	Total 1869
331	351	290,017	291,468
95	95	6,920	7,504
97	97	39,148	64,251
56	56	28,294	26,439
22	22	5,506	5,576
86	86	14,115	15,339
54	54	7,474	8,103
12	12	1,201	1,385
107	107	8,650	8,737
108	108	16,351	16,952
918	927	384,005	405,814

Freight	Mails and Sundries	Passengers	Total
110,931	9,368	131,169	251,468
5,914	970	7,350	7,504
55,183	877	10,191	64,251
22,261	247	3,831	26,439
5,503	73	73	5,576
10,025	178	5,136	15,339
2,305	563	5,235	8,103
886	.....	489	1,385
6,400	.....	2,300	8,737
7,291	.....	8,996	16,952
12,008	12,000	165,760	291,468

RAILWAYS.

No Returns.

Real Estate.

RECENT SALES IN TORONTO.

The following were among the sales made by J. W. G. Whitney, real estate agent:

- Part of a water lot on the Esplanade, at \$3,900 cash.
- A row of three brick stores on York Street, north of King Street.
- Sherbourne Street, south of Wilton Crescent, two lots, 50 feet each, at \$13 per foot, on time.
- Sherbourne Street, north of the Crescent, 100 feet, at \$12, on time.
- Pembroke Street, south of Wilton Crescent, four lots of 50 feet each, at \$12 per foot, on terms of credit.
- Sales by H. L. Hime, agent.—Three houses and store and dwelling, corner Hayter and Elizabeth Streets, for \$5,000
- Three lots on Parliament Street, east side, for \$9 per foot.

The present excitement on account of the failure of the Albert Life Insurance Office, and the peculiar position of the European, whose operations were suspended in Canada last year; and the melancholy position in which their constituents are placed by these failures, induces us to call particular attention to the Royal Insurance notices, dated Liverpool, 2nd October, 1869. As there is reason to believe that many persons are desirous of transferring their interests to an Office of undoubted resources, although in doing so they would have to pay some additional premium, according to their present ages, the agents of the Royal are prepared to make such arrangements with any person who may desire to enter into them. 9-3t

Royal Insurance Company.

LIVERPOOL, 2nd Oct., 1869.

SECURITY SHOULD BE THE FIRST CONSIDERATION IN INSURANCE TRANSACTIONS.

The Directors of the Royal Insurance Company have the pleasure of supplying the following information to the public, as evidence of the ample security they afford to their assurers:—

THE CAPITAL

of the Company, available for the purpose of meeting any unusual calamity happening to the Assured, is

TWO MILLIONS STERLING.

The amount actually paid up is £288,495. This, with the Accumulated Funds in Hand, makes the invested resources of the Company upwards of ONE MILLION SIX HUNDRED THOUSAND POUNDS, which amount is invested as follows:—

INVESTED FUNDS OF THE ROYAL INSURANCE Co.

30TH JUNE, 1869.

Real Property owned by the Company	£219,571 11 2
Mortgages on Freehold Property	33,500 0 0
£30,000 Reduced 3 per cent. Consols	28,085 1 3
India Government 5 per cent. Debentures	100,000 0 0
English Railway Debenture Bonds	59,090 17 7
First-class English Railway Preference and Guaranteed Stocks	335,476 11 11
Loans to Local Authorities of various towns in Great Britain, who have obtained the sanction of the Secretary of State to borrow the amounts	145,500 12 6
Bonds of the Mersey Docks and Harbor Board	62,341 14 8
Bonds of the British and Irish Magnetic Telegraph Co.	10,000 0 0
Bonds of the Liverpool Corporation	5,160 0 0
United States Government Stocks	101,330 7 10
Canada Bonds and Canada Dominion Stock	31,106 11 6
Short Loans on first-class English Dividend-paying Stocks with margins, from 25 to 50 per cent. on market values	477,195 0 0
Loans on security of Life Policies	63,938 8 5
Total	£1,672,356 16 11

The above is a complete list of the investments of the Company at the date specified, in addition to which the funds are still further increased, by amounts constantly varying, at different periods, in the hands of the Bankers and the Company's Agents. At 31st Dec., 1868, these stood at £168,089 2 0

For the satisfaction of the Public, the whole of the Securities belonging to the Company are annually submitted to the careful scrutiny of two independent Auditors, and the following is an Extract from their Report to the last Annual Meeting:—

"The whole of your Books have been Audited—every Document, every Account, every Voucher, your Bank-book, and every Security—all have been most carefully kept, and there is not one doubtful Security in the whole."

The Accumulations of the Life Department,

After payment of Losses, Annuities and Expenses of every description, have been as follows:—

Funds in hand at the last Quinquennial Valuation, 31st Dec., 1864	£621,434 15 5
Added to 31st December, 1865	103,146 7 3
" " " " 1866	124,165 7 5
" " " " 1867	128,583 5 10
" " " " 1868	144,945 12 2

Total Accumulation of the Life Department on 31st Dec., 1868, exclusive of Shareholders' Capital.....£1,123,275 8 1

The Directors also think it desirable to state that THE BUSINESS OF THE ROYAL HAS NEVER BEEN AMALGAMATED WITH THAT OF ANY OTHER COMPANY,

And that the Liability of its Shareholders is Unlimited.

F. H. HEWARD, ESQ.,

Manager, Toronto.

SETTLEMENT OF PETERBOROUGH COUNTY.—

MEETING AT HALIBURTON.—A public meeting was held at Haliburton, in the county of Peterborough, at which were present the President of the Canadian Land and Emigration Company, Mr. Gurney one of the directors, and Mr. C. J. Blomfield, the Manager and Secretary. All these gentlemen spoke of the desirability of establishing better means of communication with the settlement. The proposed wooden railway from Peterborough to Haliburton was referred to. Mr. Kenneway, the president, assured the meeting that every effort would be made to give encouragement to the project. Mr. Gurney spoke in high terms of the

appearance of that section of the country. He thought it specially suited for the raising of sheep and cattle; he also referred to the necessity of opening up new roads, and to the progress being made in that work. He also spoke of the rich mineral products of that district in a somewhat lengthy and very interesting speech. Mr. Blomfield, who introduced the Company's representatives from England, spoke of the progress of the settlement in the way of building mills, completion of roads, &c. We shall be glad to learn that Mr. Blomfield's persistent efforts to get a wooden railway into that section have been rewarded with success. Such a road would soon repay the outlay, in the increased price of produce raised in the back townships, and in the enhanced value of the settlers' and company's lands.

THE CITIZENS' INSURANCE COMPANY
(OF CANADA.)

Subscribed Capital..... 1,000,000

Especially empowered by Act of Parliament, and fully authorized by Government under the Insurance Bill.

HUGH ALLAN, - - - - - PRESIDENT.

Life Department.

THIS sound and reliable Canadian Company—formed by the association of nearly 100 of the wealthiest citizens of Montreal—issues policies on all the Modern Plans, including—Limited Payments, Endowments, Part Credit Premiums (without notes), Income Producing System; and several new and valuable plans.

A comparison of the very Low Rates, and of the liberal and unrestrictive nature of this Company's Policies, with those of any other Company, British or American, is especially invited.

All Life Policies are absolutely Non-forfeitable.

Persons intending to assure their lives are particularly requested to first examine the Prospectus, List of Shareholders, and Policies of this Company, which, together with all information concerning the constitution of the Company, the working of the various plans, &c., may be obtained at the

Head Office, Montreal—No. 71 GREAT ST. JAMES STREET,

EDWARD RAWLINGS, Manager.

Agent for Toronto:
W. T. MASON.

Agent for Hamilton:
R. BENNER.

The Canadian Monetary Times.

FRIDAY, OCTOBER 8, 1869.

MUTUAL FIRE INSURANCE CO'S.

We give this week the official statement for the year 1867-8, of the affairs of the Mutual Fire Insurance Companies of the Province of Ontario. The period covered is from June 1867 to June 1868. The returns made by the Companies vary somewhat in date, but for all practical purposes, the table given elsewhere furnishes a pretty accurate idea of what the Mutuals have been doing. According to the official figures, the Mutual Fire Companies of Ontario have at risk \$56,507,015, while the stock companies of Ontario and Quebec have \$144,224,449.

There are twenty Mutual Fire Companies doing business in the Province of Ontario. The assets, including \$1,092,777 of premium notes, give a total of \$1,296,340, against liabilities \$330,736: This last sum includes \$213,715, of a re-insurance fund, for outstanding risks, but it does not appear at what rate this calculation is made. The total premium income was \$228,267, made up of \$131,594 assessments on notes, and \$96,173

cash premiums; 30,213 new and renewal policies were issued, in amount \$21,826,717. The losses paid during the year were \$144,550; those in suspense \$17,002; those resisted \$13,709; total \$175,261.

THE EUROPEAN ASSURANCE SOCIETY.

The withdrawal of this Company from Canada after the passage of the Insurance Act, which required a deposit with the Government as a condition precedent to the continuance of its license to do business, is a matter on which many Canadians have, doubtless, good reason to congratulate themselves. The Company did a large business here in its guarantee branch. By a Dominion enactment (31 Vic. c. 37, sec. 16) the Governor in Council was empowered to authorize the "bond or policy of guarantee of the European Assurance Society" to be accepted as security for the due performance of their trust, and accounting for public monies by the officers of Canada. The Ontario Legislature passed an Act (32 Vic., c. 29, s. 16) similar in terms. Various public companies throughout the country held their policies of guarantee. How many of such are still in existence, we cannot tell, as we believe the Citizens' Assurance Company of Montreal took over the greater part of the European's business on the withdrawal of the latter.

The European was established in 1854, and since then has absorbed no less than 33 other companies. Its guarantee branch was based on a special Act of the Imperial Parliament (22 Vic. cap. 25) which provided for the creation of a reserve fund in Government securities, specially applicable to such guarantees. In 1865, doubts were entertained respecting the soundness of the Company, and attention was publicly directed to the state of its affairs, but at a general meeting of shareholders in March last, "there was," says the *Times*, "perfect unanimity in denouncing the statements and motives of every one who had questioned the position of the Society, and votes of thanks to all concerned were passed with acclamation." As usual the Directors were all honorable men. According to the *Times*, "it is not the last lamentable part of the affair that the Board of Directors comprises the names of men of whose individual honor and intentions there can be no doubt." In spite of the honorable character of the Directors, and of the unanimous denunciation of those who had pointed out the real condition of the Company, the European has now the honor of figuring in the Court of Chancery on an application to have it wound up. The petitioner stated that £100,000 were due on policies and no means were available to meet the liabilities. The subscribed

capital is £780,000 in shares of £2 10s. each, on which 16s. 6d. per share is paid up; this 16s. 6d. having been composed of 10s. originally paid, 1s. 6d. credited to the shareholders as a profit bonus, and 5s. from a call made about a month ago. The assets applicable to the life assurances were stated on 31st December last, at £490,729. The outstanding policies are stated to be about eleven millions sterling; in addition to which the Company is under contract for the payment of annuities amounting to £16,000 per annum. The Company had also a large guarantee business about £40,000 out of an annual premium income of £338,294, coming from that source. The following is the balance sheet on December 1, 1868:

Dr.	
Subscribed capital	£779,349 11 0
Sundry accounts	18,248 5 0
Life assurance fund	490,729 9 3
	£1,288,327 5 3
Cr.	
Amount invested in Consols and Indian Government bonds.....	£42,550 0 6
Do. in foreign Gov't funds.....	41,602 9 8
Do. in Colonial securities.....	6,650 2 7
Do. in mortgages, life interests, reversions and balance of purchase of business account	348,880 6 11
Do. in loans on the Society's policies and half credit premiums.....	106,696 9 9
Lease of premises, furniture and fixtures	13,083 4 2
Premiums in course of payment at chief offices, agts' balances and sundry accounts	33,155 17 9
Balance at Banker—	
Deposit accts.....	£36,959 4 6
Current accts.....	13,144 12 8
	50,102 17 2
Cash in hand.....	54 2 9
Capital at call.....	595,550 14 7
	£1,288,327 5 3

The *Times* thus comments upon the array of figures—

"The account for the year 1868 is of much worse character, and the Society were evidently driven to frame it in a new form, so as to prevent the figures from being too readily contrasted with those of its predecessor. Accordingly, where in the first account the share capital was properly put at the amount paid up, namely, £182,754, the 'subscribed' capital was now placed, amounting to £779,349, an opportunity being thus given for the insertion of an item on the credit side of £595,550, under the designation of 'capital at call'—a total which some shareholders or assessors, in their profound credulity, may even have looked upon as money lying at call at bankers' and discount establishments, instead of understanding that it simply represented the uncalled amount for which the shareholders were still liable. The true figures of this report for 1868 show that the assets had actually experienced since 1857 a diminution of £65,091, while among these diminished assets was a new and most questionable item of 'Foreign Government funds, £41,602.' Meanwhile, with rapidly diminishing assets, there is understood to have been a large and constant increase of liabilities on new policies and annuities grant-

ed, and it will be for the managers and directors to explain how, under these circumstances, they could feel justified in announcing at the general meeting, held on the 15th of May last, that the Society was still in every sense deserving of the confidence placed in it."

It appeared by the petition in Chancery, that the Company was indebted to its bankers, in June last, in £15,000, and it was this liability which led to the 5s. call. The petitioner alleged that he had protested against the payment of dividends, but notwithstanding that, the Company paid interest out of the calls last made while their liabilities were great, and a large amount was actually over due. It is generally considered that the prospects of the liquidation are most discouraging.

The moral evoked by consideration of the the failures of life assurance companies which we have been called upon, only too frequently, to chronicle of late, is that the holder of a policy of insurance is subject to risks such as other kinds of business give rise to. The assured must keep his eyes and ears open and acquaint himself with the operations of the Company to which he looks for indemnity, with the same regularity which characterizes the company's application for the amount of his premium. If he neglect the ordinary means of informing himself he must be prepared to pay the penalty. Blind confidence always cures itself. On the other hand, what punishment is adequate for men holding honorable positions who lend their names to the base use of deceiving their fellows so terribly as in the case of life assurance or indeed in any kind of assurance!

The directors of the Albert Life have been brought before a London Police Court, on a charge of conspiracy and fraud. This is right. It is high time that directors should be made to feel that they have something to do besides merely drawing fees for attendance at board meetings. If they will allow their names to be used, and tacitly become partners in misleading the public, they should be made to feel the consequences.

LIMITATION OF ACTIONS.

A late decision of our highest legal tribunal in a case of *Darling v. Hithcock* has settled a point in commercial law which has hitherto been the subject of some doubt. The facts of the case are as follows:—A, residing in the Province of Ontario, made a note there payable to B, also a resident of Ontario, at the Bank of British North America, in Montreal, and B endorsed it to the plaintiffs, who carried on business in Montreal. Neither A nor B had ever resided in the Province of Quebec. The Statute 12 Vic., cap. 22, sec. 31, enacts, that all notes payable in Lower Canada shall

be held and taken to be absolutely paid and discharged, unless sued upon within five years after they become due. The plaintiffs sued the maker of the note in Ontario after the lapse of five years, which is the limit in Quebec, but within six years, which is the limit in Ontario. It was held by the President of the Court of Error and Appeal that the Statute referred to being applicable to the Province of Quebec only, did not change the limitation of actions on contracts made in the Province of Ontario by persons resident there. All the judges, with the exception of Wilson, J., considered that as the note was made in Ontario, though payable at Montreal, without any limitation of not otherwise or elsewhere, it was payable generally, and so not within the Statute of 12 Vic. The defence accordingly failed. The general principle is that all suits must be brought within the period prescribed by the local law of the country where the suit is brought (*lex fori*), otherwise the suit will be barred. Mr. President Draper held the Act referred to as applying to the Province of Quebec only, and conceded that in that Province the plaintiffs' title and claim was relinquished, but under the circumstances of the present case, that the *lex solutionis* could not prevail against the *lex loci contractus* and the *lex fori*.

INSURANCE DEPOSITS.

We cannot say that we are surprised to read in the columns of a leading political journal, such a statement as the following: "It is almost a self-evident proposition that any Company that can afford to make the deposit exacted by the Dominion Government must be deemed safe and reliable;" but we must warn the public against being misled by it. The deposit with the government is no absolute guarantee that a company, making it, is reliable. Some companies have deposited "for the benefit of all their policy holders." If we remember right the amount the Fire Insurance Companies, other than Mutuals, have at risk in Canada, is about \$202,653,894, while the total deposit with the government for both fire and life is \$3,922,000, so it will be seen that the deposit is to be accepted only as a guarantee of good faith on the part of the depositor. In order to satisfy ones self of the soundness and reliability of a Company, other means must be adopted than merely glancing at the amount deposited. And we hope the *Montreal News* will signify as much to its readers.

WE give in another column a letter from Messrs. Morse & Co., respecting certain recent gold transactions of theirs, with the Bank of Montreal. We have heard their ex-

planations, and we have also heard explanations from Mr. Yarker, the manager of the Toronto branch of the Bank of Montreal. The result is, that we find it difficult to state exactly the merits of the case, for all the facts, we have little doubt, are not before us, but so far as the evidence now goes, we are rather disposed to be less severe on the Bank than we were, and to exonerate Mr. Yarker entirely from blame. A strange fatality seemed to attend all the Bank's gold transactions on that memorable day in Wall Street; but as the parties who felt themselves so much aggrieved last week are now satisfied, we have no desire to attempt to fasten on the Bank a charge to which it pleads not guilty.

CANADA LIFE ASSURANCE COMPANY.—This Company has obtained from the Hon. Elizur Wright, of Boston, a valuation of its policies and annuities to the 30th April, 1869, by the Carlisle Table at 5 per cent. He finds the reserve required, to be \$668,124.91; taking this into account in the company's balance sheet there is a surplus of \$181,789.91. The calculation of Mr. Wright, has, we understand, been based upon the net premiums, disregarding the loading. The result is very satisfactory and must tend to establish the confidence of the public in the Canada Life and extend its fast increasing business.

Communications.

"A BRILLIANT OPERATION."

Editor of the Monetary Times.

SIR,—Under the above heading, in the last issue of your paper, you call Mr. King, of the Bank of Montreal, to account for having, during the recent gold panic, suppressed a telegram from his agent here to place \$10,000 gold with a house in New York. As we are understood to be the Canada brokers referred to, we think it but just to the Bank of Montreal to explain that the amount you state is not quite correct; and upon enquiry at the Bank of Montreal here, we find that our agent, who was employed to make the arrangement with Mr. Yarker, the Manager, asked to have the gold sold for our account, and not placed to our credit with our correspondents, as we requested. Hence the delay and misunderstanding arose, for which the Bank is in no way to blame.

Respectfully yours,

H. J. MORSE & Co.

Toronto, Aug. 12, 1869.

Commercial.

Toronto Market.

A very fair business has been done in the various branches of trade during the past week. The weather has been favorable throughout. The total imports at the port of Toronto for Sept. were \$961,435 last year and \$1,021,672 this year.

DRY GOODS.—A steady sorting up trade is being done; the increased coldness of the last few days has favorably affected the demand for heavy goods for winter wear. We notice a considerable decrease in the imports both here and at Montreal. The total imports at Toronto and Montreal for the month of September were:—

	1868.	1869.
Woolens.....	\$588,502	\$519,259
Cottons.....	413,810	269,369
Silks and velvets.....	101,003	80,814
	\$1,103,315	\$893,142

GROCERIES.—There is a good healthy trade doing. The severe pressure of the past twelve months has taught a useful lesson both to importers and country merchants, the latter of whom are particularly careful to limit their purchases to their means of payment. A number of changes have occurred in prices, all of which are carefully noted in our Prices Current.

GRAIN.—*Barley*—A gloom hangs over the market, instead of the usual activity at this season, every one is holding back. Since the break occurred in the Erie Canal, shippers have shown great caution and discriminate closely. Prices have been much affected, but the decline has been principally in inferior samples, which sell as low as 55c., while bright will bring 72c. to 75c., and even 77c. to 78c. in a few cases. The course of the market has been unfavorable, so that not much money has been made; some of the shrewdest operators show a fair balance at the right side of the account. The receipts by cars were 67,000 bush., and on the street not less than 100,000 bush. *Wheat*—The market is very dull and tends steadily downward. There were but a few small transactions, scarcely enough to fix prices. Receipts by cars 7,000 bushels. *Peas*—No receipts; the market is nominal at quotations. *Oats*—Receipts 3,000 bushels; market quiet at 30c. to 32c. for car loads.

FLOUR.—Under the influence of declining quotations in Liverpool, the market is weak and dull, and a decline of 15 to 20c. on last week's quotations has occurred; No. 1 Superfine is not worth more than \$4.15 to \$4.20, against \$4.35 to \$4.40 last week. The entire absence of speculative feeling has much to do with the present low range of prices. Sales of No. 1 Superfine were 400 brls. at \$4.10, at Malton; 100 brls. at \$4.10, at Georgetown, and 400 brls. at \$4.17, on cars at Toronto; 100 extra sold at \$4.75.

PROVISIONS.—*Butter*—There are good supplies of butter in market and all that offers is readily taken up, the choicest meeting with a brisk demand, at a slight advance on last week's prices. *Cheese*—The improvement in England has caused more activity here and an advance in prices. *Eggs* continue in demand at quotations in our list. *Pork*—Stocks very light, if the weather keeps cool there will soon be ample supplies to hand. *Dressed Hogs*—A few are arriving and sell at \$7.50 to \$9.00. *Cattle*—There is a good supply and all that offer are taken at \$4.50 to \$6.50 dressed weight.

FREIGHTS.—The rates for barley are to Oswego 3½c.; to Toledo, 6c.; to Ogdensburg, 5c.; U. S. currency. Flour per steamer to Montreal 25c.; grain 7 to 8c.; lumber to Oswego, \$1 75 U. S. cur.

Rates by Grand Trunk to Halifax have been advanced to 95c. for flour, and 48c. for grain; and to St. John to 90c. for flour and 45c. for grain. The summer rates to railway stations remain unaltered, but will in all cases be exacted after the 1st of October. They are—Flour to all stations from Belleville to Lynn, inclusive, 26c.; grain per 100 lbs. 13c.; flour to Prescott 30c.; grain 15c.; flour to all stations between Island Pond and Portland, inclusive, 75c.; grain 37c.; flour to Boston, 80c. gold; grain 40c.

Halifax Market.

BREADSTUFFS.—Oct. 5.—Flour—The last week was the duller we have experienced for a long time. It has been almost impossible to move Breadstuffs at any price. Stocks are accumulating and the tendency is still downward. We quote No. 1 Canadian Flour \$5.90 to \$6; Fancy \$6.12½ to \$6.25; Strong Bakers \$6.25; Extra \$6.50 to \$6.75; No. 2 \$5.25. Rye dull and nominal \$4.50 to \$4.60. Corn Meal very scarce, quotations nominal at \$4.50 to \$4.75 for Kiln Dried; Fresh Ground \$4.10 to \$4.20.

Imports from January 1st to October 5th, 1868 and 1869:—
Brls. Flour. Brls. Cornmeal.
1869.....104,691 21,603
1868.....135,147 41,945
FISH.—Remains without any material change. Demand for all descriptions good.

FINANCIAL.—Bank drawing rates London 60 days 12½ per cent., prem.; New York Gold Drafts at sight nominal, 4 per cent. prem. Currency drafts 21 per cent. discount. Montreal sight drafts 4 per cent. prem. Private bills ¼ to 1 per cent. lower than Bank rates.—R. C. Hamilton & Co.'s circular.

Petroleum.

Exports of Petroleum from the United States from January 1 to October 5:—

	1869.	1868.
From New York, galls....	51,754,683	43,464,201
Boston.....	1,802,753	1,945,493
Philadelphia.....	22,256,617	29,010,333
Baltimore.....	1,057,444	2,099,753
Portland.....	.....	568,970
New Bedford.....	.....	.....
Cleveland.....	.....	.....

Total export from U. States 76,871,558 77,088,753
Same time 1867.....48,960,311
Same time 1866.....47,007,100

—The Royal Proclamation for the transfer of the Northwest Territory will be issued upon Mr. Rose's arrival in England. Mr. Rose has instructions from the Dominion Government to pay over the £300,000 to the Hudson's Bay Company without waiting for the raising of the loan.

Real Estate.

J. W. G. Whitney,

ESTATE AGENT, VALUATOR, &c., &c.,

OFFICE—No. 2 British America Assurance Buildings, Corner of Church and Court Streets, TORONTO.

Real Estate of all kinds for sale, including IMPROVED FARMS.

WILD LANDS IN EVERY COUNTY OF ONTARIO.

IRON ORE LANDS,

With Mines well developed.

CITY AND TOWN PROPERTY.

In Toronto, Hamilton, London, Galt, Stratford, Berlin, Hamburg, Guelph, Barrie, Owen Sound, Lindsay, &c.

Printed Lists sent FREE to any address.

Properties advertised without charge, where full instructions are given as to price and terms of sale.

MONEY TO LOAN AT REASONABLE RATES.

Wadsworth & Unwin,

(Successors to Dennis & Goswage) PROVINCIAL LAND SURVEYORS, Valuers, Civil Engineers, and Land Agents. Office—42 Adelaide St. East, opposite the Court House, Toronto.

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

V. B. WADSWORTH, CHARLES UNWIN
7-20t P. L. Surveyor. P. L. Surveyor.

Stevenson & McKeand,

REAL ESTATE BROKERS and COMMISSION MERCHANTS SARNIA.

GEORGE STEVENSON, Official Assignee. J. McKEAND.

Real Estate.

Henderson's Auction Rooms.

Established A.D. 1847.

Andrew Henderson,

AUCTIONEER to Her Majesty, Commission and Land Agent, Valuator, &c. No. 65 Yonge Street, South of King Street, Toronto.

John Cameron,

REAL ESTATE AGENT AND VALUATOR,

SARNIA, ONT.

ESTABLISHED.....1858.

Andrews & Sons,

AUCTIONEERS AND VALUERS,

FOR THE SALE OF REAL ESTATE,

Household Effects, &c.,

Corner Yonge and Adelaide Streets, Toronto, Ontario.

Edg. Pearce,

PETERBOROUGH, Ont.; Office, Court House—County Clerk, Land and General Agent, Owners of Wild Lands, Farmers, and others having lands to dispose of, will do well to send full particulars. No charge unless a sale is effected. Parties desirous of purchasing will do well to consult Mr. P., as he has for disposal a number of improved Farms, and a large amount of Wild Lands. Lists furnished on application.

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

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OFFERS for Sale, on conditions of Settlement,

GOOD FARM LANDS,

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

TOWNSHIP OF DYSART,

where there are Grist and Saw Mills, Stores, &c., &c.,

AT ONE DOLLAR AND A HALF AN ACRE

in the adjoining Townships of Gullford, Dudley, Harburn, Jarocourt and Bruton, connected with Dysart, and the

Village of Haliburton, by the Peterson Road,

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To represent the PHENIX MUTUAL LIFE INSURANCE CO. of Hartford, in the following localities:—Counties of Essex, Elgin, Huron, Haldimand, Kent, Lambton, Lanark, Norfolk, Perth, Peel, Simcoe, Waterloo, Wellington, and Wutworth;—also in the towns of Brantford, Guelph, Berlin, Stratford, Simcoe Barrie, Waterloo, and Windsor. To thoroughly qualified and responsible men liberal inducements will be held out to canvass for this Co. Each country will furnish occupation and a livelihood to one or more active men. Address, Box 873, P. O. Montreal, stating qualifications and giving at least two references.

Toronto Central Sash, Blind, Door, Frame, Moulding, and General House Furnishing Factory, No. 71 & 73 ADELAIDE STREET WEST.

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STATEMENTS of the Affairs of Mutual Fire

	Agricultural Mutual.	Niagara District.	Beaver. †	Home District.	Guelph Township.	County of Wellington.	Co. Brant Farmers' †	Canada Farmer's	N. Dumfries & S. Waterloo
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
ASSETS.									
<i>deposits in hands of Receiver Gen'l:</i>									
Cash in Bank, or in hands of Officers or Agents.....	31,478 54	905 58	3,071 22		201 02		245 78	12,543 73	
Prem. in notes liable to assessment, less amt already assessed thereon	150,043 97	80,597 24	56,222 07	96,658 74	9,206 00	111,099 69	25,505 52	23,823 65	37,714 45
Unpaid assessments on notes	16,377 99	10,972 17	582 00	248 80		87 42	690 78	1,181 81	
Guarantee stock and bill receivable..			9,820 00					17,848 71	
Short dated notes taken for cash prem.	17,720 75		4,187 34					4,151 01	
All other property of the Company.....	4,500 00	5,000 00	350 00						
Total Assets, 1867-7	220,121 25	97,474 99	74,232 63	96,907 54	9,407 02	111,187 11	26,442 08	59,548 91	37,714 45
Do. 1866.....	211,714 11	230,397 90	73,832 46	99,125 22	8,959 94	111,665 74	27,842 75	55,422 09	33,053 30
Do. 1865.....	210,135 21	253,926 30	70,560 74	96,812 31	8,352 12	101,786 79	25,967 64	70,543 00	29,347 64
LIABILITIES.									
Claims reported, not adjusted.....	400 00	670 00	245 00					1,553 25	
Claims adjusted, not payable.....		6,377 00	2,924 50						
Claims payable, not paid.....	300 00	2,500 00				3,254 84	600 00		
Amount required to reinsure all outstanding risks (stating rate assured)	60,000 00	9,055 77	26,786 00		1,600 00	4,443 99	5,162 75	23,141 00	500 00
Money borrowed.....		18,521 51	19,818 17	1,713 14			530 00		
All other claims against the Comp'y.	1,700 00		2,432 93					2,557 89	138 49
Acknowledged liabilities, 1867-8	62,400 00	37,124 28	42,206 60	1,713 14	1,600 00	7,698 83	6,292 75	27,252 14	638 49
Claims resisted..... do.	250 00	9,350 00						1,951 00	
Total liabilities, 1867-8	62,650 00	46,474 28	42,206 60	1,713 14	1,600 00	7,698 83	6,292 75	29,202 14	638 49
Do. 1866.....	66,385 73	57,132 77	48,642 35	11,619 35	1,560 00	9,000 00	7,385 29	31,071 18	500 00
Do. 1865.....	68,270 00	55,093 65	43,958 13	5,600 00	1,860 00	5,200 00	5,779 99	46,702 20	500 00
INCOME.									
Assessments on notes paid.....	28,072 61	17,602 13	19,996 36	7,525 45	77 26	5,382 57	979 92	919 45	8 13
Cash premiums received.....	32,714 00	4,101 81	6,595 12			596 10		36,403 44	
Other receipts.....	603 00	19,013 45	1,243 62	1,944 03	167 88		3,974 52	3,359 44	
Total income, 1867-8	61,389 61	40,717 39	27,835 16	9,469 48	245 14	5,978 67	4,954 44	40,682 33	18 13
Do. 1866.....	48,808 11	30,339 35	27,286 61	3,189 27	621 13	2,573 52	6,811 22	41,961 09	394 91
Do. 1865.....	56,466 42	18,453 00	33,326 42	4,583 06	93 72	2,985 54	908 10	29,189 65	not stated.
EXPENDITURE.									
Claims paid on losses incurred in previous year.....	1,530 48	4,717 00	3,320 89			4,000 00	760 00	1,902 00	
Do. losses incurred during the year	26,633 17	12,962 55	6,673 22	2,603 85		800 00	215 00	16,893 83	
Rents and taxes.....	70 60	75 00	200 00	114 70		60 00	60 00	243 75	
Salaries.....	7,107 49	2,799 84	4,596 14	1,600 00	23 00	800 00	444 00	2,996 69	101 00
Commission.....	6,706 12	803 66	3,997 31	90 63		337 60	10 00	2,616 57	
Other payments.....	6,572 74	19,645 73	7,980 38	6,773 41	21 12	567 00	3,430 76	23,081 09	69 47
Total expenditure, 1867-8	48,640 60	41,003 78	26,767 85	11,182 62	44 12	6,564 60	4,919 76	47,733 93	170 47
Do. 1866.....	42,901 71	54,025 08	27,245 64	9,301 62	489 58	2,640 95	6,135 99	38,922 64	360 83
Do. 1865.....	55,774 34	43,322 32	32,740 30	7,183 05	176 82	1,316 17	3,118 77	30,963 85	79 87
MISCELLANEOUS.									
Risk outstanding, 1867-8	No. 28,764	2,224	11,396	710	250	925	1,182		436
Am't, \$	20,878,294 00	1,811,155 00	7,936,596 00	744,281 00	216,790 00	1,050,290 00	1,118,001 00	\$,716,423 00	761,246 00
Risk expired, 1867-8	No. 10,380	1,474	3,462	244	46	250	410	3,686,	78
Am't, \$	6,487,500 00	1,290,444 00	2,845,715 00	243,065 00	39,580 00	279,171 00	467,588 00	2,511,095 54	152,479 00
Risk taken during 1867-8	No. 10,533	1,116	3,887	249	50	326	576	5,133	129
Am't, \$	7,649,007 30	959,473 00	2,913,044 00	248,265 00	40,200 00	338,184 00	574,078 00	3,570,203 00	238,957 00
Prem. notes received during 1867-8	\$72,427 18	26,289 00	21,789 25	34,533 77	1,931 50	35,770 00	17,222 34	7,111 62	11,947 85
Do. do. 1866.....	\$1,078 06	48,191 00	23,493 41	32,419 30	4,635 92		14,006 22	10,993 86	8,697 40
Do. do. 1865.....	87,315 69		37,489 99	33,831 25	2,044 00		17,302 74	14,495 29	4,659 60
Am't losses during the year adjusted	28,183 85	22,003 10	10,622 18	2,603 85		4,015 00	215 00	16,893 83	
Do. do. not yet adjusted	400 00	670 00	245 00					1,553 25	
Do. do. disputed.....	250 00	9,350 00				400 00		1,950 00	
Date of the establishment of the Co.	1859	1856	1860	1837	1860	1841	1861	1851	1856
No. of Agencies.....	53	40	72	3			4	43	1
Date of statement.....	Dec. 31, 1867	Ap'l 20, 1869	Ap'l 15, 1869	Jul'e 1, 1867	Dec. 21, '69	May 8, 1869.	Dec. 31, 1867	Dec. 31, 1867	Jan 3, 68

* This Society receives no premium notes, but places a clause in its policies enabling it to call up 1 per cent of the amount insured whenever necessary. This amount is set down in place of premium notes. † This company's return for 1865 is for 19 months. ‡ Including guarantee stock paid up. § For seven months. ¶ For 1 year, one month and 7 days.

Assurance Companies, 1867-8, 1866, 1865.

District of Johnston.	Township of Puslinch.	Waterloo County.	Eramosa Township.	Nicol Township.	Westminster	Victoria.	County of Perth.	Gore District.	Clinton.	Toronto.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
	94 58	706 58	131 06	127 33	2,171 62	182 63	599 90	1,558 47	695 71	422 02
35,000 00	4,374 00 28 57	174,818 27 11,928 76	2,588 10 485 25	6,766 66	2,580 00	56,640 15 1,274 34	4,799 88 273 95	127,880 50 22,686 52 989 31	59,775 69 1,365 00 91 04	26,863 04 8,440 00
40 00		4,405 69		37 42 93 00		1,695 31 240 75	18 93 200 00	125 60	168 00	120 63
35,040 00	4,497 15	191,859 30	3,204 41	7,024 41	4,751 62	60,033 18	5,892 66	153,240 40	62,095 44	35,665 69
30,350 00	4,718 25	136,089 09	3,083 17	6,247 54	3,785 05	29,000 99	5,289 60	105,031 23	99,195 29	
33,200 00	3,978 44	103,896 74	2,925 57	5,616 38	Not stated...	19,915 60	4,019 47	159,560 81	99,195 29	
		8,619 00	545 75				25 00		75 00	
								5,091 60	260 00	
2,200 00	240 00		1,710 40	545 33		18,206 93 7,380 00 1,014 61	2,895 51	38,215 00	3,320 00 1,170 00	15,693 00 481 13
		800 00					45 00	20,269 10	296 81	1,002 53
2,200 00	240 00	9,419 00	2,256 15	545 33		26,601 54 1,084 00	2,965 51	63,575 70 1,000 00	5,121 81 75 00	17,176 66
2,200 00	240 00	9,419 00	2,256 15	545 33		27,685 54	2,965 51	64,575 70	5,196 81	17,176 66
500 00	400 00	4,000 00	1,698 80	3,217 44	450 00	11,439 51	1,000 00	49,824 00	5,000 00	
400 00	397 45	13,074 71	1,685 16	1,321 81	Not stated...	8,373 96	2,883 50	59,671 00	5,000 00	
1,600 00	934 00	4,848 76 7,170 96		28 93 177 78		8,648 33	83 88 754 14	26,393 35 7,049 51	5,622 26 1,110 36	2,870 88
	63 23		38 60	1 87	1,080 00	1,347 76				848 40
1,600 00	997 23	12,019 72	38 60	208 58	1,080 00	9,996 09	838 02	23,442 86	6,732 62	3,719 28
1,142 00	187 12	9,235 98	53 74	332 74	483 02	4,839 74	724 47	40,835 67	5,000 00	
1,180 00	126 89	2,754 28	22 97	1,216 32	Not stated...	3,053 76	1,473 46	25,088 69	5,000 00	
2,480 00	207 00					250 00	200 00	33,907 00	2,246 70	
2,300 00	662 00	7,757 19			330 00	6,699 82	12 00		880 28	
54 00		36 00				167 89		4,453 71		41 75
500 00		2,267 20			40 00	1,477 46	285 16	3,000 82	712 00	508 92
	20 00	1,209 00		48 74		1,736 23		1,917 71	214 02	1,637 20
105 00	13 50	881 72	4 50	99 02	60 00	6,402 06	184 27		2,386 28	1,109 39
5,439 00	902 50	12,151 11	4 50	147 76	430 00	16,733 46	681 43	43,279 24	6,439 28	3,297 26
1,075 31	85 00	9,725 45	2 25	462 19	86 81	7,721 83	584 18	40,782 56	5,000 00	
964 00	807 56	2,427 63	227 42	1,673 13	Not stated...	3,967 86	2,762 65	25,562 52	5,000 00	
500	186	5,622	162	352	320	4,789	623	2,227	1,804	870
519,630 00	239,900 00	4,198,546 00	113,648 00	330,400 00	285,000 00	3,419,721 00	386,069 00	1,945,033 00	1,480,003 34	582,967 00
15	52	432	16		38	545	264	591	864	None.
10,000 00	67,890 00	208,887 00	13,630 00		34,000 00	404,462 00	144,325 00	588,950 00	572,385 00	
89	52	2,418	24	96	74	2,568	376	1,186	426	870
20,500 00	63,230 00	1,739,185 00	18,730 00	90,100 00	65,725 00	1,731,529 00	228,558 00	1,039,234 00	289,626 00	582,967 00
5,000 00	1,264 00	70,811 59	546 90	1,815 16	658 00	36,208 52	2,529 80	82,573 69	7,455 69	29,553 92
3,500 00	2,182 40	131,384 35		2,346 63	481 00	16,749 39	2,272 36			
7,000 00	1,357 80	22,695 56		3,304 79	215 60	9,214 91	151 00			
2,200 00		16,376 19	545 75		380 00	6,699 82		32,907 00	955 28	
						1,084 00	25 00	1,000 00	75 00	
1836	1859	1863 26	1861	1860.	1857	1863 28	1868 23	1836 63	1858. 1	Feb. 14, 1867 2
June 1, 1868	June 1, 1868	April 10, 1869	June 1, 1868.	June 1, 1868	June 1, 1863	May 31, 1868	Sep. 23, 1868	Nov. 7, 1868	May 28, 1869	Apr 16, 1869

* Including \$4,150, money borrowed on account of previous year's losses.

NOTE.—The totals for 1865-6 differ from those in former returns, additional items having been furnished during the years 1867-8.

Notice.

APPLICATION TO PARLIAMENT.

NOTICE is hereby given that application will be made at the next Session of the Legislature of Ontario, for an Act to authorize the construction of a Railway, from some point on the Northern Railway of Canada, within the County of Simcoe, to unite the waters of Lake Simcoe with those of Lakes Muskoka and Rosseau, within the County of Victoria, and the District of Muskoka, with branches and extensions to the Georgian Bay, and within and through the Parry Sound District.

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NOTICE is hereby given that application will be made at the next Session of the Parliament of Canada, for a charter for THE DOMINION PACIFIC RAILWAY, to be constructed from a point, on or near Lake Superior via Red River, to a point, on the Eastern Boundary of British Columbia; with power to improve the Navigation, leading to and from Itainy Lake and Lake of the Woods. Toronto, 1st September, 1869. 7ff.

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THE Annual Meeting of the Stockholders of the Consumers' Gas Company of Toronto, to receive the Report of the Directors, and for the election of Directors for the ensuing year, will be held at the Company's Office, Toronto Street, on MONDAY, the 25th OCTOBER next, at seven o'clock p.m.

H. THOMPSON, Manager.

1st 1333

Toronto and Nipissing Railway.

TAKE NOTICE that the Directors of the Toronto and Nipissing Railway Company have this day authorized a call of TEN PER CENT. on the capital of said Company, payable at their offices, corner of Front and Bay Streets, in this City, on MONDAY, the 1st day of November next.

By order,
JAMES GRAHAM, Secretary.
Toronto, Sept. 18, 1869. 8-17

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The proprietors of this Journal, and trust for the friendly co-operation of all who think it of importance that the Old and New World should be more closely associated by those reciprocal ties resulting from a mutual furtherance of their material interests.

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TWANKAYS,
IMPERIALS,

GUNPOWDERS,
SOUCHONGS,
CONGOUS,
 COLOURED JAPANS,
 NATURAL LEAF JAPANS,
 OOLONGS.

REFORD & DILLON.

12 & 14 WELLINGTON STREET, TORONTO. 7-ly

Robert H. Gray,

Manufacturer of Hoop Skirts
 AND
 CRINOLINE STEEL,

IMPORTER OF

HABERDASHERY, TRIMMINGS
 AND

GENERAL FANCY GOODS,

63, YONGE STREET, TORONTO, ONT. 6-ly

TORONTO PRICES CURRENT.—OCTOBER 15, 1869.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rate.	Name of Article.	Wholesale Rates.
Boots and Shoes.	\$ c. \$ c.	Groceries—Contin'd	\$ c. \$ c.	Leather—Contin'd	\$ c. \$ c.
Mens' Thick Boots	1 85 2 50	Gunpowd'r.c. to med.	0 55 0 70	Kip Skins, Patna	0 30 0 35
" Kip	2 35 3 00	" med. to fine	0 70 0 85	French	0 70 0 90
" Calf	3 20 3 70	" fine to fine'st	0 85 0 95	English	0 65 0 80
" Congress Gaiters	1 65 2 65	Hyson	0 45 0 80	Hemlock Calf (30 to 35 lbs.) per dot.	0 50 0 60
" Kip Cobourgs	1 20 1 40	Imperial	0 42 0 80	Do. light	0 45 0 50
Boys' Thick Boots	1 60 1 80	Tobacco, Manufact'd:		French Calf	1 03 1 08
Youths'	1 40 1 70	Can Leaf, 5s & 10s	0 27 0 31	Grain & Satn Clt w/dor.	0 00 0 55
Women's Batts	0 95 1 35	Western Leaf, com.	0 26 0 27	Splits, large w/d.	0 20 0 38
" Balmoral	1 20 1 75	" Good	0 28 0 33	" small	0 20 0 25
" Congress Gaiters	1 25 1 65	" Fine	0 33 0 35	Enamelled Cow w/foot.	0 20 0 25
Misses' Batts	0 70 1 10	" Bright fine	0 42 0 50	Patent	0 20 0 31
" Balmoral	1 00 1 05	" choice	0 62 0 77	Pebble Grain	0 15 0 17
" Congress Gaiters	1 00 1 30			Buff	0 14 0 16
Girls' Batts	0 60 0 90	Hardware.			
" Balmoral	0 10 1 05	Tin (net cash prices)		Oils.	
" Congress Gaiters	0 75 1 10	Block, w/d.	0 35 0 00	Cod	0 65 0 76
Children's C. T. Cacks	0 50 0 65	Grain	0 30 0 00	Lard, extra	1 25 0 00
" Gaiters	0 60 0 85			" No. 1	1 12 0 00
Drugs.		Copper:		" No. 2	1 00 0 00
Aloes Cape	0 15 0 20	Pig	0 23 0 24	Lubricating, patent	0 00 0 00
Alum	0 02 0 03	Sheet	0 30 0 23	" Mott's economi	0 30 0 00
Borax	0 00 0 00	Cut Nails:		Linseed, raw	0 75 0 80
Camphor, refined	0 60 0 68	Assorted 1 Shingles		" boiled	0 80 0 85
Castor Oil	0 16 0 28	w/100 B.	2 95 3 00	Machinery	1 00 0 00
Causitic Soda	0 04 0 05	Shingle alone do	3 15 3 25	Olive, common, w/gal.	1 25 0 00
Cochineal, s. g.	0 90 1 15	Lathe and 5 dy	3 30 3 40	" salad	1 80 2 30
Cream Tartar	0 36 0 45	Galvanized Iron:		" salad, in bots.	3 60 3 75
Epsom Salts	0 03 0 04	Assorted sizes	0 08 0 09	qt. w/case	1 30 1 35
Extract Logwood	0 15 0 20	Best No. 24	0 07 0 00	Sesame salad, w/gal.	1 30 1 35
Gum Arabic, sorts	0 24 0 37	" 26	0 08 0 08	Seal, pale	0 75 0 85
Indigo, Madras	1 15 1 20	" 28	0 09 0 09	Spirits Turpentine	0 48 0 55
Licorice, com.	0 14 0 25	Horse Nails:		Varnish	1 00 0 00
Madder	0 14 0 18	Guest's or Griffin's		Whale, ref'd.	0 85 1 00
Galls	0 32 0 37	assorted sizes	0 00 0 00	Paints, &c.	
Opium	11 00 13 40	For W. ass'd sizes	0 18 0 19	White Lead, genuine	
Oxalic Acid	0 26 0 32	Patent Hammer'd do.	0 17 0 18	in Oil, w/25lbs.	0 00 2 35
Potash, Bi-tart.	0 25 0 28	Iron (at 4 months):		Do. No. 1	1 00 2 10
" Bichromate	0 15 0 20	Pig—Gartsherric No. 1	24 00 25 00	" 2	0 00 1 90
Potass Iodide	3 90 4 50	" No. 2	0 00 0 00	" 3	1 00 1 65
Senna	0 12 0 60	Bar—Scotch, w/100 B.	2 25 2 50	White Zinc, genuine	3 00 3 50
Soda Ash	0 03 0 04	Refined	3 00 3 25	White Lead, dry	1 05 0 00
S. da Biearb	0 00 4 00	Swedes	5 00 5 50	Red Lead	0 07 0 08
Tartaric Acid	0 40 0 45	Hoops—Coopers	3 00 3 25	Venetian Red, Eng'h.	0 02 0 03
Verdigris	0 35 0 50	Band	3 00 3 25	Yellow Ochre, Fren'h.	0 02 0 05
Vitriol, Blue	0 08 0 10	Boiler Plates	3 25 3 50	Whiting	0 85 1 25
Groceries.		Canada Plates	3 75 4 00	Petroleum	
Coffees:		Union Jack	0 00 0 00	(Refined w/gal.)	
Java, w/lb.	0 22 0 25	Pontypool	3 25 4 00	Water white, 5 brls.	0 27 0 00
Laguayra	0 17 0 18	Swansea	3 90 4 00	" single brl.	1 00 0 20
Rio	0 14 0 16	Lead (at 4 months):		Straw, 5 brls.	1 00 0 25
Fish:		Bar, w/100 B.	0 06 0 07	" single brl.	0 00 0 20
Herrings, Lab. split	5 00 5 50	Sheet	0 08 0 09	Amber, by car load	1 00 0 00
" round	3 00 3 75	Shot	0 07 0 07	Exportation Oil	0 00 0 00
" sealed	0 40 0 43	Iron Wire (net cash):		Benzine	0 00 0 00
Mackerel, small kits.	0 75 0 90	No. 6, w/bundle	2 70 2 80	Produce.	
Loch. Her. wh'e firs.	2 50 2 75	" 9	3 10 3 20	Wheat, Spring, 60 B.	0 90 0 95
" half	1 25 1 50	" 12	3 40 3 50	" Fall 60	0 98 1 02
White Fish & Trout	3 25 3 50	" 16	4 30 4 40	Barley	0 55 0 72
Salmon, saltwater	15 00 16 00	Powder:		Peas	0 65 0 75
Dry Cod, w/112 lbs.	5 00 5 50	Blasting, Canada	3 50 0 00	Oats	0 30 0 31
Fruit:		FFF	4 75 5 00	Rye	0 56 0 60
Raisins, Layers	1 00 2 10	Blasting, English	4 00 5 00	Seeds:	
" M R.	1 75 1 90	FF	5 00 6 00	Clover, choice 60	0 00 0 00
" Valentias, old	0 08 0 08	FFF	6 00 6 50	" com'n 68	0 00 0 00
Currants, new	0 5 0 06	Pressed Spikes (4 mos):		Timothy, cho'e 4	0 00 0 00
" old	0 0 0 00	Regular sizes 100	4 00 4 25	" inf. to good 45	0 00 0 00
Figs	0 11 0 12	Extra	4 50 5 00	Flax	0 00 0 00
Molasses:		Tin Plates (net cash):		Flour (per brl.):	
Clayed, w/gal.	0 40 0 42	IC Coke	7 50 8 50	Superior extra	0 00 0 00
Syrups, Standard	0 00 0 50	IC Charcoal	8 50 9 00	Extra superfine	0 00 0 00
" Golden	0 54 0 56	IX	10 50 11 00	Faucy superfine	0 00 0 00
Rice:		IXX	13 50 14 09	Superfine No. 1	4 15 4 20
Arracan	3 30 3 75	DC	8 00 8 50	" No. 2	
Cassia, whole, w/B.	0 85 0 40	DX	9 50 0 00	Oatmeal, (per brl.)	6 25 6 50
Cloves	0 10 0 12	Hides & Skins, w/B		Provisions	
Nutmegs	0 50 0 60	Green, No. 1	0 07 0 00	Butter, dairy tub w/lb.	0 17 0 18
Ginger, gr. und	0 18 0 23	Green, No. 2	0 06 0 00	" store packed	0 16 0 17
" Jamaica, root	0 17 0 22	Cured	0 08 0 00	Cheese, new	0 12 0 12
Pepper, black	0 10 0 11	Calfskins, green	0 00 0 10	Pork, mess, new	28 00 28 50
Pimento	0 08 0 09	Calfskins, cured	0 00 0 12	" prime mess	
Sugars:		" dry	0 18 0 20	" prime	
Port Rico, w/lb.	0 94 0 94	Sheepskins, butchers	0 60 0 75	Bacon, rough	0 12 0 13
Cuba	0 94 0 94	" country	0 20 0 55	" Cumberland cut	0 12 0 13
Barbadoes (bright)	0 94 0 94	Hops.		" smoked	0 14 0 14
Canada Sugar Refine'y,		Inferior, w/B.	0 00 0 00	" smoked	0 15 0 16
yellow No. 2, 60ds.	0 0 0 09	Medium	0 00 0 00	Hams, in salt	0 00 0 00
Yellow, No. 2	0 0 0 10	Good	0 00 0 00	" smoked	0 00 0 00
No. 3	0 10 0 10	Fancy	0 00 0 00	Shoulders, in salt	0 00 0 11
Crushed X	0 11 0 11	Leather, @ (4 mos.)		Lard, in kegs	0 14 0 17
" A	0 13 0 12	In lots of less than		Eggs, packed	0 12 0 13
Ground	0 12 0 12	50 sides, 10 w/cnt		Beef Hams	0 00 0 10
Dry Crushed	0 12 0 12	higher		Tallow	0 08 0 84
Extra Ground	0 00 0 13	Spanish Sole, 1st qual'y		Hogs dressed, heavy	9 50 0 00
Teas:		heavy, weights w/B.	0 21 0 22	" medium	9 00 0 00
Japan com'n to good	0 45 0 50	Do. 1st qual middle do.	0 22 0 23	" light	0 00 0 00
" Fine to choicest	0 55 0 60	Do. No. 2, light weights	0 20 0 00	Salt, &c.	
Colored, com. to fine	0 60 0 70	Slaughter heavy	0 00 0 24	American brls.	1 50 1 52
Congou & Souch'ng	0 42 0 75	Do. light	0 25 0 25	Liverpool coarse	0 80 0 90
Oolong, good to fine	0 50 0 65	Harness, best	0 25 0 26	Goderich	0 00 1 53
Y. Hyson, com to gd.	0 52 0 85	" No. 2	0 00 0 00	Plaster	0 00 0 00
Medium to choice	0 65 0 85	Upper heavy	0 30 0 32	Water Lime	1 50 0 00
Extra choice	0 85 0 95	" light	0 35 0 35		

Soap & Candles.

D. Crawford & Co.'s	\$ c.	\$ c.
Imperial	0 07	0 08
Golden Bar	0 07	0 07
Silver Bar	0 07	0 07
Crown	0 05	0 05
No. 1	0 03	0 03
Candles	0 00	0 11

Wines, Liquors, &c.

Ale:		
English, per doz. qrts.	2 60	2 65
Guinness Dub Portr.	2 35	2 40
Spirits:		
Pure Jamaica Rum	1 80	2 25
De Kuyper's H. Gin	1 55	1 65
Booth's Old Tom	1 90	2 00
Gin:		
Green, cases	4 00	4 25
Booth's Old Tom, c.	6 00	6 25
Wines:		
Port, common	0 75	1 25
" fine old	2 00	4 00
Sherry, common	0 75	1 50
" medium	1 70	1 80
" old pale or golden	2 50	4 00

Brandy:

Hennessy's, per gal.	\$ c.	\$ c.
Martell's	2 30	2 50
J. Robin & Co.'s	2 25	2 35
Otard, Dupuy & Cos.	2 25	2 35
Brandy, cases	8 50	9 00
Brandy, com. per c.	4 00	4 50
Whiskey:		
Common 36 u. p.	0 62	0 65
Old Rye	0 77	0 80
Malt	0 77	0 80
Toddy	0 77	0 80
Scotch, per gal.	1 90	2 10
Irish—Kinnahan's c.	7 00	7 50
" Dunnville's Belt.	6 00	6 25

Wool.

Fleece, lb.	0 28	0 31
Pulled	0 00	0 00

Furs.

Bear	0 00	0 00
Beaver, lb.	0 00	0 00
Coon	0 00	0 00
Fisher	0 00	0 00
Martin	0 00	0 00
Mink	0 00	0 00
Otter	0 00	0 00
Spring Rats	0 00	0 00
Fox	0 00	0 00

INSURANCE COMPANIES.

ENGLISH.—Quotations on the London Market.

No. of Shares.	Last Dividend.	Name of Company.	Shares par val & amount paid.	Last Sale.
20,000	8	Briton Medical and General Life	10	2 1/2
50,000	7 1/2	Commer'l Union, Fire, Life and Mar.	50	6
24,000	8	City of Glasgow	25	4 1/2
5,000	9 1/2	Edinburgh Life	100	36 1/2
400,000	5	European Life and Guarantee	2 1/2	34
20,000	5	Guardian	100	50
24,000	£4 p.sh.	Imperial Fire	500	50
7,500	10	Imperial Life	100	10
100,000	10	Lancashire Fire and Life	20	2
10,000	11	Life Association of Scotland	40	7 1/2
35,862	30	London Assurance Corporation	25	12 1/2
10,000	5	London and Lancashire Life	10	1
87,504	20	Liverpl & London & Globe F. & L.	20	2
20,000	5	National Union Life	5	1
20,000	15 1/2	Northern Fire and Life	100	5
40,000	16	North British and Mercantile	50	6 1/2
40,000	10	Ocean Marine	25	5
2,500	£7 1/2 p. s.	Phoenix	10	1
00,000	7	Queen Fire and Life	10	1
200,000	11 1/2 p.sh.	Royal Insurance	20	3
120,000	10	Scottish Provincial Fire and Life	50	2 1/2
10,000	25	Standard Life	50	12
4,000	£4 15 s. 3 d.	Star Life	25	11 1/2
CANADIAN.				
8,000	4-6 mo.	British America Fire and Marine	\$50	\$25
2,500	5	Canada Life		62 63
4,000	12	Montreal Assurance	£50	£5
10,000	None.	Provincial Fire and Marine	60	\$11
None.	None.	Quebec Fire	40	32 1/2
None.	7	" Marine	100	40
10,000	4-6 mo's.	Western Assurance	40	10

AMERICAN.

When org'niz'd	No. of Shares.	Last Dividend.	Name of Company.	Parval of Sh'rs	Offered	Asked.
1853	1,500		Etna Life, of Hartford	\$100	210	225
1819	30,000		Etna Fire, of Hartford	100	208	210
1810	10,000		Hartford, of Hartford	100	240	250
1859	10,000		Home, of New Haven, Ct	100		
1863	5,000		Trav'ers' Life & Accident	100	103	106

RAILWAYS.

	Sha's	Fall	Montr Oct 11	London Oct. 2
Atlantic and St. Lawrence	£100	All.		59 61
Buffalo and Lake Huron	20 1/2	"		24 3/4
" do Preference	10	"		5 7
Buff, Brantt & Goderich, 6 p.c., 1872-3-4	100	"		60 70
Champlain and St. Lawrence			8 10	
" do Pref. 10 p ct.			72 80	
Grand Trunk	100	"	15 16	15 1/2
" do Eq. G. M. Bds. 1 ch. 6 p.c.	100	"		87 89
" do First Preference, 5 p.c.	100	"		53 1/2 54
" do Second Pref. Bonds, 5 p.c.	100	"		40 42
" do Third Pref. Stock, 4 p.c.	100	"		30 32
" do Fourth Pref. Stock, 3 p.c.	100	"		18 19
Great Western	20 1/2	"	14 15	15 1/2
" do New	20 1/2	"	18	
" do 6 p.c. Bds. due 1873-76.	100	All.		101 103
" do 5 1/2 p.c. Bds. due 1877-78.	100	"		97 99
Northern of Canada, 6 p.c. 1st Pref. Bds.	100	"		84 86

EXCHANGE.

	Montr'l	Quebec.	Toronto.
Bank on London, 60 days			
" Sight or 75 days date	8 1/2	9 1/2	9 1/2
Private do	7 8	8 1/2	8 1/2
Bank on New York	23 1/2	23 1/2	23 1/2
Private do	23 23 1/2	24 24 1/2	
Gold Drafts do	par	par	dis.
Silver	2 2 1/2		2 1/2

STOCK AND BOND REPORT.

NAME	Shares.	Paid up.	Divid'd last 6 Months	Dividend Day.	CLOSING PRICES		
					Toronto, Oct. 12.	Montreal, Oct. 11.	Quebec, Oct. 11.
BANKS.							
British North America	\$250	All.	3 1/2 p.c.	July and Jan.	105 1/2 106	105 1/2 106	105 1/2 106
Canadian Bank of Com'ce	50	All.			107 1/2 108	107 1/2 108	107 1/2 108
City Bank Montreal	80	"	4	1 June, 1 Dec.	90 91	90 91 1/2	90 92 1/2
Du Peuple	50	"	4	1 Mar., 1 Sept.	104 105	104 105	104 105
Eastern Townships' Bank	50	"	4	1 July, 1 Jan.		99 100	99 100
Gore	40	"	none.	1 Jan., 1 July.	56 1/2 57 1/2	56 1/2 57 1/2	56 1/2 57 1/2
Jacques Cartier	50	All.	4	1 June, 1 Dec.	108 108 1/2	108 108 1/2	108 108 1/2
Mechanics' Bank	50	All.	4	1 Nov., 1 May.	94 95	93 94	92 1/2 94
Merchants' Bank of Canada	100	"	5	1 Jan., 1 July.	104 105	104 104 1/2	103 104 1/2
Molson's Bank	50	All.	3	1 Apr., 1 Oct.	102 105	101 1/2 103	101 1/2 103
Montreal	200	"	6	1 June, 1 Dec.	162 162 1/2	162 163 1/2	162 163 1/2
Nationale	50	"	4	1 Nov., 1 May.	106 107	106 107	106 108 1/2
Niagara District Bank	100	70	3 1/2	1 Jan., 1 July.		96 1/2 97 1/2	97 1/2 97 1/2
Ontario Bank	40	All.	4	1 June, 1 Dec.	101 102	100 101	102 103
Quebec Bank	100	"	3 1/2	1 June, 1 Dec.	62 1/2 63	61 1/2 62 1/2	62 63
Royal Canadian Bank	50	60	4	1 Jan., 1 July.	124 1/2 125	124 1/2 125	124 1/2 125 1/2
Toronto	100	"	4	1 Jan., 1 July.	105 1/2 106 1/2	105 1/2 106	106 1/2 106 1/2
Union Bank	100	"	4	1 Jan., 1 July.			
MISCELLANEOUS.							
British Colonial S. S. Co.	250	32 1/2					
Canada Landed Credit Co.	50	25	3 1/2		80 1/2 81		
Canada Per. B'dg Society	50	All.	5		124 124 1/2		
Do. In'd Steam Nav. Co.	100	All.	7 1/2 m			99 100 1/2	99 100
Do. Glass Company	100	"	None.			40 60	
Freehold Building Society	100	All.	5		120 1/2 121		
Hamilton Gas Company						25 45	
Huron Copper Bay Co.							
Huron & Erie Sv'gs & Loan Soc	50	All.	4 1/2		112 112 1/2		
Montreal Mining Consols.	20	15				2 50 3 00	
" Telegraph Co.	40	All.	5		135 136	135 135 1/2	135 136
" Elevating Co.	00	"	5 1/2			105 107	
" City Gas Co.	40	"	4	15 Mar., 15 Sep.		137 139	136 137 1/2
" City Pass. R., Co.	50	"	2			106 109	107 108
Quebec Gas Co.	200	All.	4	1 Mar., 1 Sep.			121 121 1/2
Quebec Street R. R.	50	25	3				85 86
Richelieu Navigation Co.	100	All.	15-12 m	1 Jan., 1 July.		110 112 1/2	119 122 1/2
St. Lawrence Glass Company	100	"				50 75	
St. Lawrence Tow Boat Co.	100	"		3 Feb.			25 30
Tor'to Consumers' Gas Co.	50	"	1/2 m	1 My An Mar Fe	109 110		109 110
West'n Canada Bldg Soc'y	50	All.	5		120 1/2 121		

SECURITIES.

	Montreal	Quebec	Toronto.
Canadian Gov't Deb. 6 p.c. stg.	102 1/2 104	103 104	104 104 1/2
" do. 5 p.c. cur., 1883	98 95	93 1/2 94	92 1/2 93 1/2
" do. 5 p.c. stg., 1885	92 94	92 93	92 93
" do. 7 p.c. cur.			
Dominion 6 p.c. 1878 cy.	106 107	105 1/2 106 1/2	106 1/2 107
Hamilton Corporation			
Montreal Harbor, 8 p.c. d. 1869			
" do. 7 p.c. 1870			
" do. 6 p.c. 1883	100 101		102 108
" Corporation, 6 p.c. 1891	97 1/2	97 1/2 98	96 1/2 97 1/2
" 7 p.c. stock	111 1/2 112 1/2	111 1/2 112	111 1/2 112 1/2
" Water Works, 6 p.c. stg. 1878	97 1/2		97 97 1/2
" do. 6 p.c. cy. do.			97 97 1/2
Ottawa City 6 p.c. d. 1880	95 97		
Quebec Harbour, 6 p.c. d. 1883		50	
" do. 7 p.c. do.		65 70	
" do. 8 p.c. do. 1886		75 80	
" City, 7 p.c. d. 1 year		100	
" do. 7 p.c. do. 8 do.			
" do. 7 p.c. do. 5 do.		97 1/2 98	
" Water Works 7 p.c. stg., 3 years		97 1/2 98	
" do. 6 p.c. 1 1/2 do.			
Toronto Corporation, 6 p.c.	92 94		93 93
Kingston City 6 p.c. 1872	92 1/2 93		
County Debentures			99 99 1/2

PRODUCE—Comparative Prices in Toronto Market.

	1863.		1869.		1868.		1867.		1866.	
	WEDNESDAY, Oct. 12.	WEDNESDAY, Oct. 5.	WEDNESDAY, Oct. 12.	WEDNESDAY, Oct. 5.	WEDNESDAY, Oct. 12.	WEDNESDAY, Oct. 12.	WEDNESDAY, Oct. 12.	WEDNESDAY, Oct. 12.	WEDNESDAY, Oct. 12.	
Wheat, Fall	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
" Spring	1 00 @ 1 02	0 98 @ 1 00	1 35 @ 1 36	1 40 @ 1 41	1 60 @ 1 65	1 40 @ 1 52	1 40 @ 1 52	1 40 @ 1 52	1 40 @ 1 52	
Barley	0 90	0 95	0 95	0 97	1 12	1 15	1 44	1 47	1 20	
Oats	0 55	0 72	0 68	0 75	1 43	1 50	0 74	0 78	0 56	
Peas	0 30	0 32	0 38	0 39	0 46	0 47	0 50	0 53	0 25	
Flour, No. 1 Super	0 70	0 75	0 79	0 73	0 90	0 92	0 78	0 80	0 56	
" Fancy	4 15	4 20	4 40	4 50	5 00	5 15	6 85	7 00	7 00	
" Extra	0 00									

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A. McK. COCHRANE.

s-1

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WALTON Street, Port Hope, Ont.
28 House and Furniture quite new.

Alexander House,

OPPOSITE G. W. Railway Depot, Sarnia, Ontario. A good Sample Room, for Commercial Travellers. A first-class Livery Stable connected with the House. Charges moderate. ANDREW ALEXANDER, Proprietor.

St. James' Hotel.

VICTORIA SQUARE, COR. GREAT ST. JAMES ST.,
MONTREAL.

D. C. BURNETT, Proprietor.
Late of Burnett House, Kingston, Ont.; and Woodruff House, Watertown, N. Y.

THIS Hotel being opposite Victoria Square, near the Grand Trunk Station, and Landing of Mail Line of Steamers, and in the immediate vicinity of Wholesale Houses, Guests will find it the most pleasant and desirable stopping place in the city.

Commercial House

(LATE HUFFMAN HOUSE)

PETERBOROUGH, ONTARIO.

GEORGE CROXN, PROPRIETOR.

Large addition lately made, including Twenty Bed-Rooms. Dec. 10, 1868. 17-1

Montreal House, Montreal, Canada.

TO MONETARY MEN.—Merchants, Insurance Agents, Lawyers, Bankers, Railway and Steamboat Travellers, Mining Agents, Directors and Stockholders of Public Companies, and other persons visiting Montreal for business or pleasure, are here by most respectfully informed that the undersigned proposes to furnish the best hotel accommodation at the most reasonable charges. It is our study to provide every comfort and accommodation to all our guests, especially for gentlemen engaged as above. To those who have been accustomed to patronize other first-class hotels, we only ask a trial; we have the same accommodation and our table is furnished with every delicacy of the season. 15-1. H. DUCLOS.

THE ONTARIO PEAT COMPANY.

CAPITAL, \$120,000.

THIS COMPANY is PROVISIONALLY organized as follows:

DIRECTORS:

HENRY S. HOWLAND, Esq., Toronto.
JOHN FISKEN, Esq., Toronto.
EDWARD A. C. PEW, Esq., Welland.
LARRATT W. SMITH, Esq., Toronto.
ALFRED TODD, Esq., Ottawa.

TRUSTEES OF THE LANDS:

PELEG HOWLAND, Esq., Toronto.
CHARLES J. CAMPBELL, Esq., Toronto.

TREASURERS:

CHARLES J. CAMPBELL, Esq., Toronto.
WALTER G. CASSELS, Esq., Toronto.

BROKERS:

MESSRS. CAMPBELL AND CASSELS, 92 King Street Toronto.

SOLICITORS:

MESSRS. SMITH AND WOOD, Wellington Street, Toronto.

SECRETARY:

JOHN WEBSTER HANCOCK, Esq., 22 Toronto Street, Toronto.

The lands of the Company are 1,375 acres, in the County of Welland, of the purchase value of \$55,000.

The owners of the land have taken stock to the amount of \$44,000

It is proposed to reserve for future contingencies 20,000

And to put upon the market the balance of 56,000

\$120,000

Nearly 20,000 of the said balance is already subscribed, and the rest is in the hands of the Brokers of the Company.

A Charter of Incorporation is being applied for, and the operations of the Company will commence very soon.

Subscription Books for the Stock not yet taken up lie at the office of Messrs. Campbell and Cassels, 92 King St., Toronto.

May 19, 1869.

ANGLO-AMERICAN PEAT COMPANY.

CAPITAL,

\$200,000,

IN 8,000 SHARES—\$25 EACH.

President—WM. EDGAR, Esq., Hamilton.

Vice-President—ROBERT REFORD, Esq. (Messrs. Reford & Dillon), Montreal.

Secretary-Treasurer—A. McK. COCHRANE, 388 St. Paul Street, Montreal.

THIS COMPANY, with machinery now in working order and in course of construction, will be able to manufacture this year FROM TEN TO TWELVE THOUSAND TONS OF GOOD FUEL. Actual working shows—

I. That the fuel can be produced for \$1.45 a ton, and with the improved machinery, at a much less cost

II. That, for steam purposes one ton of it is superior to one cord of wood, in the proportion of 31 to 27.

III. That, for domestic purposes, it is equal to wood or coal, and leaves very little ashes—about five per cent.

At the annual meeting of the Company in Montreal, it was decided to offer one thousand shares of Stock in Toronto. Mr. Isaac C. Gilmor has been appointed agent of the Company in Toronto, and is authorized to receive subscriptions for the Stock.

Prospectus, Map of the Property, and farther information may be obtained by addressing

ISAAC C. GILMOR, 58 Colborne Street, Toronto.

A. McK. COCHRANE, Secretary-Treasurer, 388 St. Paul Street, Montreal.

30-35

Financial.**Phillip Browne & Co..**

BANKERS AND STOCK BROKERS.

DEALERS IN

STERLING EXCHANGE—U. S. Currency, Silver and Bonds—Bank Stocks, Debentures, Mortgages, &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. PHILIP BROWNE, Notary Public

TORONTO SAVINGS BANK.

72 CHURCH STREET.

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

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce.

W. J. MACDONELL,

301y

MANAGER.

TO BUILDING SOCIETIES,

INSURANCE COMPANIES, AND PERSONS HAVING TRANSACTIONS WITH THEM.—TO CAPITALISTS, AND ALL CONCERNED IN THE SALE OR EXCHANGE OF SECURITIES.—

For Calculations as to the Surrender Value of Life or Endowment Insurance Policies by any Tables of Mortality, and at any rate of Interest.

The interest earned on buying, selling, or exchanging Stocks, Debentures, Mortgages, &c., above or below par value.

The buying or selling value of Annuities for Life or terms of years.

The valuations of Building Societies' Mortgages, or any similar obligations, &c., &c., &c.

Address ARTHUR HARVEY, F.S.S., &c., OTTAWA.

MINIMUM FEE, \$5.00

Morton & Smith,

ACCOUNTANTS, REAL ESTATE AGENTS, AND VALUATORS.

48 AND 50 CHURCH STREET, TORONTO.

E. MORTON.

47-ly

J. LAMOND SMITH.

W. PATERSON & Co.,

BANKERS AND BROKERS,

Insurance, Passage, and General Agents,

NORTH-WEST COR. KING AND CHURCH STREETS,

TORONTO.

AGENTS FOR

THE ANCHOR LINE OF PACKETS—To and from Glasgow, Londonderry, &c.

THE NORTH GERMAN LLOYD'S STEAMSHIP COMPANY—To and from Southampton, Havre, Bremen, &c.

THE LIVERPOOL AND GREAT WESTERN STEAMSHIP COMPANY—To and from Queenstown, Liverpool, &c.

PACIFIC MAIL STEAMSHIP COMPANY'S THROUGH LINE—To California, China, Japan, India, &c.

Pellatt & Osler.

STOCK AND EXCHANGE BROKERS, Accountants, Agents for the Standard Life Assurance Company.

OFFICE—86 King Street East, four Doors West of Church Street, Toronto.

HENRY PELLATT,

ly Notary Public.

EDMUND B. OSLER,

Official Assignee.

H. N. Smith & Co.,

9 EAST SENECA STREET, BUFFALO, N. Y., (correspondent Smith, Gould, Martin & Co., 11 Broad Street, N. Y.) Stock, Money and Exchange Brokers. Advances made on securities. 21-y1

Campbell & Cassels,

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

TORONTO,

BANKERS AND BROKERS,

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

BOUGHT AND SOLD.

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

Canada Permanent Building and Savings Society.

Paid up Capital \$1,000,000
Assets 1,700,000
Annual Income 400,000

JOSEPH D. RIDOUT, President.

PETER PATERSON, Vice-President.

Directors—J. G. Worts, Edward Hooper, S. Nordheimer, A. M. Smith, E. H. Rutherford, Joseph Robinson

Bankers—Bank of Toronto; Bank of Montreal; Royal Canadian Bank.

OFFICE—Masonic Hall, Toronto Street, Toronto.

Money received on deposit bearing five and six per cent. interest. Advances made on City and Country Property in the Province of Ontario.

J. HERBERT MASON, Sec'y & Treas.

J. T. & W. Pennock.

FIRE and Life Insurance Agents, Parliamentary and Departmental Agents, Mining Agents, and Exchange Brokers, Ottawa.

Montreal Assurance Company (MARINE).

INCORPORATED 1840.

CAPITAL \$800,000
INVESTED FUNDS (approximately) .. 400,000

HEAD OFFICE.....MONTREAL.

BRANCH OFFICE—32 Wellington Street, Toronto.

Consulting Inspector.....CAPT. A. TAYLOR.

Marine Inspector.....CAPT. F. JACKMAN.

Local Secretary and Agent.....R. N. GOOCH.

Inland Navigation, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates. 34-6ms

The Queen's Hotel.

THOMAS DICK, Proprietor.

FRONT STREET,

TORONTO, ONT.

3-ly

EDINBURGH LIFE ASSURANCE COMPANY.

FOUNDED 1823.

AMOUNT OF ACCUMULATED AND INVESTED FUNDS—OVER ONE MILLION STERLING.

HEAD OFFICE—EDINBURGH.

PRESIDENT—The Rt. Hon. the Earl of Haddington. MANAGER—D. MacLagan, Esq. SECRETARY—Alex. H. Whytt, Esq.

CANADIAN OFFICE ESTABLISHED 1857. WELLINGTON STREET, TORONTO.

CANADIAN BOARD—Hon. John Hillyard Cameron, M.P., Chairman. J. W. Gamble, Esq., L. Moffatt, Esq., Hon. J. B. Robinson, C. J. Campbell, Esq., David Higgins, Secretary.

THE Edinburgh Life Assurance Company offer to the public the advantages of a Canadian as well as a British Company. They have invested a large amount of money on securities in this country, and the Toronto Local Board have full power, by an Imperial Statute, to take risks, make investments, and settle claims in Canada, without reference to the Head Office, Edinburgh. Some of the old policies in the Company, which became claims during the past year, were settled by payment of amounts double of those originally insured, in consequence of the large bonuses that accrued on the Policies.

Every information that intending assurers may require can be obtained at the Company's Office in Toronto, or at any of the Agencies which have been established in the principal towns in Canada.

J. HILLYARD CAMERON, CHAIRMAN.

(31-ly)

DAVID HIGGINS, SECRETARY.

NATIONAL LIFE INSURANCE COMPANY

OF THE

UNITED STATES OF AMERICA.

CHARTERED BY SPECIAL ACT OF CONGRESS.

CASH CAPITAL.



PAID IN FULL. \$1,000,000.

CANADIAN BOARD OF REFERENCE:

Hon. LUTHER H. HOLTON, M.P.

MICHAEL P. RYAN, Esq., M.P., Montreal.

GILMAN CHENEY, Esq., Manager Canadian Express Company.

H. A. NELSON, Esq., Messrs. Nelson & Wood.

JACKSON RAE, Esq., Cashier Merchants' Bank.

CHAMPION BROWN, Esq., of Messrs. Brown & Childs.

SOLICITORS. Messrs. PERKINS & RAMSAY.

MEDICAL REFEREE. JOSEPH H. DRAKE, M.D.

BANKERS. THE BANK OF MONTREAL

This Company has deposited with the Canadian Government the required amount in GOLD, for benefit of Canadian Policyholders.

DOMINION OFFICE—91 GREAT ST. JAMES STREET, MONTREAL.

JNO. HY. RHODES,

SPECIAL AGENT.

WILLIAM DOUGLAS, Jr.,

GENERAL AGENT, CANADA.

The National Charter, the large Capital, the low rates, the common-sense plan, the definite contract, the honorable and fair dealings, the non-forfeiting policies, the perfect security, the liberal terms of the policies, the Gold Deposit in Canada, render the NATIONAL LIFE ASSURANCE COMPANY of the United States of America worthy of the patronage of every business man.

1-ly

W. PATERSON, & CO., AGENTS, Toronto, Ont.

Insurance.

Etna Insurance Company.
(OF HARTFORD.)
INCORPORATED 1819. CHARTER PERPETUAL.
CASH CAPITAL \$3,000,000.
LOSSES PAID IN FIFTY YEARS \$25,300,000
LICENSED BY THE GOVERNMENT OF CANADA.
July 1, 1869.
ASSETS (At Market Value):
CASH IN HAND AND IN BANK \$540,474 32
REAL ESTATE 253,319 14
MORTGAGE BONDS 959,250 00
BANK STOCK 1,418,450 00
UNITED STATES, STATE, and CITY STOCK,
AND OTHER PUBLIC SECURITIES... 2,181,039 50
TOTAL \$5,352,532 96

THOS. R. WOOD, AGENT,
Corner Wellington and Church Sts., Toronto.
8-8m ROBERT WOOD, AGENT, Montreal.

Phoenix Fire Assurance Company
LOMBARD ST. AND CHARGING CROSS,
LONDON, ENG.
Assurances effected in all parts of the World.
Claims paid
WITH PROMPTITUDE and LIBERALITY.
MOFFATT, MURRAY & BEATTIE,
Agents for Toronto,
36 Yonge Street.
28-1y.

Insurance.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
HARTFORD, CONNECTICUT.

WOODBRIDGE S. OLMSTEAD, SECRETARY, JAMES GOODWIN, PRESIDENT,
EDWIN W. BRYANT, ACTUARY, ZEPHANIAH PRESTON, VICE PRESIDENT.
LUCIAN S. WILCOX, MEDICAL EXAMINER.

Organized in 1846. Charter Perpetual.

The Largest Mutual Life Insurance Company. Numbering Over 59,000 Members.

BEING A PURELY MUTUAL COMPANY ITS ASSETS BELONG EXCLUSIVELY TO ITS MEMBERS.
ASSETS, \$25,000,000.—Acquired by prudent and economical management of twenty-two years, without the aid of a single dollar of original capital.
SURPLUS ASSETS, \$7,361,967—All profits divided among the members. Each policy holder is a member. There are no stockholders.
ITS DIVIDENDS—Have averaged over 50 per cent. annually. Total amount of dividends paid the members since its organization, \$6,000,000.
ITS SUCCESS UNPARALLELED—It has arrived at the extraordinary condition where the income from annual interest alone is more than sufficient to pay all the losses. Total amount of losses paid by the Company, \$5,500,000.
ITS RESPONSIBILITY—For every \$1.0 of liabilities it has \$154 of assets.

LAST YEAR'S PROSPEROUS BUSINESS.

Amount insured fiscal year, 1867 \$45,647,191 00 | Income received fiscal year, 1867 \$7,530,886 19
During its last fiscal year this Company paid to its living members, and to the families of deceased members, nearly \$2,000,000, and at the same time added more than four millions to its accumulated capital.
The whole record of this Company has been one of prudent management and prosperous advancement. Among the older and leading Life Insurance Companies its average ratio of expenses to income has, through its entire history, been the lowest of any.
\$140,000 deposited in Canada for the benefit of Policyholders.

MEDICAL REFEREES—J. WIDMER ROLPH, M.D.; H. H. WRIGHT, M.D.

OFFICE No. 53 King Street East, Toronto.

HALDAN & O'LOANE,
Assistant Managers for Ontario.

LIFE ASSOCIATION OF SCOTLAND.

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

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

CANADA—MONTREAL—PLACE D'ARMES.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co.)
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.
Sir G. E. CARTIER, M.P., Minister of Militia.
PETER REDPATH, Esq., (J. Redpath & Son.)
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. TORRANCE & MORRIS.

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

Secretary—P. WARDLAW.

Inspector of Agencies—JAMES B. M. CHIPMAN.

TORONTO OFFICE—No. 22 WELLINGTON STREET EAST.

R. N. GOOCH, Agent.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Capital, Surplus and Reserved Funds \$17,005,026.
Life Reserve Fund \$9,865,100.
Daily Cash Receipts \$20,000.

Directors in Canada:

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).
HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank).
E. H. KING, Esq., (General Manager Bank of Montreal).
HENRY CHAPMAN, Esq., Merchant.
THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE Risks taken at moderate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.

JAMES FRASER, Esq., Agent Fire Department, 5 King Street West, Toronto.

THOMAS BRIGGS, Esq., Agent, Kingston.

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

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

WILLIAM HOPE, Agent Life Department, Victoria Hall, Melville Street.

G. F. C. SMITH,
Chief Agent for the Dominion,
Montreal.

23 1y

COMMERCIAL UNION ASSURANCE COMPANY.

CHIEF OFFICES—19 and 20 Cornhill, London, England, and 385 and 387 St. Paul Street, Montreal.

MORLAND, WATSON & CO., General Agents for Canada.

FRED. COLE, Secretary.

CAPITAL £2,500,000 STERLING.

LIFE DEPARTMENT.

The LIFE FUNDS are entirely separate, and are invested in the names of special Trustees.

ECONOMY OF MANAGEMENT guaranteed by a clause in the Deed of Association.

80 PER CENT. OF PROFITS divided among participating Policy-holders.

BONUS declared to 1867 averaged £2 2s. per cent., equalling a cash return of about every THIRD year's Premium.

FIRE DEPARTMENT.

Assurances granted on Dwelling-houses and their contents, as well as on General Mercantile Property, Manufactories, &c.

W. M. WESTMACOTT, Agent for Toronto.

Agents in the principal Cities, Towns and Villages in Canada.

Insurance.

Briton Medical and General Life Association,
with which is united the
BRITANNIA LIFE ASSURANCE COMPANY.
Capital and Invested Funds.....£750,000 Sterling.
ANNUAL INCOME, £220,000 STG.:
Yearly increasing at the rate of £25,000 Sterling.

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

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

25 TORONTO AGENCY, 5 KING ST. WEST.
Oct 17-9-lyr JAMES FRASER, Agent.

FIRE AND MARINE ASSURANCE.

The British America ASSURANCE COMPANY.

HEAD OFFICE:
CORNER OF CHURCH AND COURT STREETS.
TORONTO.

BOARD OF DIRECTORS:

Hon. G. W. Allan, M.L.C.	A. Joseph, Esq.
George J. Boyd, Esq.	Peter Paterson, Esq.
Hon. W. Cayley,	G. P. Ridout, Esq.
Peleg Howland, Esq.	E. H. Rutherford, Esq.
Thomas C. Street, Esq.	
Governor:	
GEORGE PERCIVAL RIDOUT, Esq.	
Deputy Governor:	
PETER PATERSON, Esq.	

Fire Inspector: E. ROBY O'BRIEN.
Marine Inspector: CAPT. R. COURNEEN.
Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.
Agencies established in the principal cities, towns, and ports of shipment throughout the Province.
THOS. WM. BIRCHALL,
23-ly Manager.

Canada Farmers' Mutual Insurance Company.
HEAD OFFICE, HAMILTON, ONTARIO.

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

RICHARD P. STREET,
Secretary and Treasurer. 26

HOME DISTRICT Mutual Fire Insurance Company.

Office—North-West Cor. Yonge & Adelaide Streets, TORONTO.—(UP STAIRS.)

INSURES Dwelling Houses, Stores, Warehouse, Merchandise, Furniture, &c.
PRESIDENT—The Hon. J. McMURRICH.
VICE-PRESIDENT—JOHN BURNS, Esq.
JOHN RAINS, Secretary.
AGENTS:—DAVID WRIGHT, Esq., Hamilton; FRANCIS STEVENS, Esq., Barrie; Messrs. GIBBS & BRO., Oshawa.
8-ly

THE PRINCE EDWARD COUNTY Mutual Fire Insurance Company.

HEAD OFFICE, PICTON, ONTARIO.
President, L. B. STINSON; Vice-President, WM. DELONG.
Directors: W. A. Richards, James Johnson, James Cavan, D. W. Hutton, H. A. McPaul.—Secretary, John Twigg; Treasurer, David Barker; John Howell, Inspector of Losses and Agencies; Solicitor, R. J. Fitzgerald.

THIS Company is established upon strictly Mutual principles, insuring farming and isolated property, (not hazardous,) in Townships only, and offers great advantages to insurers, at low rates for five years, without the expense of a renewal.
Picton, June 1st, 1868. 9-ly

Insurance.

Reliance Mutual Life Assurance Society
OF LONDON, ENGLAND. Established 1840.

Head Office for the Dominion of Canada:
131 ST. JAMES STREET, MONTREAL.
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; George Winks, Esq.; W. H. Hingston, Esq., M.D., L.R.C.S.

Parties intending to assure their lives, are invited to peruse the Society's prospectus, which embraces several entirely new and interesting features in Life Assurance. Copies can be had on application at the Head Office, or at any of the Agencies.
JAS. GRANT, Resident Secretary.
Agents wanted in unrepresented districts. 43-ly

The Gore District Mutual Fire Insurance Company

GRANTS INSURANCES on all description of Property against Loss or Damage by FIRE. It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.

THOS. M. SIMONS,
Secretary & Treasurer.
ROBT. McLEAN,
Inspector of Agencies.
Galt, 25th Nov., 1868. 15-ly

Canada Life Assurance Company.
ESTABLISHED 1847.

THE RECENT FAILURES

OF TWO OF THE LARGEST ENGLISH ASSURANCE OFFICES, naturally causing much anxiety in the minds of Assurers in all Companies, the Directors of the

CANADA LIFE have published a Report, and net valuation, of all its policy and annuity obligations, by an Actuary totally unconnected with it, the Hon. ELIZUR WRIGHT, of Boston, late Insurance Commissioner for the State of Massachusetts.

It is believed that such a voluntary submission of the Company's position to an eminent and entirely independent Actuary of the Hon. ELIZUR WRIGHT's well known high character, and professional skill, will add to that public satisfaction and confidence which the Canada Life Company enjoys.

Copies of Mr. WRIGHT's Report may be had at the Head Office, or at any of the Agencies throughout the Dominion. Persons who may be assured in the Companies whose condition is unsatisfactory, desiring to join the Canada Life, will be dealt with upon such terms as are reasonable and fair.

HEAD OFFICE, IN HAMILTON, ONT.
A. G. RAMSAY, Manager.
Agent in Toronto, E. BRADBURNE, Esq.,
May 25. 1y Toronto 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 STG.
CANADA BRANCH OFFICE—Exchange Buildings, Montreal.
Resident Secretary and General Agent,
A. MACKENZIE FORBES,
13 St. Sacrament St. Merchants' Exchange, Montreal.
WM. ROWLAND, Agent, Toronto 1-ly

THE AGRICULTURAL Mutual Assurance Association of Canada.

HEAD OFFICE..... LONDON, ONT.
A purely Farmers' Company. Licensed by the Government of Canada.

Capital, 1st January, 1850..... \$230,193 82
Cash and Cash Items, over..... \$86,000 00
No. of Policies in force..... 30,892 00

THIS Company insures nothing more dangerous than Farm property. Its rates are as low as any well-established Company in the Dominion, and lower than those of a great many. It is largely patronised, and continues to grow in public favor.
For Insurance, apply to any of the Agents or address the Secretary, London, Ontario.

Insurance.

The Waterloo County Mutual Fire Insurance Company.

HEAD OFFICE: WATERLOO, ONTARIO.
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. M. SPRINGER, M.M.P., Pres.
J. HUGHES, Inspector. 15-yr

Lancashire Insurance Company.
CAPITAL..... £2,000,000 Sterling

FIRE RISKS
Taken at reasonable rates of premium, and ALL LOSSES SETTLED PROMPTLY,
By the undersigned, without reference elsewhere
S. C. BUNCAÏ-CLARK & CO.,
General Agents for Ontario,
25-ly. N. W. Cor. of King & Church Sts., TORONTO

Western Assurance Company.
INCORPORATED 1851.

CAPITAL, \$400,000.
EIRE AND MARINE.
HEAD OFFICE..... TORONTO, ONTARIO
DIRECTORS.

Hon. JNO. McMURRICH, President.
CHARLES MAGRATH, Vice-President.
A. M. SMITH, Esq. JOHN FISKEN, Esq.
ROBERT BEATY, Esq. ALEX. MANNING, Esq.
JAMES MICHIE, Esq. N. BARNHART, Esq.
R. J. DALLAS, Esq.
B. HALDAN, Secretary.
J. MAUGHAN, Jr., Assistant Secretary.
WM. BLIGHT, Fire Inspector.
CAPT. G. T. DOUGLAS, Marine Inspector.
JAMES PRINGLE, General Agent.

Insurances effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.
On Hull, Cargo and Freight against the perils of Inland Navigation.
On Cargo Risks with the Maritime Provinces by sail or steam
On Cargoes by steamers to and from British Ports.

The Victoria Mutual FIRE INSURANCE COMPANY OF CANADA.

Insures only Non-Hazardous Property, at Low Rates.
BUSINESS STRICTLY MUTUAL.
GEORGE H. MILLS, President.
W. D. BOOKER, Secretary.

HEAD OFFICE..... HAMILTON, ONTARIO
aug 15-lyr

North British and Mercantile Insurance Company.

Established 1809.
HEAD OFFICE, CANADA MONTREAL.

TORONTO BRANCH:
LOCAL OFFICES, Nos. 4 & 6 WELLINGTON STREET.
Fire Department, R. N. GOOCH, Agent.
Life Department, H. L. HIME, Agent.

Imperial Fire Insurance Company
OF LONDON.

No. 1 OLD BROAD STREET, AND 16 PALL MALL.
ESTABLISHED 1803.

Canada General Agency,
RINTOUL BROS.,
24 St. Sacrament Street.
JAMES E. SMITH, Agent.
Toronto, Corner Church and Colborne Streets.

PUBLISHED AT THE OFFICE OF THE MONETARY TIMES, No. 60 CHURCH STREET.
PRINTED AT THE DAILY TELEGRAPH PUBLISHING HOUSE, BAY STREET, CORNER OF KING