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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 3.—No. 16.

MONTREAL, FRIDAY, DEC. 1, 1876.

{ SUBSCRIPTION
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INCORPORATED BY ACT OF PARLIAMENT, 1856.

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 Nova Scotia—Halifax Banking Company and its Branches.
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 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

MERCHANTS' BANK

OF CANADA.

NOTICE IS HEREBY GIVEN THAT A

Dividend of THREE and ONE-HALF per cent.

Upon the Capital Stock of this Institution for the current half-year has been this day declared, and that the same will be due and payable at the Bank and its Branches and Agencies, on and after

TUESDAY, THE SECOND DAY OF JANUARY, next.

The Transfer Book will be closed from the 15th to the 31st December next, both days inclusive.

By order of the Board,

JACKSON RAE,
 General Manager.

Montreal, 24th November, 1876.

LA BANQUE DU PEUPLE.

Capital \$2,000,000.

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City & District Savings Bank.

Head Office, 176 St. James Street,

Open Daily from 10 to 3. Capital, \$2,000,000

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 Vice-President, SIR FRANCIS HINCKS.
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 No. 448 St. Joseph Street, H. BARBEAU.
 Point St. Charles, Corner Wellington
 and St. Etienne Streets, WM. DALY.
 The Branches will be open daily from 10 to 3 and from 6 to 8 p.m.

INTEREST ALLOWED FOR DEPOSITS

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The Chartered Banks.

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- Ayr, Newmarket.
- Berlin, New Hamburg.
- Belleville, Seaforth.
- Chatham, St. Catharines.
- Clinton, Sherbrooke.
- Galt, Wingham.
- Hamilton, Woodstock.
- Norwick, Woodstock.

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 Do, Yonge street.

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- National Bank (Ireland,) and branches.
- Ulster Banking Company, Belfast.
- Smithers & Watson, New York.
- National Park Bank, New York.
- Bank of the Republic, New York.
- Kidder, Peabody & Co., Boston.
- Farmers' and Mechanics' Bank, Buffalo.
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Interest allowed on Deposits, according to arrangement.
 Letters of Credit granted on England, Ireland and Scotland, and on China, Japan and West India.

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Bank of Commerce.

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,800,000

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Are comfort, durability and convenience.
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"We have received from the manufacturer, Daniel
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beauty, but not more exquisite to the eye is the finish
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As usual JOB LINES a Speciality.

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SPOOL COTTON,

HAS THE HIGHEST TESTIMONIALS
IN THE MARKET.The following Sewing Machine Companies recom-
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COTTON THREAD ONLY with their Machines.

WHEELER & WILSON Manuf'g Co.

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POTS.**WALTER WILSON & CO.,**

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**KERR & CO'S SEWING COTTON**IS THE BEST.—Sample Dozens and price list can
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Pig Iron, Galvanized & Black Sheet
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Lime,

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Wheelbarrows for Excavators,

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&c., &c., &c., &c.

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Teas, Coffees, Spices, Fruits, Sugars,
Grocery Staples.**PROVISIONS AND PRODUCE,**

FISH AND OILS,

Coal, Iron, Tin, Salt, &c.

Mercantile Summary.

— The Consolidated Bank is about to estab-
lish a branch at Wingham, Ont.— The streets of Montreal, although not so
navigable as last week, are much more comfort-
able to pedestrians.— Mr. J. Richards, tailor, St. Peter Street, has
received \$400 from the Insurance Companies,
being the amount of damage caused by the late
fire.— Trains on the Montreal, Ottawa & Western
Railway will probably be running to Grenville
before the 1st January.— The Quebec and Montreal boats have
stopped running for the season.—The local
Government has decided to rebuild the Court
House in Quebec city, and will ask a vote for
that purpose.—The Ottawa lumber barges
are being laid up for the season.— The Quebec Corporation have greatly
improved the steps leading down Mountain
Hill.—Fifty-two thousand sovereigns have
been shipped from England for Canada.— Still further shipments of cigars have been
made from Brantford to England.—An agency
of the Consolidated Bank of Canada has been
opened in Hamburg, under the management of
Mr. Hamilton, formerly of Toronto.— Reports from Hull, Quebec, say that mer-
chants, farmers, laborers and boarding house
keepers are crying out for money, and no money
can be had from the railroad contractors there.
If promises would pay their bills it would be
all right as they are very liberal with them.
There is a great deal of discontent showing
itself at the way all parties have been treated
in regard to money matters by the contractors.— T. S. Whitman, Esq., has resigned the agen-
cy of the Union Bank at Annapolis, in order, it
is said, to take the management of the Bank of
Nova Scotia, which has decided to open an agen-
cy at that place.— The Mechanics' Bank of this city have
entered a suit in the Superior Court against
James A. Currie, carpenter and builder, for
\$23,300, the amount defendant was allowed to
overdraw last year before the difficulties of the
institution took place, and which was one of
the causes which led to the suspension of the
concern.

Leading Wholesale Trade of Montreal.

JOHN TAYLOR & BRO.
16 ST. JOHN STREET,
OFFER FOR SALE

American Boiler Iron & Tubes
WROUGHT STEAM PIPE & FITTINGS,
CAST IRON WATER AND GAS PIPE,
RUBBER-COATED TUBING.

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GEORGE BRUSH,
24 to 34 King and Queen Streets, Montreal,
EAGLE FOUNDRY,

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

Sole maker in the Dominion of
Blake's Patent Stone and Ore Breaker,
with Patented Improvements.

AGENT FOR PROVINCE OF QUEBEC OF

WATERS' PERFECT ENGINE GOVERNOR.

— It may not be generally known that the Metropolitan Plate Glass Insurance Company of New York, represented in this city by Mr. R. J. Lonsdale, a gentleman long and favorably known in insurance circles here, is the only institution of the kind recognized by the authorities in Ottawa as doing business in Canada. The article on another page will be read with interest by those who possess the luxury of plate glass windows which, notwithstanding their strength, are not by any means free from accidents.

— At an auction sale of insurance shares in London, recently, ten £100 shares in the Imperial Fire Office (£25 paid) brought an average of £111 14s; fifty £25 shares in the London and Southwark Insurance Company (£8 paid) brought £3 10s. per share, and sixteen shares in the London and Lancashire Fire Insurance Company (£2 10s paid) were sold at par.

— We notice that a writ of attachment has been issued against E. B. Eddy, the well-known lumberman of Hull. His affairs have been in a state of uncertainty since the summer of '73, since which time various efforts have been made to effect a settlement satisfactory to all concerned, but without any good results. A meeting is called for the nineteenth of December.

— The stock of L. N. Henault, dry goods, Quebec, whose somewhat discredited failure was the cause of much unfavorable comment of late, has been sold to F. Simard at 70 cents on the dollar. Mr. Henault's creditors are not disposed to grant him any settlement.

— R. J. Duckett, who compromised in the dry goods business in this city about eighteen months ago, and who has since been doing a bankrupt stock business at Joliette and Sorel, assigned at the latter named place.

— Colpron & Frère, general merchants, of St. Isidore, a firm who have stood well in the

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GREENE & SONS,
ESTABLISHED 1832.
HATS, CAPS, FURS,
BUFFALO ROBES.

LADIES' FURS, SCOTCH CAPS,
GENTS' FURS, CLOTH CAPS,
CHILDREN'S FURS, FUR TRIMMINGS,
GLOVES, MITTS, MOCCASINS.

A Large and Complete Assortment.

TERMS LIBERAL.

GREENE & SONS,
517, 519, 521, 523, and 525 ST. PAUL STREET,
MONTREAL.

past, but who of late have been much pressed and seeking frequent renewals, find themselves unable to continue without some general indulgence from creditors, and have called a meeting for the purpose of submitting their affairs to this end.

— An American exchange says:—A great number of processes for imitating butter have been patented, but the product was in most instances apt soon to get rancid, or too unlike the genuine article to sell readily. A new and better mode is said to have been devised. Fat is thoroughly pressed, forced through a fine sieve, melted, and allowed to settle. The clear oil is then drained off, cooled, and churned with sour milk, annatto, and bicarbonate of soda, thus acquiring a flavor and odor of butter. It is, lastly, worked and packed in the usual way. The substance really possesses all the qualities of butter and is wholesome; but a drawback for the manufacture is that it also costs about as much.

— Messrs. E. Hudon, Fils & Co., wholesale dry goods merchants, have assigned. Their troubles commenced some eight or nine years ago through the failure of J. G. Tranchemontagne, of Berthier, a heavy operator in grain, in whom they were largely interested. The loss thus incurred crippled them somewhat. Later on the junior member of the firm engaged in real estate speculations, which did not result favorably, and he had to assign individually, and withdraw from the business. Finding themselves unable to meet maturing engagements they called their creditors together last January, at which time they obtained an extension of 6, 12, 18 and 24 months. This arrangement they have apparently, been unable to carry out, and, on a writ of attachment having been issued on Tuesday, they assigned. Meeting, 26th December.

— The estate of Messrs. Bond Bros. has, w

understand, been placed in liquidation, and Mr. P. S. Ross has been appointed trustee, with the consent of the banks and principal creditors interested. There only remains some six or eight more to be seen, and it is expected these will also give their adherence to the proposition.

— Since September 12th over \$6,000 have been collected from liquor dealers by Government for infringements of the License Act. The number of cases for selling liquor without license has been legion, and it is expected before Spring next that over \$40,000 will be added to the Revenue by the fines of infringers.

— Mr. Duchene, chief clerk Grand Trunk freight office at Point Levis, left last week for parts unknown, taking with him some hundreds of dollars belonging to the company and the express office. The unfortunate man has left behind him a letter explaining all. The companies robbed will lose nothing, but the Citizens' Guarantee Company, in which Mr. Duchene held a policy, will have to make good the full amount.

— A private telegram from Newfoundland states that the herring fishery at Bonne Bay and Bay of Islands has proved a failure. Most of the fish caught in these bays is sold to Boston merchants. The failure, it is reported, will have the effect of strengthening the market here and in the States.

— The Grand Trunk Railway Company made an advance on freights last Friday. Flour rates are now from Toronto to Kingston, 25c; Montreal, 30c; St. Johns, Que., 40c; St. Hyacinthe, Que., 45c; Quebec, 50c. For the Maritime Provinces, St. John's and Halifax, by Portland 65c, and by Intercolonial 60c. One-half these rates are charged for grain. The Lake Marine Insurance closed yesterday, and navigation virtually at an end for this season, the railways having the carrying trade now in their

Leading Wholesale Trade of Montreal

Fall Trade, 1876.

OGILVY & CO.,

IMPORTERS OF

DRY GOODS

CORNER OF

St. Peter and St. Paul Streets,

MONTREAL.

own hands. The advance in the rates for carrying produce is likely to operate with an effect that will more than counterbalance any moderate advance in the price of grain through any cause discernible at present. The prospective railway tariffs for freights will probably receive as much consideration among Western produce dealers as the chances of war in the East.

— The total liabilities of Schultze, Reinhardt & Co., of this city, retail hatters and furriers, who lately failed, amount to \$112,964.25, distributed as follows:—The Consolidated Bank of Canada (secured), Montreal, \$45,150; La Banque du Peuple (secured), Montreal, \$14,500; The Molsons Bank, Montreal, \$6,000; Marcus & Co., London, England, \$8,377; Heinrich Lomer, Leipzig, Germany, \$3,170; Blattspiel, Stamp & Hancock, London, England, \$3,520; M. Kortosk & Co., Montreal, \$2,767; G. Reinhardt, Montreal, \$3,526.45; S. W. Beard & Co., Montreal, \$2,175; Roedger & Quarch, Leipzig, Germany, \$1,869; Westlands, Laidlaw & Co., Glasgow, Scotland, \$1,200; Anderson, Abbott & Anderson, London, England, \$1,368; Lee Bros., London, England, \$1,000; John Martin & Co., Montreal, \$1,915; Thomas May & Co., Montreal, \$752.04; Gaull Bros. & Co., Montreal, \$577.63; T. J. Claxton & Co., Montreal, \$361.32; Railway and Newspaper Advertising Co., Montreal, \$400; George Reinhardt, Montreal, \$2,814.25; Charles Reinhardt, Montreal, \$2,707.25; Aug. & C. Lutz, Brussels, \$705; Thos. Townsend & Co., London, England, \$396; J. Ellwood & Co., do, \$393; Schusmith & Kauffman, do, \$318; R. Jellyman, do, \$133.60; *Evening Star*, Montreal, \$141.80; S. Woods & Co., do, \$100.12; John McIntyre, do, \$100; Clark, Brothers & Co., New York, \$1,497; F. Boos & Brother, do, \$744.05; M. Gross, do, \$667.36; Wilhelmiding, Hoquet & Co., do, \$631.50; George Samuels, do, \$454.50; Sirret & Stafford, Buffalo \$747.30; Jackson; Rice & Vinson, Boston, \$517.

Leading Wholesale Trade of Montreal.

MORLAND, WATSON & CO.

WHOLESALE

IRON AND HARDWARE

Merchants & Manufacturers,

Saws, Axes, and Edge Tools,

SPADES and SHOVELS, LOWMAN'S PATENT,

Cut Nails, Horse Nails, Horse Shoes, Tacks, Paints, Lead Pipe, Shot, Leather and Rubber Belting, Dawson's Planes, Oils, Glass and Putty, and all descriptions of

SHELF AND HEAVY HARDWARE,

Montreal Saw Works.

Montreal Axe Works.

**CHAMBLY SHOVEL WORKS,
385 & 387 ST. PAUL ST.,
MONTREAL.**

DENOON, DRAKE & DODS,

IMPORTERS

**Oils, Colours and Window Glass,
VARNISH MANUFACTURERS. &c.**

A large assortment Belgian Sheet, Smithwick, Coloured, Stained, Obscured and Rough Plate.

Artists' Materials and French Brushes
ALWAYS IN STOCK.

Special quotations for import orders and for Plate Glass, &c.

75; Simons, Hatch & Whitten, Boston, \$255.87; C. W. Boughton & Co., Troy, \$229; A. Solmans, New York, \$372; A. L. Phillips & Co., New York, \$37; Wm. Blair, New York, \$302.50; Lutro Brothers, New York, \$224.89; C. Knox, New York, \$160; J. Gillespie & Co., Toronto, \$321.27; W. H. Storey & Co., Acton, \$183.58; and the aggregate of claims under \$100 is \$810.85.

— On the 17th inst., at Moody and Sankey's noonday meeting in Chicago, prayers were requested, among many other subjects of prayer, for "the employes and officers in the Chicago offices of the Hartford Fire and the Equitable Life Insurance Companies, these being considered two very proper objects of Christian solicitude, although we do not altogether see why.

— The exports of cotton piece goods from Great Britain to this country during the month of October were 928,400 yards, against 854,000 yards in October, 1875, and 2,248,980 yards in 1874. This not only shows lessened imports on the part of Canadian merchants, but also the growth of imports from the United States.

— Prizes ranging from \$400 to \$1,000 for the best five acre plantation of trees have been offered by the Massachusetts society for promoting agriculture. The competition is restricted to poor and worn-out land, or that unfit for other agricultural purposes, and the plantations must be made during the spring of 1877. The prizes are to be rewarded during the summer of 1887.

Leading Wholesale Trade of Montreal.

**HODGSON,
MURPHY
& SUMNER,**

(LATE FOULDS & HODGSON,)

IMPORTERS,

(Nuns' Block) 347 St. Paul Street,

MONTREAL.

SMALL WARES.	DRY GOODS.	FANCY GOODS, TOYS, &c.
Spools	Prints	Albums
Book Laces	Cottons	Balls
Soaps	Lustres	Belts
Needles	Ducks	Brochea
Pins	Drills	Brushes
Hooks and Eyes	Pests	Card Cases
Tapes	Shirts	Card Board Tex
Buttons	Sheetings	Chairs
Dorrons	Shawls	Chandeliers
Embroidery Cotton.	Hicking	Crosses
Flossello	Tweeds	Concertinas
Carpet Binding	Towels	Desk
Fish Lines	Umbrellas	Dolls
Chalk Lines	Valentines	Drums
Elastic Cord	Wineys	Ear-Rings
American Lace	Glacé	Envelopes
Rice Buttons	Ribbons	Fans
Buttons	Silks	Feather Dusters
Arm Elastics	Gloves	Flags
Brails	Canton Flannel	Foot Balls
Braces	Cloths	Jewellery
Buckles	Waterproof Tweed	Jaws Harps
Cable Cord	Colours	Knives
Carpet Binding	Crape	Lockets
Crotchet Cotton	Cartriges	Marbles
Crotchet Hooks	Dress Goods	Masks
Hair Pins	Corsets	Mirrors
Hair Oils	Collars	Neckties
Hemp	Candle Wick	Note Paper
Ink	Edgings	Box Paper
Mending Cotton	Handkerchiefs	Parian Ware
Nursery Pins	Hessian	Paint Boxes
Knitting Pins	Ballnet	Perfumery
Pens	Hosiery	Picture Frames
Pencils	Jeans	Pipes
Panel Cases	Knitting Cotton	Playing Cards
Purses	Redded Linings	Razors
Ribbon Wire	Meltons	Rings
Silk Twist	Moleskins	Satchels
Slates	Moskins	Sliver Patterns
Stay Binding	Oil Cloth	Skipling Ropes
Tatting Shuttle	Pillow Cotton	Spectacles
Thimbles	Parasols	Spoons
Tweed Linen	Russell Goods	Taps
Twine	Cotton Yarn	Yases
Wicks	Carpet Warp	Violins
Whalebone	Wadding	Work Boxes

And a large variety of other Goods.

JOHN McARTHUR & SON,

Importers of and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and Stained Enamelled Sheet Glass.

Painters and Artists Materials. Chemicals, Dye Stuffs.

Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street,

MONTREAL.

— George I. Yeager, C. E. Rollins and Bruno Weeler, of the *Chicago Herald*, were arrested recently and held to bail in the sum of \$20,000, at the suit of James W. Alexander, vice-president of the Equitable Life Insurance Company, for libel.

— Marine insurance rates on hulls from Chicago, after the 30th are two per cent. for five days, one per cent. being remitted if the vessel make a safe passage.

PROTECTIVE ENACTMENT AFFECTING LIFE POLICIES.

"An Act to consolidate and amend the law to secure to wives and children the benefit of Insurances on the lives of their husbands and parents."

This is the title of a bill introduced this session in the Quebec Legislature. As it is an Act of almost universal interest, our columns cannot be better occupied than by drawing public attention to the leading features thereof.

In the first place, it may not be inappropriate to take notice in passing of the question of constitutionality in connection therewith, as some doubt has been expressed on this score by some of the Insurance fraternity, but that can be very easily removed. The Act has no direct bearing upon Insurance Companies, as has the obnoxious License Act of the Quebec Legislature—the constitutionality of which is at present being tested in the courts; but upon the disposition of the money or property secured or realized under Life Insurance policies, and, as such, it comes under Provincial Jurisdiction as per "The British North American Act, 1867," sections 92, item 13, "property and civil rights in the Province."

The object of the Act is to secure to wives and children the benefit of insurances upon the lives of their husbands and parents *against the claim of creditors in case of insolvency.*

The original act was passed by the Canadian Parliament in 1865, and the framer thereof is deserving of much credit for the boon thereby conferred on the public; but Rome was not built in a day, no more could such an important act be perfected at once, and it is almost needless to say that this act in particular was very imperfect. The defects were so far rectified by the Legislature of Quebec, Vic. 32, cap. 39, and Vic. 33, cap. 21; but many contingencies still remained unprovided for, and it will now be our aim to point out the chief of these, and to show how they have been provided for under the new bill.

As indicated by the title, the former acts will be abrogated entirely, and the whole will be consolidated into one complete act. Mr. Wurtele, the framer of the bill, has acted very wisely in adopting this course, in place of tinkering up the old acts. Indeed he appears to have treated the whole subject in a masterly and exhaustive manner.

The first amendment in order to be noticed is the extension of the benefits of the act to women who may be in business and who desire to make a provision for their children. They, it must be admitted,

are no less entitled to it than men, but in the former acts although the word "parents" is made use of in the titles yet throughout the act reference is made to males only. Inferentially perhaps females might be supposed to be included, but it is extremely doubtful if such a construction could be sustained.

Under the former acts questions frequently arose as to whether endowment policies or limited payment policies came under the scope thereof, nothing definite being mentioned with reference thereto. It is now provided that endowment policies issued for the benefit of wife and children only (whether the endowment period be survived or not) shall be fully protected, but endowments payable to the wife or children in the event of previous death only, and to the party whose life is insured, in the event of the endowment period being survived, shall become the property of the estate should the policy mature within one year from the date of the person's becoming insolvent. This is a very important and very wise provision, as it leaves a person, while solvent, quite unfettered as to the kind of policy he may choose, while, if the amount insured should ultimately come to himself under the circumstances mentioned, it becomes the property of the estate. It is likewise provided in case of ordinary policies reverting, by the predecease of the beneficiaries, to the insured, that they shall in like manner become the property of the creditors. And in order to guard against persons while verging on insolvency taking advantage of their creditors by effecting an ordinary or endowment insurance by a single payment or by payments extending over less than ten years, it is provided that such policies shall not be protected, should the person become insolvent within two years from the date of effecting the insurance.

The original act set forth that "It shall be lawful within one year after the passing of this act, for any person by writing endorsed upon or attached to any policy of insurance on his life which may have been effected before the passing of this act to declare such policy to be for the benefit of his wife and children" etc., and by the amendment, Vic. 32, cap. 39, the limitation of one year was removed, and such policies, *i. e., policies issued before the passing of the act of 1865*, could be so endorsed "at any time." This was very good, so far as it went, but it falls very far short of the mark, and it has left a large number of policies issued since 1865 wholly unprovided for. For, while it was quite competent at any time to take out new policies directly in favor of wife and

children, yet it was not competent for policies taken out since that date, which were not at once issued in favor of wife and children, to be afterwards brought under the operation of the act, and many unmarried men, hundreds or thousands perhaps, have taken out policies since 1865, and afterwards, upon being married, have endorsed them over in favor of wife and family, under the impression that the amendment under Vic. 32, Cap. 39, covered such cases; but this is a mistake, and it might not be discovered till too late, that such policies are not secured from the claims of creditors. The present act rectifies this defect, and at same time its action is made retrospective, in order to bring the cases referred to within its scope.

Under the amending Act, Vic. 33, Cap. 21, Sec. 1, it is provided that "It shall be lawful for a party who has effected such assurance, or may make such declaration as aforesaid, at any time or times thereafter, or by any deed or writing notified to the company, or by his last will and testament, to revoke the direction as to any one or more of the parties originally intended to be benefited, and to declare in the manner above mentioned that such policy shall be for the benefit of one or more of the parties originally named, to the exclusion of the other or others of them, and the insurance moneys shall be payable to or for the benefit of the parties so named in such writing, or will, instead of as originally intended." This also stops short of the mark, in so far that it does not admit of the benefits being extended beyond any of the parties originally named, whereas circumstances may frequently arise under which it becomes necessary to exclude all of those originally intended to be benefited, and to transfer the benefits to other members of the family. For example, a parent, say a widower, may have originally specified two of his children, whom, at the time, he considered stood most in need of pecuniary aid in case of his death; after the lapse of years, however, and owing to change of circumstances, other members of the family (perhaps unborn at the time of the original allocation) may stand in greater need. But, unfortunately, while he can exclude either of the two originally named, and transfer the whole benefit to the other, it is not competent for him to substitute any of the other members of the family or his second wife, should he be again married, in place of the one excluded, or to the exclusion of both, if need be. This has been so rectified under the new bill that a person may at any time alter or revoke by

will, or otherwise, the destination of the amount insured in as unrestricted a manner as he can dispose of any other of his goods and chattels, so long as it is kept within the family circle, while at the same time it remains under the protection of the Act.

There are several other amendments of minor importance, but the defects of the existing acts have been sufficiently demonstrated to prove the necessity for entire reconstruction.

EASY LESSONS ON POLITICAL ECONOMY.

X.—Credit. (Continued.)

On the continent of Europe, the notion that credit would, if properly organized, enable the laborer to dispense with the aid of the capitalist, in the work of production, is so prevalent as to present itself to continental statesmen as a powerful disturber of the relations of capital to labor. There is but one place in which this fallacy is thoroughly analyzed. When the revolution of 1848 broke out in France, some very impracticable theories were broached touching what were termed "the rights of labor." Amongst others, M. Proudhon, made use of the considerable authority he then had amongst the workmen of Paris to urge upon the new Government the propriety of providing these workmen with capital, in order to free them, as he said, from the tyrannical control of the masters, and to enable them to work on their own account. M. Frederick Bastiat, one of the ablest economists France has produced, entered into a public controversy with M. Proudhon, and endeavored to convince him of the fallacy of his assumption that the Government possessed the power attributed to it. He did not proceed with M. Proudhon. But he left on record, in his correspondence with M. Proudhon, which has been published among the works of M. Bastiat, under the title "Gratuité du Credit," a very complete view of both sides of the question thus raised, and, generally, of the error to which reference has been made. Nor is it only in France that such theories are advanced. Not many years ago, there appeared in a Liverpool newspaper several communications from a correspondent, who evidently wrote much in earnest, proposing for adoption in that city, as the basis of some municipal improvement, a scheme founded on the same fallacy. It was professedly based on facts which had come within the writer's knowledge. The facts stated were that in one of the Channel Islands a market house was wanted, and that one was built in this manner:—The local government issued promissory

notes for the amount of capital required to complete the building, and, when it was completed, the shops or stalls were let at rents. Then, as fast as the rents were received, their amount was employed in paying the notes thus issued, which, when withdrawn, were destroyed. And in this way it was assured that the market house was obtained without its costing anything to anybody. Now we see nothing in this statement which is not perfectly credible. But, as will be perceived, it does not justify the assumption that capital was dispensed with. It is certain that the land, the labor, and the materials, bought with the notes, and thus employed, must have been withdrawn from all other use, and must have been replaced, in the hands of those who supplied them, with something more valuable than mere paper. The process, in short, was this: A given sum in coin was, gradually, in the course (say) of one or two years, withdrawn from circulation, and, being replaced by "promises to pay" satisfactory to the community, was converted into a building. The coin, in the first instance, had belonged to the community; and so did the building, afterwards. Then the surplus rents of the building, beyond the cost of its maintenance, being used in the payment of the notes, these were gradually withdrawn. After that, the rents of the building, if any, became, we must suppose, applicable to the public service, in some other form.

Here, however, there is nothing new, for we constantly see capital replaced by the income derived from its use. It is well known that a sum of money lent at five per cent. compound interest, an adequate security, will double itself in less than fifteen years. If you can borrow money without interest—as was done in this case, by constituting a paper currency for gold—and can so invest it, you may, at the end of fifteen years, return the whole sum borrowed and keep for yourself an equal sum. But there would be in this no creation of capital. But you then do only what is done every day, and has been done, in effect, ever since capital first came into existence; which existed as long ago as when men first began to raise themselves permanently above the condition of mere savages.

Thus far we have considered forms of recorded credit only as means of transferring readily, rapidly, and safely, from hand to hand, the various forms of floating capital already in use, and in alliance with which the industry of the country is actually employed. But there is another hardly less important office, for these various forms of credit, which we must

not pass without notice. They also provide channels through which new capital, with like facility, is brought into the market. We have seen that as all the capital we now possess came originally of saving so every addition made to this capital has precisely the same source. Now all savings, at first, are small. As the largest rivers may always be traced up to the confluence of others, of less volume, and these to brooks, and so up to the tiniest mountain rills, so the large amount of additional capital annually placed at the service of the agriculture, mines, manufactures, and commerce of this country is all derived from savings, from earnings and profits, put by instead of being spent; and for the most part is poured into the common fund, from time to time, in small sums. If you observe, with any degree of care, how these contributions are made, you will find that the vehicle employed is almost invariably some one of the common forms of credit. This is particularly the case in England; few of those who make these savings can themselves find for them profitable employment. But some one of the various forms of credit will always supply means by which they may be rapidly conveyed, not only in active employment, but very generally into that specific form of employment which for the time being most requires such aid. New capital is thus brought into the market, and all capital, when disengaged from specific employment, is distributed under the direction of those who serve society by making such distribution their especial business. This, however, belongs to the province of the banker, which must be treated separately hereafter.

BUTTER AND CHEESE.

Since the close of navigation the usual quiet period has set in. The stock of fine butter held over is not large, and shippers are doing little or nothing at the moment. During the week there have been a few transactions where special orders were filled at 25 and 26 for Townships, and 23 to 24 for choice fall Morrisburgh. Good Western is moved with more difficulty at 21 to 22 cents.

Now that the cheese factories are closed up and deliveries are completed, the stock is pretty well ascertained; that it is light is beyond question, both in Canada and the United States. English operators have slowly got awake, and have been indulging in the philanthropic desire we alluded to in our market report of the 17th to relieve Canadian and American holders of stock, but holders "don't see it in that light."

The public cable to-day is 68s. per cwt. September cheese is held here at 13½c., with no desire to force sales.

THE MOLSONS BANK EMBEZZLEMENT CASE.

Some of the "outside parties" referred to in our stock and money article of the 17th ult. as operating in Montreal Telegraph stock have come to a worse end than the brokers. A young man named Arthur B. Glass—son of the Montreal manager of the Bradstreet Commercial Agency—who occupied the position of receiving teller in the Molsons Bank here, had been dabbling in Montreal Telegraph stock for some months, using his own savings at first, but this having been all exhausted, he helped himself by degrees to the funds of the Bank in the hope that he might recover his lost ground and replace them in time. The late break in Telegraph dashed all his hopes of covering his dishonesty, and he was, it is said, about to make a grand haul and leave for the United States, where he would be secure, in the present state of our commercial relations with that country. This was deemed necessary on his part as he was about to be transferred to another position in the Bank in a few days. The assistant accountant, Mr. Thomas J. Joy, formerly agent of the Bank at Owen Sound, is said to have had some knowledge of Glass' doings for some time, and expecting that a serious defalcation would take place, exposed the whole affair to his brother-in-law, Mr. Withers, while lying sick at his home in Lachine, who communicated enough to Mr. F. Wolferstan Thomas, the cashier of the Bank, to set him on the *qui vive* for Glass' movements. The latter was accordingly arrested on Wednesday night and is now in jail, moralizing doubtless on the uncertainty of "bull and bear" operations and much more repentant than if he had escaped to that paradise of embezzlers, the Fifth Avenue Hotel, New York, with the further meditated haul of \$35,000 in his pocket. Mr. Joy's illness was said to have been caused by remorse for having been in connivance in the matter, and in such immediate danger of discovery; as, had it not been for the recent unexpected collapse in stocks, the operations of officers occupying such positions in the Bank might have gone on for a twelvemonth without fear of discovery. Of the entire defalcation of nearly \$15,000, the Bank loses only about \$1,000, the Canada Guarantee Company being security on each for \$6,000, and there being some margins left in the hands of J. P. Withers & Co. of the open Stock Exchange who with Gordon & Lindsay of this city, were the brokers into whose hands Glass had committed himself in his efforts to gamble with the property of his employers. As is usual in gambling operations Mr. Glass' ventures were for a time successful. Further developments will reveal whether Mr. Joy, for whom much sympathy is felt, had any direct part in the operations, which have irrevocably ruined the prospects of one at least of the parties concerned.

Germany is about to enter into negotiations with France, for the conclusion of a new treaty of commerce. Germany proposes to stipulate for the discontinuance of the system of bounties on exported goods granted by the French Government, and, if this should be refused, it is resolved to retaliate by maintaining a duty upon iron specially against France.

WESTERN AFFAIRS.

(From our Toronto Correspondent.)

Toronto, Nov. 30, 1876.

An insurance case, which occupied all last week, has been going on in the Assize Court here, that of the Royal Canadian Insurance Company against J. A. McIntosh et al. Mr. McIntosh and his sureties were sued for \$959.36—short remitted by McIntosh, but raised a question of legality under the bond as the words "of Canada" had not been erased therefrom upon their signing it. The notary, instead of drawing up a formal bond, used one of the Isolated Risk Company of Canada's forms, merely altering the wording to suit himself. McIntosh made oath that from date of his appointment, (November, 1874) to April or May 1875, he had never made or rendered any account current, but that his predecessor had done so without his knowledge, consequently he was not responsible. However, the witnesses from Montreal produced accounts, proving everything contrary to his evidence, the consequence being that the counsel for the defence threw up the case as far as amount sued for was concerned, but reserved the liability under the bond of the defendants' sureties for future argument. Judgment has not as yet been delivered.

— Mr. William C. Richardson, of the firm of Armstrong & Richardson, boot and shoe manufacturers, has "taken to his heels," but first provided himself with a suitable stock of winter clothing, which he obtained from over-confiding tailors on credit.

— Mr. Jeffery Hale, accountant in the Guelph branch of the Bank of Commerce, has been promoted to the management of the Strathroy branch of the same bank—He will be succeeded in Guelph by Mr. Hankey, at present assistant accountant in the Montreal branch.

— Messrs. Hamilton & Son have commenced to rebuild their foundry, lately destroyed by fire. The work will be pushed on as much as possible, as the firm have large contracts in iron pipe to fulfil. The people of Niagara are offering them a bonus to move over there.

— The following shows the quantity of flour and grain in store at the wharves in this city on the 27th of November, and also the totals on the other dates specified:—

	Flour, bbls.	Fall Wheat, bus.	Spring Wheat, bus.	Barley, bus.
Nov. 27, 1876...	3,373	32,601	82,689	481,008
Nov. 20, 1876...	1,830	97,015	104,578	537,678
Nov. 29, 1875...	5,884	110,284	107,224	66,414
Nov. 30, 1874...	5,686	18,510	20,249	55,755

— One of our western papers informs us that: The men hunting up people who have not registered their partnerships lately visited Ailsa Craig, and served writs on no less than four firms in the village. As the penalty is \$200 in each case, they expect to make in Ailsa Craig alone \$400, they receiving the half of the penalty. Business men in other towns ought to take warning.

— Complaints are being made in Dundas by those who had money in the post office savings bank, at the time of the defalcation of the late postmaster, and who as yet have been unable to obtain a settlement of their claims. Immediate attention should be given to this matter by the proper authorities.

— The market to-day is inactive in conse-

quence of absence of United States reports, it being Thanksgiving Day on the other side. Flour is scarce and firm, with buyers of Extra at \$5.35, and of Spring Extra at \$4.90 to 4.95. Wheat quiet but firm; car of old Fall sold by sample at \$1.20; No. 2 Spring brought \$1.14 and \$1.15 last night. Oats weak; Canadian sold at 43c. on track, but more offering at same figure. Barley very dull, three cars No. 1 inspected sold at 79c. f.o.c. Peas nominally unchanged, car to arrive sold at 62½c.

NEW YORK AFFAIRS.

(From our own Correspondent.)

New York, Nov. 29, 1876.

The political situation remains substantially the same as last week, but the excitement is gradually decreasing. The question that has arisen on this subject has, undoubtedly, had a depressing influence among business circles, but the greater number of our merchants look on the bright side for the future. Grain and provision merchants have little faith in a European war, as prices still continue firm, and as war gets more expensive year by year, it is thought that the debts of various nations are quite large enough at present.

— One steamer from London last week brought more than a million and a quarter of dollars and, since the present movement commenced, the amount we have received reaches about \$7,000,000.

— Many gentlemen who had money in pools at Morrissey's on the election have withdrawn their stakes, both sides consenting. Those who still hold on, will probably have to wait until after the meeting of the electoral college.

— The returns of the Agricultural Bureau for Exports of wheat and flour from this city to Liverpool and the continent for the week ending the 25th ult., reduced to bushels of wheat were equal to about 40,000 bushels a day, or of wheat alone, 3,000 bushels, and this, too, when the wheat crop of the world is said to be generally short, and the old world on the eve of a protracted war. How long, it is asked, will New York take, at this rate, to get rid of her surplus stocks, and at the rate of about 60,000 bushels receipts daily!

— The dry goods market has been dull during the week, and the season is now too far advanced to look for any special activity in either the package or jobbing trade. In the jobbing business large buyers seem to be holding off until matters are more settled.

— The following shows the exports, exclusive of specie, from this port, for the week ending November 21, and since the 1st of January:—

	1874.	1875.	1876.
For the week ...	\$8,991,057	\$5,519,647	\$5,872,740
Previous	256,158,088	222,710,482	235,650,721
Since Jan. 1.	\$260,149,145	\$228,230,129	\$241,523,461

— The cotton market must necessarily remain in a very unsettled state so long as European matters continue so uncertain, although the turn of the market has again been favorable to the selling interest, and values are somewhat higher all around, chiefly on the influence of the foreign advices.

— The wool trade shows great irregularity—at one time quite brisk, and the demand then falling off again. The accumulation of foreign grades on hand is moderate, not only here, but

at all other markets, and the advices from abroad concur.

— Prints have shown a slight improvement, especially for dark fancy prints.

— Dress goods have been comparatively slow in agents' hands, and shawls have continued dull in the hands of both agents and jobbers.

— Hardware dealers seem to think they are doing about as much business as can be expected for the season, and the tone of the market is, on the whole, steady.

— Yesterday gold opened at 109, steadily declining to 108½. On gold loans the rates were 2½ to 4 per cent. for carrying. It is estimated that fully \$5,000,000 specie shipped from Europe to New York is now on its way here.

— The exports of domestic products for the week amounted to \$6,133,047.

— The recent increased demand for grain and petroleum in European markets has caused considerable movement in those commodities in this country, and Western shippers have been actively engaged in sending the first-named product to the sea-board. The trunk lines of railroad have had their full share of the business, and, so far as New York is concerned, there has, as yet, been no difficulty encountered in the way of obtaining transportation facilities. Operators forwarding their grain by the Pennsylvania Railroad and its connections, however, do not seem to have fared so well as those who have sent their grain forward by the other lines, as there has been, it is said, a great scarcity of cars along the whole route. The shippers complained bitterly of the delays experienced, and alleged that Col. Scott, the President of the Pennsylvania Road, had caused the whole trouble. They said he had purposely withheld the cars, hoping soon to come to some agreement with the managers of the other trunk lines by which the rates of freight might be raised. Becoming convinced that he could not accomplish his purpose, he yielded to the demands for transportation, and a few days ago began sending empty cars westward at the rate of from 2,000 to 2,500 per day, against 1,300 to 1,400 coming east. Although the large shipments of grain and petroleum coming to this port have not overburdened the railroads, there has been considerable difficulty experienced among the merchants in procuring sufficient freight room, all the available piers being occupied by vessels taking in these products while many others are lying in the bay, awaiting an opportunity to load.

— The exports during last week of cotton goods from this port to foreign markets reached 713 packages, the most important lots of which were shipped as follows: 260 packages to Great Britain, 95 to Hayti, 85 to Venezuela, 86 to Germany, 82 to New Granada, 60 to the British North American colonies, 33 to the British West Indies, etc., etc. Prices for cotton goods were steadily maintained by agents, and an advance of from 7½ to 10 per cent. was made upon tickings and denims produced by the Amoskeag Manufacturing Company. Heavy standard brown sheetings and four-yard browns were quietly distributed to a considerable amount, and goods of this class are firm, because of an increased export demand.

— The New England boot and shoe manufacturers complain that, in consequence of the

heavy advance in prices of hides and leather their business has been materially affected. Within the past four months prices of hides have advanced from five to six cents per pound in this market, and unusually large sales have been made.

— The fur trade improves as the weather gets colder, but "hard times" prevents the usual heavy purchases and, in many cases, Persian Lamb takes the place of the original seal-skin.

— The United States annual report upon Commercial Relations presents, among others, the following facts as to the trade of this country with Canada:—The general commerce of Canada has suffered a large decrease during the fiscal year ending June 30, 1875. The total value of exports from the Dominion, exclusive of coin and bullion, have amounted to \$74,623,212, being a reduction of nearly \$10,000,000 from the previous year. The commerce with the United States exhibits a diminution of \$4,847,683 in the imports from the Dominion, and of \$3,477,752 in imports from this country. The balance of trade appears to be in favor of the United States by nearly \$22,000,000. In the year 1872 it was in favor of Canada.

— It is rumored that, in consequence of the legal difficulty in bringing back the defaulting paying teller, Ellis, from the British Provinces, a compromise is likely to be effected between the Park Bank officials and the fugitive, by which the former will regain a portion of the money abstracted from the Bank.

GOTHAM.

AMERICAN INSURANCE COMPANIES.

A New York daily has the following sensible remarks ament the recently developed want of public confidence in some of the Life companies in that city:—Since the failure of the Continental Life Insurance Company a series of suits against other companies have been instituted, and just at present there seems to be a charge all along the lines. For several years past there has been more or less dissatisfaction among policy-holders. This may not have grown, but it is evidently ripening. Unquestionably the hard times have had most to do with its present aspect. On the one hand a very large number of policy-holders have within two or three years found the usual payment of premiums an exceedingly heavy burden. Struggling for relief, they have sought to compromise their policies, so that their annual payments should either be reduced or cease altogether. Upon applying to have such changes made they have usually been surprised at discovering how small a value could be returned to them where they had invested so much. To the large numbers of this class there has been added the considerable percentage of a far more unhappy crowd—the holders of policies in companies that have been sold out and amalgamated. Put by such a process without any voice in the matter on the list of the insured in a company whose very name may have been before unknown to them, their policies with the reserved value thus being transferred to the keeping of strangers, it is no wonder that such policy-holders are discontented. The majority of them may content themselves with the thought that perhaps the transfer makes the

best of a bad bargain. A minority is naturally angry enough to join in a crusade against the companies. On the other hand it is not to be denied that the companies themselves have been more or less hurt by the hard times, and that several of them are less able to meet assault than they were a few years ago. It used to be said that our life insurance system did not permit such sudden attacks as may be made on other corporations. A run such as can be made on a bank, or a sweeping loss such as may fall on fire underwriters, is improbable if not impossible in the case of life insurance companies; hence, it was argued investment with the last-named concerns is comparatively secure. All this is now changed—at least to some extent. Those who organize attacks upon life insurance have improved their methods. In the Continental's case they have been shockingly successful. It is perhaps too soon to say that similar assaults may not develop similar weakness elsewhere. Much of the doubt that hangs over these cases arises from the uncertainties of the law. If some one of our judges, for instance, should exhibit a willingness to lend an ear to such complaints, there is little doubt that plenty of the discontented would seek his Court. If a decision should be made that the transfer of policies by the process of amalgamation without the consent of their owners is illegal, there would be a terrible shaking among many of the companies that have swallowed their weaker brethren.

It is very evident that an enormous amount of damage may follow such attacks; it is not at all clear that much good will result. The companies have been and are doing everything in their power to retrieve. There has never been a time when from the highest to the lowest there was such an effort on the part of life insurance managers to guard their investments, to cut down expenses, and, in short, to put their houses in order. The holders of policies in a company stand in the relation of partners with it; if they try hard they may perhaps break up the concern; but in so doing they will simply destroy their own property.

OUR NEW SEA-FARM.

The explorations made by Professor Hind on the coast of Labrador during the past summer are likely to prove of great importance to our fisheries.

The value of the Labrador fisheries to Newfoundland may be judged of from the fact that close upon a third of her entire catch of codfish is taken there, while the average catch of herrings is 100,000 barrels, and of salmon over 300 tierces. Americans and Canadians resort to Labrador in great numbers; and competent judges estimate the present annual value of the Labrador fisheries at £1,200,000 sterling. Our fishermen resort to Labrador about the end of June and remain till the middle of October. The dimensions of the great peninsula of Labrador are enormous. Starting from Belle Isle Straits, which separate Newfoundland from Labrador, and following the coastline to Cape Wolfstenholme, the most northern point, we find that we have passed over 1,100 miles of coast. The length of the entire territory is close upon 1,000 miles, the breadth 850 miles;

being more than double the extent of Newfoundland. It occupies the area between the Atlantic and Hudson's Bay, lying within the 49th and 63rd parallels, and between the 55th and 79th meridians. The whole of this territory is not under the jurisdiction of Newfoundland. The southern portion, including the area draining into the River and Gulf of St. Lawrence, belongs to Canada, the eastern boundary of this section being at Blanc Sablon, near the mouth of the North-west River. The region whose drainage is into the Atlantic, constituting Labrador proper, is the Newfoundland section; while the remaining western portion, draining into Hudson's Bay, is called East Main, and under recent arrangements has passed into possession of Canada. It is one of the most uninviting regions on the face of the earth. The snow lies from September till June; the coast in winter is blockaded with ice, and in summer lined with glittering icebergs, stranded or floating. From some tables showing the periods of first arrival and last catch of cod on the coast between St. John's, Newfoundland, and Main, or rather Cape Mugford, on the Labrador, Professor Hind deduces the following important law:—"Between St. John's, N. F., and Cape Mugford, Labrador, a distance of 700 miles, the cod approach the shore one week later for every degree of latitude we advance to the north. This reduces the movements of the cod to an isothermal line, which the great schools follow in their approach to the shore from deep water feeding grounds to the shallow water spawning grounds.

Fishermen have only visited the region north of Aillik during the last two years, but each year in greater numbers; so that this year it is computed 400 craft passed Aillik to the north, fishing among the islands only, but not touching the banks, some fifteen miles outside. These Professor Hind considers will form the great fishery ground of the future, for the food of the cod is there brought, in its first original form, by arctic ice. Innumerable bergs stand on the banks and shoals, bringing with them their constant accompaniment of *infusoria*, which form the food of the "sea lice," which again become the food of small crustaceans, and these the food of prawns, small crabs, etc., which themselves nourish the cod.

A third point of interest is the announcement by the Professor that at the bottom of the deep fiords north of Aillik abundance of good timber for building purposes and fuel is to be found. The trees consist of fir, spruce, and birch, and where they grow there is also a considerable quantity of land suitable for cultivation on a small scale, and the climate there permits the growth of potatoes. Hence there is no difficulty in establishing, at the extremity of some of the fiords, permanent settlements which may greatly assist the fishermen in various ways.

Fishermen have hitherto confined their pursuit of the cod to the island zone of Northern Labrador; and this year it is computed that eighteen millions of cod were taken there, north of Cape Harrison, which lies about 30 miles to the north-west of Hamilton Inlet. Nothing could be more opportune than the unexpected attention which is now drawn to Northern Labrador; for all along our coast the fishery has sailed, more or less, for several years. The

banks fringing the island zone appear to be the haunts of innumerable cod; and, when better known, they will change in a measure the character of the summer fisheries. A survey of this portion of the coast is now most desirable, as no sooner will the news spread regarding these prolific haunts of the cod than these waters will be covered each season with fleets of fishing vessels. The Toronto *Globe's* Newfoundland correspondent, from which we condense the present article, concludes as follows:—"Professor Hind is entitled to our gratitude for the energy and perseverance with which he followed up these important and difficult explorations, and also for placing the valuable information thus collected at the disposal of our Government for publication. Could his services be obtained for further investigations in this quarter, no doubt still more valuable results would follow. It is believed that the area of the fishing grounds referred to will be found equal to that of all the fishing banks around the shores of Newfoundland.

THE WINTER PORT.—On Monday last Messrs. H. & A. Allan received from the Government at Ottawa notice that their steamers will be required to carry the Canadian mails between Great Britain and Halifax. This scheme will come into operation to-morrow, when the Peruvian will take the first mails brought over the through Canadian route.

This change involves a delay of some twelve hours each trip, and a higher rate of insurance; but, on the other hand, if there are no interruptions on the Intercolonial and Grand Trunk Roads, in addition to having our mails forwarded in shorter time, we shall have the satisfaction of their being carried from a Canadian port. But if delays result from the change, the commercial community will be inclined to return to the old route.

PUNISHABLE.—A valued contributor referring to the recent Insurance Conventions and movements in the United States, breaks out as follows:—"Hope told a flattering tale," "Home" feelings "Heal'd" not their grievances. The committee of fifteen did not demonstrate that there is "luck in odd numbers." The "Continentalists" celebrated the Centennial year in repeating the old-time history by turning the "Royalists" out of their National convention in spite of the active injunction to be "Good now." "Hall" Roused and Marshalled grievances in Ohio. The supervising agents demonstrated the "Holloway" they have of co-operating, whilst the special agents shewed there was "Muir" to be told of a "Vischers" nature. "Baker" "Chard" one of the members with "Oak-ley" for fighting a windmill. Lamport and Erson formed the majority of a minority. Bowker reminded them that he remembered Bunker Hill, and so they went on, at last compensating for their existence by subscribing \$121 for the sufferers from Yellow fever in Savannah.

—The Turkish Government is said to be short of funds to pay for the arms manufactured on its order by the Providence Tool Company, and the company's shops are substantially closed in consequence, work having been suspended on the contract, while 100,000 completed rifles are held back.

—The *Danforth-Northwest* collision case has been settled by a compromise between the owners at 20 cents in the dollar. The *Danforth* was libelled for \$15,000 on the hull of the

Northwest, \$1,000 for freight lost and \$14,000 on the cargo.

—During the end of the past week such dialogues as the following might have been heard along the borders of our inland navigable waters, if some people had given expression to their thoughts: Vessel owner: "The insurance expires on the 30th, and that confounded vessel not on the rocks yet." Insurance Agent: "Only five days more insurance and our company has not had a loss this season. Thanks to good weather; but haven't we just milked the owners this year?" Ship chandler, dry dock owner, grocer, and others—grand chorus: "How quick we'd send that old tub to the bone yard, if she could realize 25 cents on the dollar." All sing: "There's a good time coming, boys."

—Cane-grinding in Havana was commenced Nov. 15 on several sugar estates, but met with poor results. The cane was found to be unseasoned in consequence of long drouth. Since then, however, rain has been abundant, and many planters will begin grinding within a fortnight. Contracts for future delivery of the new crop are reported to have been closed at the outports at $7\frac{1}{2}$ to $7\frac{3}{4}$ reals, gold, for fair to good refining Muscovado, and 11 reals, gold, for Centrifugals, the amount sold aggregating 4,000 hogsheads. The prospects of the coming tobacco crop are, so far, favorable.

—Recent experiments in England for the production of a cheap and durable iron rail, have been singularly successful. It is confidently affirmed that iron rails, more durable than steel rails, can be produced by a new process at a much less cost and at a price but one pound per ton in excess of ordinary iron rails. Considering that steel rails, when worn out, are worth little, and that this new rail will be worth two-thirds of its original value for re-conversion, the long agitated question of iron vs. steel would seem to be determined. The value of this discovery to Cleveland, Eng., will be incalculable, as the large substitution of steel for iron rails has been most disastrous to the leading industry of the district.

A NOVEL WAY TO HARDEN BUTTER.—An English butter-maker of large experience, who is now on a visit to the States for the purpose of looking over the cheese and butter dairies, gives the following information concerning a method in practice among the best butter-makers in England for rendering butter firm and solid during hot weather. Carbonate of soda and alum made into powder are used for the purpose. For twenty pounds of butter one teaspoonful of carbonate of soda and one teaspoonful of powdered alum are mingled together at the time of churning and put into the cream. The effect of this powder is to make the butter come firm and solid, and to give it a clean, sweet flavor. It does not enter into the butter, but its action is upon the cream, and it passes off with the buttermilk. The ingredients of the powder should not be mingled together until required to be used, or at the time the cream is in the churn ready for churning.

—Suet butter, according to the London *News*, is now imported into Great Britain by hundreds of tons every week. A London dealer was recently prosecuted under the Adulteration Act for selling it, and was mulcted in

£5 fine, the magistrate considering that there had been no intention on the part of the defendants to deceive, and the *News* says that there was no wish on the part of the authorities to stop its sale. All that was required was that the seller should affix a label to the article showing that it was not butter but butterine. It was sold at the rate of 11d. a pound, under the name of "Dutch butter."

—According to official returns published Nov. 15, the value of French importations during the first ten months of the present year amounted to 3,189,000,000 francs against 2,920,000,000 for the corresponding period of 1875. The increase occurred chiefly in alimentary products, which amounted to 745,000,000, against 598,000,000 in 1875; raw material for manufacturing purposes 1,873,000,000 against 1,800,000,000 in 1875, and manufactured articles 407,000,000 francs, against 382,000,000 for the same period last year. The exportations amounted to 2,907,000,000 francs, against 3,207,000,000 in the first ten months of 1875. The decrease comprised manufactured articles, 1,655,000,000 francs compared with 1,797,000,000 in 1875, and raw material, 1,822,000,000 francs, against 1,240,000,000 in the same period last year.

—Mr. Arnold, a famous New York dairyman gives the following characteristics of properly ripened cheese: "Well-ripened cheese has no elasticity when pressed with the finger; it feels as if breaking under the pressure, and the dent remains; it has a salvy, oily appearance when worked between the thumb and finger and melts on the tongue like a ripe pear; the cut surface remains soft and oily for a long time, not readily drying up. Unripe cheese, on the contrary, is elastic when pressed, hard or tough when worked between the thumb and finger; soon dries and cracks when exposed to the air; when tasted by the tongue is found deficient in fat, and does not dissolve readily."

—The Nashville Life Insurance Company has withdrawn from the insurance field, and has reinsured its-risks in the Globe Mutual Life Insurance Company of this city. The Nashville has been two decades in business, having been organized in 1857; but its risks were not of a volume to make it remunerative. The policyholders are fully protected, the directors having provided for their security at great personal pecuniary loss, and of course that proverbial item called "brokerage" usual on such occasions, was not accepted by the transferring party.—*Insurance & R. E. Journal*.

—An ingenious device for preventing the formation of smoke in fires under boilers has been patented in England. The plan is to bore just above the fire door of the boiler, a couple of circular holes of about 2½ inches diameter, and then insert two pipes, which run at the top of the furnace for about one-third or half its distance. A small pipe connected with the boiler drives a jet of steam into each of the pipes, which thus creates two strong draughts of air. This air is rarified by the steam, and is driven right into the centre of the flame and smoke from the furnace, thus precipitating the carbon and preventing its escape in those dense clouds which are so offensive in large cities. It is said to accomplish the results desired.—*N. W. Timberman*.

—A case, well worthy of note, is recorded by

the *Pictou* papers: "Two brothers named Miller carried on a tannery in that town some twenty years ago, but failed. In the settlement entered into, some of the employees in their establishment failed to obtain their share of the proceeds of the estate, some of their claims reaching hundreds of dollars. The Messrs. Miller soon after left Pictou and engaged in business in the Province of Quebec, the manufacture of tanning from hemlock bark being one of the branches of their business there. Fortunately, in this venture they succeeded and acquired more or less wealth, and, as soon as their means allowed them to do it, one of the brothers, James Miller, revisited Pictou and liquidated the whole of these claims, long past collection, leaving none unpaid." In these days of commercial fraud and deception, especially with regard to bankruptcy, it is refreshing to know there are at least some men who combine debts of trade with debts of honor.

CINCOX.—Very few people but prefer their coffee with a little of that more bitter but harmless addition of chicocory. This is in the Eastern States a weed in the meadows, pastures, and by the roadsides as common as thistles, and when the seed is gathered and sown in the garden-beds and cared for as is the beet, carrot or parsnip, it grows to a root of considerable size, and yields about the same amount to the acre that the carrot or parsnip does. This root is then cleaned, sliced and dried and ground, and then very much resembles coffee. We annually import some \$200,000 worth of this article from Germany or England, when the money thus expended could be saved to our farmers and gardeners. If once raised at home the cost of it would be much less than now, and, while not costing over five cents a pound, would be much more largely substituted for coffee.—*St. Louis Journal of Commerce*.

SMALL UNPAID ACCOUNTS.—One of the greatest difficulties which the business man has to encounter in the prosecution of his affairs is the multiplicity of small unpaid accounts, all originating in the abuse of the unfortunate credit system that obtains in this country. It would be all very well if, upon demand, these petty dues were satisfied, but, unfortunately, this is not only not the case, but the very people who can best afford to regulate such matters are very often the least inclined to do so. The excuse that will prevail during such an exceptional season as the present in regard to business, does not affect them, as they are independent of the vicissitudes to which their less fortunate brethren are exposed. Yet it is not the less a fact that the debtors, the hardest to be compelled to liquidate their trifling indebtedness, are to be found in that class of our population who affect a certain style and superiority over the common herd, and should, consequently, come to the requisite mark in advance of the others. It is unnecessary to say that there should be an end to this, and that people should be rated at their proper level.—*Ex*.

—The *Mark Lane Express*, dated Nov. 27th, in its weekly review of the British corn trade, says: "The seedling wheat plant, in consequence of so far favorable weather, still preserves a healthy appearance. There has been no further spread of the potatoe disease in

Ireland. The crop, though doubtless suffering from blight in some districts, has not, on the whole, been affected to any alarming extent. The present aspect of trade appears sufficiently strong to justify farmers in holding back wheat as long as possible. A continuance of the meagre supplies of home grown grain, both in London and country markets, indicates expectation of an advance. English wheat on Saturday advanced a shilling to two shillings per quarter at a majority of provincial markets, but growers showed little inclination on part even at that improvement, while in Mark Lane the few samples offering on Monday fetched fully previous prices. The local trade, during the temporary lull in political affairs, has regained its natural balance, a healthy tone prevailing, although business has not been brisk. This, however, can scarcely be expected when imports are being daily added to by the numerous arrivals from ports which are ice-bound during the Winter. The week's imports have been thus swollen by numerous arrivals of Russian wheat, while the quantity on passage has also increased, there being now about 2,000,000 quarters afloat. Shipments from California account for this increase. The supply from all other usual sources shows a diminution compared with the corresponding period last year. The enormous crop on the Pacific slope has been the single great exception to the general rule of a short harvest. If the United Kingdom is its ultimate destination, apprehensions as to future prices might be justly entertained. The Continental demand may relieve us of a considerable quantity. Maize in London has recovered its late depression, an advance of about sixpence having been realized on account of the Continental demand. Several cargoes off the coast have been taken for Continental ports, especially Bremen, at higher prices than United Kingdom buyers were at first willing to pay, although they subsequently had to allow the advance. There have been few arrivals of wheat cargoes at ports of call, and a limited business at firm prices.

LONDON, Nov. 28.—One million dollars in American eagles were withdrawn from Bank yesterday for shipment to New York.

PLATE GLASS INSURANCE.

A wholesome process of "weeding out" is at present going on amongst the weaker savings banks, fire and life insurance companies—and we may now add to the list, plate glass "associations." Nobody has more reason to be gratified at this state of things than the officers and stockholders of such institutions as are doing an honest and legitimate business. And no department of insurance has had more damage done to it by the operations of unsound companies than that of plate glass. Compared with fire and life insurance, that of plate glass is quite a modern institution, simply because plate glass itself is a newer thing than either human life or house property.

For many years this country was wholly dependent on Europe for its supply of plate glass, and the great cost of the imported article debarred its general use here until long after its universal adoption in Great Britain, France and Germany. A natural consequence of this was that plate glass insurance com-

panies were well established institutions in Europe, long before the use of the article itself had become at all common in this country.

During the last few years, however, its use has extended rapidly; and the pedestrian, in the course of a stroll up Broadway, may see more palatial plate glass windows than in any other street in the world. Yet it is a fact which admits of no dispute that a large number of these handsome fronts are left by their owners without any protection in the way of insurance, while in Europe, as we know from personal investigation, a merchant will insure his plate glass sooner than his own life.

The principal cause for this apparent recklessness on the part of American plate glass owners, lays just in the fact, that plate glass insurance has had too many "underground" operators. People are willing and anxious enough to insure—if only they know where to go with safety. We have always advised, where a doubt exists, an appeal to the Insurance Superintendent at Albany. We find on a reference to our files that that official declared in the early part of this year, that only one plate glass insurance company in this State was legally authorized to do business. This was the

METROPOLITAN PLATE GLASS COMPANY, then and now under the management of HENRY HARTEAU as President, and THOS. S. THOMP as Secretary. As it throws a light on some of the circumstances attending the disappearance of certain other companies since that date we quote the correspondence as follows:—

OFFICE OF THE BOARD OF BROKERS, No. 162 Broadway, City of New York, January, 8th, 1876.

HON. O. W. CHAPMAN, Supt. of the Insurance Dept., Albany, N.Y.:

DEAR SIR:—An organization has lately been effected called "The Lloyds" Plate Glass Association of New York, and advertise to issue "legal and valid policies" against accidental breakage of Plate Glass.

Will you have the kindness to give the information, for the benefit of the Board of Insurance brokers, as to their standing in your Department under the Insurance Laws of this State, and also what Plate Glass Insurance Companies, if any, are licensed by your Department to do business in this State.

Yours, very truly,

ROBERT C. RATHBONE, President.
INSURANCE DEPARTMENT, Albany, Jan. 10th, 1876.

To ROBERT C. RATHBONE, Esq., President Board of Insurance Brokers, New York:

DEAR SIR:—In answer to yours of the 8th inst., the organization known as the "LLOYDS" Plate Glass Association has not filed any charter or other papers in this Department, nor has it made any deposits such as it is believed the law contemplates. The "METROPOLITAN PLATE GLASS INSURANCE COMPANY" is the only Company which has complied with the requirements of this Department. It has on deposit here \$50,000.

Respectfully yours,

WM. SMYTH, Deputy Superintendent.

The following figures show that the investments of the Metropolitan have been made with the greatest financial ability.

STATEMENT, JULY 1st, 1876.

ASSETS.

U.S. Gov. Bonds, 5-20, 6 per cent. gold,.....	\$99,949 10
Cash on Deposit,.....	12,771 49
Glass on hand,.....	3,866 51
Office and Storehouse Implements,.....	617 54
Premiums in course of collection,.....	6,950 53
Interest accrued,.....	90 00
	\$124,245 17

LIABILITIES, \$1,333.00.

Whole number of policies issued, six thousand five hundred and two.

Various contrivances have been resorted to with a view to evade the wholesome law which regulates insurance business in this State, and if people will only insure with companies which obey it they will run no risk whatever. The Metropolitan, as the only one having any experience which has strictly complied with each and every requirement of the law, is, we cannot help thinking, entitled not only to the fullest confidence on the part of the public, but also to the lion's share of their business. This we believe has so far been the case, and if the press will but do its duty, by pointing out the true facts of the case, the prosperity of the Metropolitan cannot but be even greater than heretofore.—N. Y. Trade Reporter.

The Metropolitan Plate Glass Insurance Company is represented in Montreal and Canada by Mr. R. J. Lonsdale, office 163 St James street. The remarks above noted will apply to Plate Glass Insurance in Canada, as we have evidence before us of the fact that the Metropolitan Plate Glass Insurance Company is the only company of the kind recognized by our Insurance department at Ottawa. We cordially bespeak for the Metropolitan a continuance of the support it has so deservingly been accorded by our citizens.

FIRE RECORD.

Arthur, Ont., Nov. 17.—Fire in straw stack on Mr. J. O'Sullivan's farm, lot 10, Concession 4, and spread to the barn, which was destroyed, together with its contents, and a threshing machine owned by Shannon & Maddigan. Loss about \$1200, upon which Mr. O'Sullivan will receive about \$700 from the Victoria Company.

Windsor, Ont., Nov. 20.—Fire in house of Mr. Gorst, photographer, all was saved but \$1000 worth of the house. The loss, however, is fully covered by insurance.

Halifax, Nov. 24.—Dwelling house and two barns owned by Mrs. Thompson, of Wallace Bay, were burned; no insurance.

Wingham, Ont., Nov. 23.—Fire broke out in wood shed adjoining Albion Hotel, completely destroying the hotel and part of the furniture. The owner, Mr. James, loses \$2,000; insurance on stables and hotel \$1,500.

Montreal, Nov. 26.—Fire in store of John Richards, tailor, St. Peter street. Damage about \$500. Fully insured in the Liverpool, London and Globe, North British and Mercantile, and Citizens Insurance Companies. Small fire at St. Lawrence Hall, damage very slight.

Quebec, Nov. 26.—Drying house attached to Fish's match factory at New Liverpool was burned, damage about \$200; no insurance.

Montreal, Nov. 26.—Fire in store of Mr. W. Riepert, hatter and furrier, 99 St. Lawrence street. Loss fully covered by insurance.

Hawkesbury, Ont., Nov. 27.—The mansion and outbuildings at the village of Hawkesbury, belonging to the estate of the late E. Hersey, were burned by supposed incendiary; insurance \$5,000.

Sarnia, Ont., Nov. 28.—Frame barn and driving shed of Messrs. David & John Miller, on

lot No. 4 in the 4th Concession of Sarnia township, were totally consumed.

Ridgeway, Nov. 28.—About one o'clock this morning the cheese factory belonging to Peter Learn was totally destroyed by fire, together with its contents, about four tons of cheese. Loss about \$15.00; insured for \$1100.

Quebec, Nov. 29.—Fire in an unoccupied shed in a lumber yard near the Marine Hospital, occupied by Mr. Currier; adjoining stables and two valuable horses were destroyed and a large quantity of lumber burned. Damage, \$12,000; insured in the Royal for \$2,000.

Quebec, Nov. 29.—Large barn belonging to Etienne Roy, of St. Lambert, Levis, containing a quantity of grain, eight cattle and two horses, were burned. Damage about \$1,600; insured in the St. Thomas Insurance Company of Montmagny for \$400.

Commercial.

MONTREAL GENERAL MARKETS.

MONTREAL, Nov. 30th, 1876.

Nothing of moment has appeared since our last review. The impression continues to prevail that, as soon as the usual winter stagnation is over, the country is likely to enter again on its normal career of prosperity. But the errors of a decade are not to be corrected in a day or month. The people have reveled in luxuries on borrowed capital, pay days are approaching and many have but little to show in the way of assets for the goods consumed; hence a gradual saving from our future earnings is requisite to the reaching of "hard pan," and not the renewal and extension of debts already over-burdensome. We have had our dance at the expense of discounting the future, and honesty and the piper require that the fun shall now cease. Many a merchant would be in a sound condition to-day, had he not been able to obtain more credit than was good for him. The operations at the Stock Exchange during the week have been unimportant, reflecting an undecided yet struggling speculation. The leading operators being demoralized, the others scarcely know what to do.

ASHES.—Receipts have been liberal both of Pots and Pearls. First Pots sold early in the week at \$4.10; advanced to \$4.39, and have declined to \$4.15 to \$4.25 for light to very heavy tares. A few brls. Seconds sold at \$3 10; Thirds purely nominal; Pearls \$5.00 to \$5.10 for First Sort, there is a fair enquiry for both Pots and Pearls, but the market closes weaker for Pots. The receipts for 11 months to 30th November have been 13130 brls. Pots and 1345 brls Pearls; the deliveries 12639 brls. Pots and 1618 brls. Pearls, and the stock in store at six o'clock this evening was 2572 brls Pots and 732 brls. Pearls.

BOOTS AND SHOES.—Very little now doing, and manufacturers are slackening off their operations preparatory to stock taking, which in this branch of trade is usually 1st of December. Stocks of manufactured goods are lighter than last year in first hands, but there is some complaint among retailers that warm winter lines have been little called for. A better demand, however, may be expected on the appearance of snow.

DRUGS AND CHEMICALS.—No business doing of consequence.—Prices are unchanged and nominal.—See *Prices Current*.

DRY GOODS.—As is usual at this season of the year very little is being done by the wholesale trade, and that little is less than it might be were the country roused at all passable. Our City retail trade has somewhat improved during the last few days, owing no doubt to the cold snap we are now having. Remittances are a trifle better this week than last.

FISH.—Salmon, No. 1, 2 and 3, \$14, \$12.50, and \$11. Draft Fish, No. 1 in hlds, \$3.50. Bay Island Catch Herrings, a failure.

FURS AND SKINS.—Trade in this department is very quiet and prices weak, especially for low grades for which there is little demand. The mild weather of the last four weeks has had a rather unfavorable influence upon the

trade. Reports from the upper Ottawa say trappers are holding their lots in anticipation of advanced rates when winter sets in. The fine open fall was most favourable for trapping, and the furs are of excellent quality. Quotations are very low, and advices from Leipsic and London are not very encouraging. A gentleman writing from Leipsic to a fur dealer in Ottawa, says: "There is no demand for skins of any kind excepting racoon, and I would advise you to be careful in buying, for the London and Leipsic markets are unprecedentedly dull. We quote:—Rat, Fall, 12c. to 15c. Do, Winter, 15c. to 22c.; Fox, Red, \$1.20 to 1.50; Marten, Pale, \$1.25 to \$1.50; Martin, dark Labrador, \$5 to \$7; Mink, West-ra, \$2 to \$2.50; Mink, Canada, dark prime large, \$2.00 to \$3.00; Otter, dark prime, \$6.00 to \$9.00; Fisher, \$5 to \$7; Lynx, \$1.25 to \$2; Beaver, Fall, \$1.25 to \$1.50; Beaver, Winter, \$1.50 to \$2; Bear, large, \$8 to \$12.

HARDWARE.—A few fair orders were sent in this week to go before rise in freights, the Grand Trunk R. R. Co. will put winter rates to contract men in force to-day. The different lines of boats have been shutting down day by day till all have now ceased running. See *Prices Current*.

LEATHER.—Very little doing in this line. All the large boot and shoe houses are stock taking. Prices remain firm, and an advance is looked for as soon as a demand arises.—See *Prices Current*.

LIQUORS.—Nothing new to report. Navigation having closed, business is dull, and sales are chiefly restricted to retail requirements. See *Prices Current*.

LIVE STOCK.—The arrival in this line at Point St. Charles during the past week were thirty-one carloads of cattle, five carloads of hogs, ten carloads of sheep, eight mixed loads of cattle and hogs, and two mixed loads of cattle and sheep. The arrivals on Monday were five carloads of cattle, one carload of hogs, two mixed carloads of cattle and hogs and a mixed carload of cattle and sheep. There have been an unusual number of bulls in the market and prices are easy. The demand for other classes of cattle is good, notwithstanding the pretty brisk supply, and prices are slightly better. There are, however, but few first class heaves to be seen, as dealers are holding off their prime beef cattle for Christmas. Bulls sold as low as \$2 per 100 lbs; prices generally run from that figure up to 4.75. A pair of oxen weighing over 3000 lbs were sold at the latter figure. A carload of hogs, averaging about 300 lbs., each animal was sold at \$5.50 per 100 lbs. Others were sold at \$5.75, the top price in the market. A number of fine sheep and lambs changed owners at \$4 to \$5.25, dressed weight. Hides maintain the tendency upwards. We quote No. 1 inspected, \$6.50 to 7.00; No 2, \$5.50 to \$6.; No. 3, \$4.50 to 5.00; calfskins, \$8; sheep and lamb skins, 80c. to 95c. each; tallow, rough, 5½c. a lb.

LUMEN.—As the shipping season is at an end dealers have little to do now but watch the horizon for indications of the character of the Spring trade. The following is a comparative return by months, for Ottawa as furnished by the Collector of Customs. The figures do not fairly represent the trade of this year as compared with last, as they practically include only the sawn lumber returns. This section of the trade has been admittedly dull, while on the other hand, the Quebec trade in square timber has picked up considerably:—

1876.		Canadian boats.		American boats.	
	Feet.		Feet.		Feet.
May.....	3,511,251		3,796,000		
June.....	1,265,973		13,789,125		
July.....	1,929,087		12,067,231		
August.....	3,074,696		12,883,456		
September.....	3,792,656		7,478,673		
October.....	2,513,976		6,285,647		
November.....	3,319,994		3,934,705		
Total.....	19,437,433		60,235,837		

1875.			
May.....	2,703,418		4,044,693
June.....	2,697,027		9,435,552
July.....	4,121,946		8,488,396
August.....	4,241,805		12,760,482

September.....	3,769,910	9,356,304
October.....	2,838,791	9,970,231
November.....	1,959,312	6,971,000

Total.....22,422,809 61,020,662
We quote here: *Shipping culls*, \$8.00 per m. feet; *Spruce Sidings*, \$8.00 do. *Pine*—Common boards and scantling, \$10.00 to \$16.00 per m.; *Clear lumber*, \$30.00 to \$45.00; *First quality lumber*, \$30.00 to \$35.00; *Third class three inch deals*, \$30 to \$36 per m., surface measure; *Cull deals*, \$18 to \$24 do.; do, dressed, \$35 to \$40 do.; 2 by 1 inch farrings, \$4 per 100 pieces; *Laths*, \$1.30 to \$1.50 per m.; *Spruce lumber*, \$10 to \$12 per m. feet; *Spruce deals*, \$24 per m. feet, surface measure; *Hemlock lumber*, \$9 to \$11 per m. feet; long pine lumber for building purposes, \$18 to \$24, according to length and size; long hemlock lumber is \$3 less per m. feet than pine *Dressed lumber*—1 inch boards, \$18 to \$20 per m. feet; do. 1½ inch roof, \$20 do.; do. 1½ inch flooring, \$26 to \$30 do.; do. 2 inch flooring, \$28 to \$31 do. Prices—Quebec.—*Pine deals*, 1st quality, \$90, per Quebec standard; 2nd do. \$56 do.; 3rd do. \$23. *Spruce deals*, 1st quality, \$32 do.

OILS.—Very little demand for Oils of any kind, and prices are without change. *Naval Stores.*—Nothing doing. Prices without change and nominal. *Paints.*—Country orders are pretty well filled and demand is now light.

PROVISIONS.—*Butter.*—Stock of fine grades much reduced, and holders do not care to part with them unless at outside rates. Common to good grades neglected, and holders would make concession to effect sales. *Cheese.*—Very strong market this week. Stocks light and holders ask full prices.

Tobacco.—In manufactured plug, the demand is somewhat quieter since the close of navigation, and most of back orders are now filled. The demand continues fair, with no change in prices. There has been a slight advance in the fine grades of bright leaf, but not sufficient to affect prices here as yet. In cut tobaccos, with the exception of a small business in the better grades, nothing is being done, manufacturers finding it impossible to compete with the growers of this Province, who are now in a good many instances manufacturers without paying license or duty. The two cut factories may be said closed. There is only one other cut factory in the Dominion, at Windsor, Ont., which has a fair local trade, showing that while in a tobacco growing district the law regarding leaf tobacco is enforced, in this Province it is almost a dead letter. *Cigars.*—Trade continues steady for domestic manufactured goods, and prices are as last quoted, although there has been a further advance in Havana leaf. In imported Havana cigars little is being done, some of the manufacturers having again advanced their prices.

WHOLESALE GROCERY MARKET.—*Sugars* retain a pretty firm position here, though the demand is not active. Raw is held at 9½c. to 9¾c. for Barbadoes; Yellows are 9½c. to 10¾c.; Granulated 11¾c. to 12c. Refined and other Sugars are rather easier in the United States though British reports are strong. *Molasses and Syrups.*—Barbadoes Molasses held at 50c. Syrups are steady. *Teas.*—Market shows very little change, with a moderate demand for general wants of the trade. *Rice.*—Stock getting concentrated and firm. *Coffees.*—Quiet. *Spices.*—Pimento quite high and scarce, held at 1½c. to 12c. Pepper also firm. *Fruits.*—Market inactive for most kinds, with little of change to notice. Some advance in Layers reported at Malaga, and a little easing off in Valentias at Demin from the full prices hitherto current. *Fish.*—Herrings, Labrador \$6 to 6.50; Dry Godfish steady.

WOOD.—The market is well stocked with this article, but prices remain unchanged. Maple, \$7.00; Birch, \$6.50; Beech, \$6.00; Tamarac, \$5.60.

WOOL.—Sales continue at quoted prices in fair quantities in Canadian Wools. Foreign, viz., Cape and Australian, are in good request at advanced prices from quotations given two weeks ago.

RAILWAY RETURNS.

GRAND TRUNK RAILWAY.—Return of traffic for week ending Nov. 18th, 1876, and the corresponding week, 1875. 1876.—Passengers, Mails and Express freight \$58,754; Merchandise \$137,104; Total, \$195,858. 1875.—Passengers, Mails and Express Freight, \$55,799; Merchandise, \$160,427; Total, \$216,226. Decrease \$22,368.

MIDLAND RAILWAY OF CANADA.—Port Hope, Nov. 23rd, 1876. Statement of traffic receipts for week, from 14th to 21st November, 1876, in comparison with same period last year:—Passengers, \$1587.08; Freight, \$4,410.95; Mails and Express, \$240.08; Total, \$6,238.11. Same week last year, \$5355.17. Increase \$892.94. Total traffic to date, \$252,830.56; do year previous, \$266,867.29. Decrease, \$14,036.73.

F. WHITEHEAD,
Secretary.

NORTHERN RAILWAY OF CANADA.—The traffic receipts for week ending 22nd Nov., 1876.—Passengers, \$3,174.23; Freight, \$7,762.23; Mails and Sundries, \$651.73; Total receipts for current week, 1876, \$11,588.19. Corresponding week of 1875, \$11,303.78. Increase \$284.41. Total traffic to date, 1876, \$720,627.43. Total traffic to date, 1875, \$672,769.35. Increase, \$47,858.08.

THOS. HAMILTON,
Secretary.

Toronto, 27th Nov., 1876.

Insurance.

ELEVENTH ANNUAL REPORT

OF THE

Globe Mutual Life Insurance Co. of New York,
JANUARY, 1876.

Balance from last account.....	\$3,807,595 10
Premiums received during the year 1875.....	859,093 63
Interest and Rents received during the year 1875.....	214,542 24
Other items received during the year 1875.....	1,610 37

	\$4,882,680 74
Paid for Losses and Endowments.....	398,054 78
Paid for Policies surrendered, Return Premiums and Rebate to Policy holders	265,871 35
Paid for Commissions and Salaries to Agents.....	117,248 50
Paid for Taxes and Reinsurance.....	3,235 46
Paid for all other expenses.....	117,361 58
Balance to new account.....	3,950,308 07

LIABILITIES.	
Policy Reserve at 4 1-2 per cent interest.....	\$3,551,519 00
Less value of Risks reinsured.....	1,968 00

Policy claims adjusted, not due and unadjusted.....	121,318 00
Reserve for other liabilities.....	114,906 00
All other claims against the Company.....	7,060 00
Surplus to Policy-holders.....	607,250 68
	\$4,113,655 68

ASSETS.	
Loans on Stocks and Bonds.....	\$ 107,328 70
Loans on Bonds and Mortgages and Real Estate.....	2,311,541 67
Stocks and Bonds owned (at market value).....	1,161,755 29
Loans on Policies in force.....	33,391 90
Cash on hand and in Banks.....	219,810 57
Accrued Interest.....	70,655 05
Premiums uncollected and deferred, less cost of collection.....	172,629 42
All other items.....	47,237 38

Dec. 31. Surplus to Policy-Holders.....	\$4,413,655 68
In force Dec. 31, 1875, 10,818 Policies.....	\$ 607,230 68

Insuring.....\$21,744,480 00
From the undivided Surplus the Board of Trustees have declared a rebate of premium on all participating Policies entitled thereto, to be applied in settlement of Renewed Premiums falling due from March 1, 1876, to March 1, 1877.

PLINY FREEMAN. WM. STURGIS,
President. Man'gr of Agencies.

JAMES M. FREEMAN, E. H. SEWELL,
Secretary. Actuary.

J. F. BURNS, Manager in Chief of Agencies.
J. D. WELLS, General Manager for Canada.

Head Office for Dominion, 174 St. James Street, MONTREAL.

IMPORTS.

Comparative statement of Imports at the Port of Montreal from 1st January to 30th November, 1875 and 1876:

	1875.	1876.
Ashes.....	16,085	13,453
Barley.....	165,735	264,000
Butter.....	155,623	136,012
Cheese.....	540,648	343,270
Corn.....	1,800,410	3,930,431
Flour.....	990,049	879,833
Lard.....	315	33,901
Oats.....	593,598	2,666,222
Peas.....	1,154,648	1,028,693
Pork.....	22,248	15,331
Wheat.....	8,599,038	6,383,730

REMARKS.

Ashes.—Receipts for the week, 177 brls. Pot. Decrease, 2,632 brls.
Bacon.—Receipts, none. Increase, 195 boxes.
Barley.—Receipts, 12,000 bush. Increase, 98-274 bush.
Butter.—Receipts, 3,693 brls. Decrease, 19,611 brls.
Cheese.—Receipts, 6,800 boxes. Decrease, 197,378 boxes.
Corn.—Receipts, 2,400 bush. Increase 2,130,21 bush.
Flour.—Receipts, 11,978 brls. Decrease, 110,216 brls.
Lard.—Receipts, 15 bls. Increase, 33,586 bls.
Oats.—Receipts, 352 bush. Increase, 2,359-624 bush.
Peas.—Receipts, 836 bush. Decrease, 125,955 bush.
Pork.—Receipts, 300 brls. Decrease, 6,917 brls.
Wheat.—Receipts, 12,430 bush. Decrease, 2,215,308 bush.

EXPORTS.

Comparative statement of Exports of leading articles at the Port of Montreal, from the 1st January to 30th November, 1875 and 1876.

	1875.	1876.
Ashes.....	15,169	14,855
Bacon.....	13,853	33,245
Barley.....	175,800	198,713
Butter.....	137,905	183,099
Corn.....	1,708,111	3,787,385
Cheese.....	522,853	491,006
Flour.....	837,949	734,001
Lard.....	19,253	42,836
Oats.....	343,565	2,953,046
Peas.....	1,512,139	1,380,296
Pork.....	13,382	12,549
Wheat.....	7,022,922	5,036,406

REMARKS.

Ashes.—Exports for the week, 471 brls. Pots. Decrease, 314 brls.
Barley.—Exports, none. Increase, 22,913 bush.
Butter.—Exports, 7,238 brls. Increase, 45-194 brls.
Cheese.—Exports, 12,190 boxes. Decrease, 31-847 boxes.
Corn.—Exports, 36,820 bush. Increase, 2,079-274 bush.
Flour.—Exports, 9,829 brls. Dec. 103,948 brls.
Lard.—Exports, 62 bls. Increase, 23,583 brls.
Oats.—Exports, 23,907 bush. Increase, 2,609-481 bush.
Peas.—Exports, 16,897 bush. Decrease, 131-843 bush.
Pork.—Exports, 177 brls. Decrease, 433 brls.
Wheat.—Exports, 31,459 bush. Decrease, 1,986,516 bush.

JOHN H. WILSON,
 Agent for the celebrated
LOCKMAN SEWING MACHINE
 AND THE
NEW YORK SINGER.
 89 BUADE STREET, QUEBEC.

THOS. LEEMING & CO.,
COMMISSION MERCHANTS

AND
EXPORT AGENTS,

For the Purchase and Sale of
BUTTER, CHEESE, PROVISIONS,
GRAIN AND FLOUR.
 ESTABLISHED IN 1859.
CORNER KING AND WILLIAM STS.,
MONTREAL.

J. RATTRAY & CO.,

Manufacturers, Importers and Wholesale Dealers
 IN
TOBACCO, SNUFF, CIGARS,
 AND GENERAL
TOBACCONISTS' GOODS.
 MANUFACTORY:
 No. 89 ST. CHARLES BOHRONMEE STREET.
 WAREHOUSES AND OFFICE:
 428 ST. PAUL cor. of ST. FRANCOIS XAVIER ST.
MONTREAL.



DEPARTMENT OF THE INTERIOR,
 ORDNANCE AND ADMIRALTY LANDS BRANCH,
 OTTAWA, 25th November, 1876.

Public notice is hereby given, that, on Wednesday, the 20th December next, at noon, will be sold by Public Auction at the salesroom of Benning & Barsalou, 50 St. Peter street, Montreal, Auctioneers, a property known as the Hochelaga Barrack property, situate on the St. Lawrence River below Montreal, and extending from the said river northerly to land taken by the Northern Colonization Railway, by a breadth shown on a plan by Rielle, P.L.S., and dated Montreal, 30th October, 1876, a copy of which is on view in the office of the above Auctioneers.

One-fifth of the purchase money to be paid at the time of sale, and the balance in four equal annual instalments with interest at 6 per cent.

Further conditions at the time of sale.

E. A. MEREDITH,
 Deputy of the Minister
 of the Interior.

WILLIAM F. COFFIN,
 Commissioner of Ordnance
 and Admiralty Lands.

Banque D'Hochelaga.

NOTICE

IS HEREBY GIVEN that a DIVIDEND OF
THREE and a HALF PER CENT.

upon the paid up Capital Stock of this Institution, has been declared for the current Half-year, and that the same will be payable at its Banking House, in this City, on or after

TUESDAY, the Second Day of January next.

The Transfer Books will be closed from the 16th to the 31st December next, inclusively.

By order of the Board.

J. S. PAQUET,
 Cashier.

Montreal, 28th November, 1876.

THE CANADIAN BANK
OF COMMERCE.

DIVIDEND No. 19.

Notice is hereby given that a dividend of **FOUR PER CENT.** upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after **Tuesday, the Second Day of January next.**

The Transfer Books will be closed from the 16th to the 31st December, both days inclusive.

By order of the Board.
 W. N. ANDERSON,
 General Manager.
 Toronto, Nov. 23, 1876.

STANDARD BANK OF CANADA.

Notice is hereby given that a **DIVIDEND OF THREE PER CENT.** for the current half-year, being at the rate of

Six per Cent per Annum,

Upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Agencies on and after

Tuesday, the 2nd Day of January, 1877.

The Transfer Books will be closed from the 16th to the 31st day of December, 1876, both days inclusive.

By order of the Board.
 J. L. BRODIE, Cashier.
 Toronto, 21st Nov., 1876.

Bank of Montreal.

NOTICE IS HEREBY GIVEN THAT A
DIVIDEND OF

SEVEN PER CENT.

upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its **BANKING HOUSE** in this City on and after

FRIDAY, THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board.

R. B. ANGUS,
 General Manager.

Montreal, 12th October, 1876.

1877.

"THE WEEKLY GLOBE."

THE GLOBE PRINTING COMPANY gratefully acknowledge the triumphant success that has attended the appearance of THE WEEKLY GLOBE in its new and improved form. The vast circulation it has secured, and the enthusiastic approbation that comes from all sections of the Dominion, as well as from numerous readers in Great Britain and the United States, leave no reason to doubt that the publishers have succeeded in producing

A WEEKLY JOURNAL of the Highest Class.

But the success achieved in the past year is only one other step in the path of advancement. In the coming year fresh progress will be made, and that of a character which must give greatly increased interest and value to the paper.

The series of Illustrated Biographies of prominent Public Men that has this year attracted so much attention will be continued during the coming year by able and experienced writers and engravers; but there will also be added, as totally new features,

Portraits of Men Distinguished in the Early History of Canada,

Accompanied by interesting Histories of their Lives and Times.

SKETCHES OF CANADIAN NATURAL HISTORY, VIEWS OF THE PRINCIPAL CANADIAN CITIES AND TOWNS,

AND

Views of the most notable Public Buildings of the Dominion.

With copious letter-press descriptions attached to each, sketches of the early history of each place and of the various industries now prosecuted in them. These will be carefully prepared for THE GLOBE by first-class artists and writers, whose services for the coming year have already been secured.

Over twenty thousand of the subscribers to THE WEEKLY GLOBE are agriculturists, and they will all gladly learn that THE CANADA FARMER, on 1st January next, is to be amalgamated with that paper under the title of the

WEEKLY GLOBE AND CANADA FARMER.

THE FARMER will cease to appear as a separate publication; its entire staff of editors, contributors, and correspondents will be transferred to THE WEEKLY GLOBE, and the whole of the valuable agricultural matter heretofore published in THE FARMER will thereafter appear in THE WEEKLY GLOBE. This new attraction will alone be worth to every intelligent farmer much more than his year's subscription.

The Departments of Ecclesiastical Intelligence, Science Notes, and Educational Affairs, now so popular, will be maintained in 1877 with increased vigor.

The Department of Answers to Correspondents, on every variety of subjects, which has proved so valuable and interesting to crowds of readers, will receive increased attention and careful research.

The Political and General News from all parts of the world, up to the latest moment of publication—the Parliamentary Debates, Federal and Provincial—the Market and Financial Reports at home and abroad—and the Letters of Special Correspondents from all points of interest will continue to be collected and collated with all the care and energy that has kept THE GLOBE in the front rank of Canadian journals for thirty-four years past.

The Literary and Ladies' Departments, under the care of special conductors, will be fresh and racy. Two first-class stories, besides minor productions, will appear during the year.

The annual subscription to THE WEEKLY GLOBE AND CANADA FARMER will remain as heretofore, only \$2.00 PER ANNUM, sent free of postage to all parts of Canada and the United States, payable invariably in advance.

THE CLUB RATES FOR 1877

will be as follows—
5 Copies and under 10, at the rate of \$1.90 per copy.
10 Copies and under 20 at the rate of \$1.80 per copy.
20 Copies and over at the rate of \$1.75 per copy.

Any one is at liberty to get up a Club on his own responsibility. Each Club paper may be addressed separately, and may be for any Town Office.

Parties getting up Clubs will be supplied with specimen copies of THE WEEKLY GLOBE AND CANADA FARMER gratis, on application.

THE WEEKLY GLOBE AND CANADA FARMER will be sent free of postage to any Post-office in the United States for TWO DOLLARS, or any place in Great Britain for \$3.25.

Remittances may be sent by P. O. money order, bank draft, registered letters, or by express, at our risk. Orders and remittances to be addressed to the

GLOBE PRINTING CO. Toronto.

Special Canvassing Agents wanted in every section of the Dominion.

NOTICE OF CO-PARTNERSHIP.

The undersigned have this day entered into Co-Partnership to carry on the business of Assignees and Accountants, under the name and firm of LAJOIE & SEATH, and on and after this date their Office will be at

Nos. 66 and 68 ST. JAMES STREET,

Opposite "La Banque du Peuple."

L. JOS. LAJOIE,

Official Assignee and Commissioner.

DAVID SEATH,

Accountant and Commissioner.

Montreal, 8th November, 1876.

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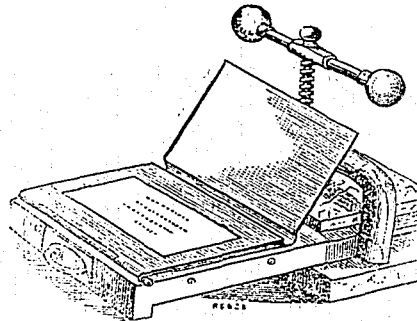
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MONTREAL.

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ROSSIN HOUSE, TORONTO.

Rates . . . \$2.00 to \$3.00 per Day

According to location of room.

Special Rates by Week or Month.

Extra charge for rooms with Bath and Closets attached.

G. P. SHEARS.

April, 1876.

AMERICAN HOTEL, Corner of Yonge and Front Streets, TORONTO.

GEORGE BROWN, Proprietor.

This Hotel has been rebuilt, and newly furnished throughout, and will now be found second to none for commercial men. The most centrally situated in the city.

OTTAWA HOTEL



MONTREAL.

IMPORTANT TO TRAVELLERS.

GREAT REDUCTION IN CHARGES.

The Proprietors of this well-known First-class Hotel have reduced their rates as below, according to location of Rooms:

60 Rooms with Board . . .	\$1.50 per day.
60 " " " "	2.00 " "
60 " " " "	2.50 " "
60 " " " "	3.00 " "

A limited number of SINGLE and FAMILY BOARDERS taken for the winter months at reasonable rates.

BROWNE & PERLEY,
Proprietors.



THE ELLIS PATENT GAS-BURNER AND REGULATOR,

With Opal Globes. The best, the most economical, the cheapest; 20,000 now in use in this City. Adopted by the Government and all the leading Merchants and Manufacturers. Send your orders to the

MONTREAL NOVELTY CO.,

236 St. James street (up one flight) Proprietors and Manufacturers.

Good Agents wanted in every city where Gas is used

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 30th, 1876.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Boots and Shoes:		Fruit.		Leather (at 6 m'ths.)		Provisions.	
Men's Call Boots.....	3 00 3 50	Loose Muscatel, per box.	1 90 2 30	In lots of less than 50		Extra Superfine.....	5 50 5 50
" Kip Boots.....	2 60 2 75	Layers in boxes.....	1 60 1 80	sides, 10 p.c. higher		Strong Bakers.....	5 30 5 50
" Stogas Boots, No. 1	2 30 2 60	Sultanas..... per lb.	10 1/2 11 1/2	Spanish Sole, 1st q'ty		Fancy.....	5 30 5 45
" Stogas Boots, No. 2	2 30 2 40	Seedless.....	9 10	heavy wgt's., per lb	0 22 0 23	Spring Extra.....	5 15 5 25
" Knee Boots.....	3 00 3 75	Valentin (New).....	7 3 8 1/2	Spanish Sole, 1st		Superfine.....	4 75 4 85
" Con. gait. & Bal.....	1 75 2 00	Currants.....	6 1/2 6 1/2	quality, mid. wts., lb	0 24 0 25	Fine.....	4 15 4 25
" Split Brogan, boggd	1 00 1 15	Prunes.....	4 1/2 5 1/2	Do. No. 2.....	0 21 0 22	Middlings.....	3 50 3 75
" Kip Boots.....	1 75 1 90	Almonds, shelled, in	6 1/2 7 1/2	Do. do. 2.....	0 18 0 19	Pollards.....	2 90 3 10
" Stoga Boots.....	1 30 1 75	boxes.....	20	Do. light, heavy.....	0 23 0 24	U. C. Bags, per 100 lbs.	2 35 2 40
" Gaiters & Bals.....	1 30 1 60	11 S. Almonds.....	4 1/2 5	Do. No. 1.....	0 20 0 21	City Bags.....	2 05 2 70
Woman's bls. & gts. pg.	1 15 1 35	S. S.....	14 15 1/2	Slaughter, heavy.....	0 24 0 25	Provisions.	
" M. S.....	1 25 1 60	Walnuts.....	5 1/2 8	Do. light.....	0 24 0 25	Butter, Townships, pr lb	0 25 0 26
Women's Batts.....	90 1 00	Pilberts.....	7 1/2 8 1/2	Do. No. 2.....	0 17 0 18	Do Brockville.....	0 23 0 25
Misses' Bals.....	90 1 00	Brazils, new.....	8 1/2 9	Do. No. 2.....	0 25 0 27	Do Morrisburg.....	0 23 0 25
" Split Batts.....	0 75 0 85	Spices.		Do. No. 2.....	0 23 0 25	Do Western Dairy.....	0 19 0 21
Childs' Bals.....	0 70 0 80	Cassia..... per lb.	20 24	Upper heavy.....	0 32 0 34	Do Store packed.....	0 17 0 19
" Split Batts.....	0 50 0 60	Mace.....	90 1 00	light.....	0 33 0 36	Chesse, fine.....	21 50 22 00
" Turned Cacks.....	0 33 0 45	Cloves.....	42 48	Grained Upper.....	0 31 0 36	Pork, mess, inspected.....	20 50 21 00
Drugs.		Nutmegs.....	80 95	Red Upper.....	0 34 0 36	Do thin mess.....	20 50 21 00
Aloes Cape.....	0 16 0 18	Jamaica Ginger, Bl.	24	Rip Skins, French.....	0 90 1 05	Ham, smoked.....	0 14 0 15
Alum.....	0 2 0 2 1/2	Jamaica Ginger, Unbl.	20 22 1/2	English.....	0 65 0 75	Do canvassed.....	0 16 0 17
Borax.....	0 10 0 11	African.....	12 1/2 15	Hemlock Calf 50 to	0 60 0 75	Lard.....	0 12 0 13
Castor Oil.....	0 35 0 37 1/2	Pimento.....	11 1/2 12	40 lbs.....	0 60 0 60	" " " " " "	0 12 0 13
Caustic Soda.....	0 25 0 32	Pepper.....	10 12 11 1/2	Do. light.....	0 60 0 60	" " " " " "	0 12 0 13
Cream Tartar.....	0 2 0 2 1/2	Pimento.....	9 1/2 10	French Calf.....	1 15 1 30	Eggs, Fresh.....	0 13 0 14
Epsom Salts.....	0 10 0 11	Mustard, 4 lb. Jars	13 1/2 14	Fine Calf Splits.....	0 23 0 32	Tallow rendered.....	9 07 1/2 0 65
Extract Logwood.....	0 65 1 00	1 lb.....	24 25	Stoga Splits.....	0 24 0 25	Beef, prime mess, T'rees	25 00 0 40
Indigo, Madras.....	0 10 0 12	Rice.		Splits, large, per lb.....	0 24 0 26	India Mess.....	27 00 0 09
Madder.....	0 10 0 12	Arnan, & c..... per 100 lb.	3 90 4 10	" small.....	0 17 0 21	Prime mess " brls.	17 00 18 00
Opium.....	6 90 7 25	Sago..... per lb.	0 06 1/2 0 06 1/2	Extra fine Shaved Splits.	0 30 0 33	Hops.....	0 20 0 30
Oxalic Acid.....	0 15 0 18	Tapioca, Pearls.....	8 1/2 0 09	Leather Board, Canadian.	0 12 0 14	Salt.	
Potash Iodide.....	2 60 3 00	" Flakes.....	6 1/2 0 7 1/2	Enamelled Cow, pr ft.	0 17 0 18	Liverpool, coarse.....	0 57 1/2 0 60
Quinine.....	3 25 3 35	Hardware.		Patent.....	0 17 0 19	Fine.....	0 75 0 80
Soda Ash.....	2 90 2 25	Tin (four months):		Polished Grain.....	0 24 0 16	Factory Filled.....	1 20 1 25
Soda Bicarb.....	3 75 3 90	Block, per lb.....	0 21 0 23	Public Grain.....	0 18 0 15	Wines, Liquors, etc.	
Sal Soda.....	1 60 1 60	Grain.....	0 24 0 26	Buff.....	0 12 0 16	ale English.....	1 50 2 65
Tartaric Acid.....	0 45 0 48	Copper:		Russells, light.....	0 25 0 35	Stout: Guinness.....	2 45 2 60
Bleaching Powder.....	0 2 1/2 0 2 1/2	Pig.....	0 22 0 23	" heavy.....	0 20 0 30	" Montreal.....	1 65 1 70
Groceries.		Sheet.....	0 27 0 28	Calfskins, green.....	0 10	Brandy: Hennessy's, ga.	70 75
TEA, (11/2 Chests. & Cnd.)		Cut Nails:		" cured.....	0 10 0 12	case.....	2 80 3 40
Japan, com. to med per lb.	0 25 3 35	2 inch to 6 inch.....	2 90 5p off	Sheepskins.....	0 20 0 25	Martell's.....	9 75 10 00
" med. to good.....	0 38 0 46	2 1/2 inch to 2 3/4 inch.....	3 20	Cod Oil, Newfoundland.	0 65 0 68	gal.....	2 30 2 50
" fine to finest.....	0 48 0 57	Shingle.....	3 70 100 ks	Straits Oil—American.....	0 50 0 55	case.....	9 75 10 00
Japan Nagsaki.....	0 24 0 35	1/4th.....	4 50 10	Olive Oil.....	1 60 1 65	gal.....	2 30 2 50
Y. Hyson common.....	0 27 0 35	Pat. Chisel Pointed.....	25 cts. extra	S. R. Pale Seal.....	0 65 0 70	case.....	8 50 9 00
" to good.....	0 27 0 35	Galvanized Iron:		Pale Seal, ordinary.....	0 40 0 65	Bisquit, Dubouché & Co gal	3 20 0 10
" fine to finest.....	0 56 0 70	Best, No. 24.....	0 7 1/2 0 8	Lard Oil.....	0 85 95	" " " " " "	8 00 0 00
Gunpd, fair to med.....	0 37 1/2 0 40	" 26.....	0 8 0 8 1/2	Linsud raw.....	0 60 0 60	" " " " " "	9 00 0 00
" Good to fine.....	0 55 0 65	" 28.....	0 8 1/2 0 9	" boiled.....	0 65 0 00	" " " " " "	11 00 0 00
" fine to finest.....	0 65 0 75	Horse Nails:		Stock's Ext. 28 spec. Grav	0 60	Jules Duret & Co..... gal	2 30 2 50
Imperial, med.....	0 30 0 40	Patent Ham'd sizes.....	0 20 25p off	" XX 27 do	0 60	" " " " " "	7 60 8 00
" Choice to finest.....	0 40 0 60	Iron:		" XX25 do	0 55	J. Robin & Co..... gal	2 30 2 50
T'wankay, com. to		No. 1.....	21 00 22 00	Olive machinery.....	1 00 1 10	case.....	7 50 8 00
good.....	0 22 0 25	Pig, Cartsherric.....	21 00 22 00	" eating.....	1 75 1 90	Pinot, Cassillon & Co.....	2 1/2 2 1/2
Oolong.....	0 26 0 30	" " " " " "	0 20 25p off	" qt., per case.....	2 60 2 75	Jules Belleric.....	7 00 7 50
Congou common.....	0 28 0 32 1/2	Iron.....		" pts.....	3 25 3 30	V. Cabotapin.....	8 00 8 50
" medium.....	0 40 0 45	No. 2.....	21 00 22 00	" brs.....	4 00 4 20	Onard Dupuy & Co.....	2 00 2 10
" fine to finest.....	0 50 0 70	Other brands, No. 1.....	18 00 19 40	" local flake.....	5 00	Renald & Co.....	2 00 2 10
Souchong common.....	0 30 0 32 1/2	Bar—Scotch pr 100 lbs.	2 00 2 10	Spirits Turpentine.....	0 47 0 60	Cheaper shippers..... gal	6 60 7 00
" medium.....	0 40 0 45	Refined.....	2 30 2 40	Whale, refined.....	0 70 0 75	" " " " " "	6 60 7 00
" fine to finest.....	0 55 0 75	Swedes.....	4 75 5 00	Paints, & c.		Irish Whiskey—(Koe's) gal	2 50 0 00
COFFEES, green.		Hoops—Coopers.....	2 60 2 75	White Lead, gen., 100 lb.		" " " " " "	7 00 7 50
Mocha..... per lb.	0 31 0 34	Canada Plates:		" No. 1 kegs.	0 60	Scotch Whiskey: " " gal	2 20 2 40
Java, old Govt.....	0 27 0 30	Hatton.....	3 50 3 60	" 2 " "	0 60	" " " " " "	5 00 5 50
Marcobio.....	0 21 0 24	Arrow.....	4 00 4 20	White Lead, genuine.....	6 50	Rum: Jamaica..... gal	2 20 2 40
Cape.....	0 22 0 23	Swansa.....	3 75 4 00	In Oil, per 25 lbs.....	2 50	Domayara.....	1 65 1 70
Jamaica.....	0 21 0 24	Marshfield.....	4 00 4 20	Do., No. 1.....	2 10	Gal: DeKuyper..... gal	4 00 4 10
Rio.....	0 00 0 24	Pens.....	3 75 4 00	" 3.....	1 50	" Green c'ses	7 75 8 00
Ceylon.....	0 27 0 29	Iron Wire (4 m'ths):		White Lead, dry.....	0 7 1/2 0 7 1/2	Red cases.....	7 75 8 00
Chiocry.....	0 11 0 11 1/2	No. 6, per bundle.....	2 40 2 60	Red Lead.....	0 60 0 7	Champagne:	
SUGAR, (Tes. & Brls.)		" 9, " " " " " "	2 70 2 80	Venetian Red, Eng'li.....	0 2 0 2 1/2	Mocet & Clandon..... l qts	21 00 23 00
Porto Rico..... per lb.	0 00 0 00	" 12, " " " " " "	3 00 3 10	Yel. Ochre, French.....	0 2 1/2	Louis Roucier..... pts	22 50 24 50
Cuba.....	0 00 0 00	No 16, per bundle.....	3 50 3 60	Whiting.....	0 75	Jules Mumm & Co.....	17 50 24 00
Barbadoes.....	0 00 0 00	Tin Plate (4 mths):		Produce.		19 00 20 00	
Demorran.....	0 00 0 10	1C Coke.....	6 00 5 50	Golden Drop Wheat.....	0 0 0 0 1/2	" " " " " "	20 50 21 50
Sec. Refined.....	0 00 0 11	1C Charcoal.....	7 00 7 25	Michigan White.....	1 15 1 17 1/2	Second quality..... pts	17 0 18 00
Dry Crushed " " "	0 12 1/2 0 12 1/2	1X.....	9 00 9 25	Treadwell.....	0 00 0 00	" " " " " "	18 50 19 00
Granulated " " "	0 11 1/2 0 12 1/2	1XX.....	11 60 11 25	Canada Spring, (No. 1.)	1 17 1 20	V. G. Native Brandy, gal	1 50 2 00
SYRUPS.		DC.....	6 00 6 25	Canada Fall No. 2.....	1 33 0 00	" " " " " "	5 75 6 00
Amber 60 days..... per gal.	0 65 0 70	Anchors, per lb.....	0 07 0 09	Chicago.....	0 85 1 00	Port, per gall.....	3 75 5 00
Golden.....	0 47 0 49	Hides, per 100 lbs.		Red Winter.....	0 00 0 10	" herry.....	3 75 5 00
Standard.....	0 40 0 45	Gr'n Hide, Insp'ed No. 1	7 50 6 00	Oats.....	0 35 0 37	Clarets, per doz.....	2 75 2 90
Molasses (Barbadoes) Hhds	0 47 0 50	" " " " " No. 2	6 25 6 50	L. C. Barley, per 48 lbs.	0 65 0 65	Wool.	
Trinidad.....	0 43 0 45	" " " " " No. 3	4 00 4 50	Pens..... per 66 lbs.	0 90 0 91 1/2	Fleece.....	0 25 0 30
Sugar House.....	0 28 0 32	Cured and inspected.....	1 cent more	Ontmeal.....	4 10 4 25	Pulled Wool, Super.....	0 25 0 30
				Corn.....	0 55 0 56	No. 1.....	0 22 0 25
				Flour.		Medium.....	0 54 0 68
				Superior Extras.....	5 70 6 00	Black.....	0 23 0 26

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

Oceanic Steamships.

ALLAN LINE,



UNDER CONTRACT with the Government of Canada for the conveyance of the CANADIAN and UNITED STATES MAILS.

1876. Summer Arrangements. 1876

This Company's Lines are composed of the undernoted First-class, Full-powered Clyde-built, Double-Engine, Iron Steamships:—

Tons.	
Sardinian.....4100	Lt. J. E. Dutton, R.N.R.
Circassian.....3400	Capt. J. Wylie.
Polynesian.....4100	Capt. Brown
Sarmatian.....3600	Capt. A. D. Aird
Hibernian.....3134	Lt. F. Archer, R.N.R.
Caspian.....3200	Capt. Trocks
Scandinavian.....3000	Capt. R. S. Watts
Prussian.....3000	Capt. J. Ritchie
Austrian.....2700	Capt. H. Wylie
Nestorian.....2700	Capt. Barclay
Moravian.....2650	Capt. Graham
Peruvian.....2600	Lt. W. H. Smith, R.N.R.
Manitobau.....3150	Capt. McDougall
Nova Scotian.....3200	Capt. Richardson
Canadian.....2600	Capt. McLean
Corinthian.....2400	Capt. Menzies
Acadian.....1350	Capt. Gabel
Waldensian.....2800	Capt. J. G. Stephen
Phoenician.....2800	Capt. Scott
Newfoundland.....1500	Capt. Mylins

FROM QUEBEC.

Polynesian .....	.....
Sardinian .....	.....
Circassian .....	.....
Sarmatian .....	.....
Moravian .....	.....

RATES OF PASSAGE FROM QUEBEC.

Cabin.....	\$80, \$70, and \$50
According to accommodation.	
Intermediate.....	\$40 00
Steerage.....	25 00

The Steamers of the Glasgow Line are intended to sail from the CLYDE every Tuesday, and from Quebec on or about every Thursday.

FROM QUEBEC.

Austrian.....	.....
Phoenician.....	.....
Waldensian.....	.....

RATES OF PASSAGE FROM QUEBEC.

Cabin.....	\$60
Intermediate.....	40
Steerage.....	25

An experienced Surgeon carried on each Vessel. Berths not secured until paid for. Cargoes will be charged at the rate of 2s. per bottle to Cabin Passengers supplying their own Wines or Liquors.

For Freight or other particulars, apply in Portland to H. & A. ALLAN, or J. L. FARMER; in Quebec to ALLANS, RAE & Co.; in Havre to JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to GUSTAVE BOSSANGE, Rue du Quatre Septembre; in Antwerp to AUG. SCHMITZ & Co., or RICHARD BENS; in Rotterdam to G. P. ITTMANN & SON, or REYS & Co.; in Hamburg to W. GIBSON & HUGO; in Bordeaux to LAFITTE & VANDERCRUYER, or E. DEPAS & Co.; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERIE & GREENHORNE, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co., 72 La Salle Street.

H. & A. ALLAN,
Corner of Youville and Common Streets,

CANADA LIFE ASSURANCE COMPANY.

The "MINIMUM" system of Assurances has just been adopted by this Company, where, By a PARTIAL APPLICATION OF THE PROFITS, RATES OF PREMIUM ARE CHARGED

LOWER THAN HAVE EVER BEFORE

BEEN OFFERED FOR LIFE ASSURANCE.

The following are the rates for Assurance of each \$1,000, with profits upon the system referred to:

AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.
21	\$12 80	30	\$17 50	39	\$23 80	48	\$32 70
22	13 10	31	18 10	40	24 70	49	34 10
23	13 50	32	18 60	41	25 60	50	35 70
24	14 00	33	19 20	42	26 50	51	37 60
25	14 70	34	19 80	43	27 40	52	39 60
26	15 20	35	20 40	44	28 50	53	41 70
27	15 80	36	21 10	45	29 60	54	41 00
28	16 49	37	22 00	46	30 60	55	46 40
29	16 99	38	22 90	47	31 60		

The above table, and a full explanation of the "Minimum" system, are published, and may be had upon application.

A. G. RAMSAY, *Managing Director.*
R. HILL, *Secretary.*

Agent in Toronto, J. D. HENDERSON, Canada Life Buildings, 46 King Street West.

R. POWNALL, General Agent for Province of Quebec.

CANADA LIFE BUILDING, 182 ST. JAMES STREET, MONTREAL.

J. R. MIDDLEMISS & CO.,

BANKERS,

Financial and General Agents,

DEALERS IN

STOCKS, BONDS AND DEBENTURES,

Safe and profitable investments secured for clients.

ORDERS PUNCTUALLY ATTENDED TO.

57 St. Francois Xavier Street,

MONTREAL.

Fire Record.

EDWARDS' FIRE-PROOF SAFES in the great fires which destroyed St. Johns, Quebec, and an important part of Kingston, were tested against all others and invariably proved

REALLY FIRE-PROOF,

the contents of the safes were intact. The following firms owned these safes:—

- J. E. MOLLEUR, St. Johns.
- LOUIS BOSQUET, St. Johns.
- ARPIN & FREDDET, St. Johns.
- E & D. MACDONALD, St. Johns.
- SHALLOO BROTHERS, St. Johns.
- WILLIAM MARTIN, Kingston.
- ST. JOHNS WOOLLEN MILL CO., St. Johns.
- LANGELIER & DECELLES, St. Johns.
- NATIONAL EXPRESS CO., St. Johns.

These safes, as taken out of the ruins, are now on exhibition at the Edward Safe Factory, No. 49 St. Joseph street.

THE MUTUAL FIRE INSURANCE COMPANY

OF THE

COUNTY OF HOCHELAGA,

194 St. James Street, - - - MONTREAL.

OFFICE BEARERS:

WILLIAM RUTHERFORD, President. JAMES GRANT, Managing Director.

DIRECTORS:

- J. K. WARD, Mayor of Notre Dame de Grâce.
- Joseph A. M. Lapierre, M.D., St. Jean Bapt. Vil.
- Duncan Macdonald, Railway Contractor.
- Narcisse Trudel, Mayor of St. Henri.
- Alex. Holmes, Lumber Merchant, &c.
- Legal Advisers—Messrs. CROSS, LUNN & DAVIDSON, Q.C.
- Bankers—THE CONSOLIDATED BANK.
- Secretary & Treasurer JAMES GRANT.
- Michel Lefebvre, Mayor of Coteau St. Louis
- John McMillan, Oil Merchant and Refiner.
- William Rutherford, Lumber Merchant, &c.
- James Grant, Côte des Neiges.

Fire Insurances of every description, not specially hazardous, granted on equitable terms.

LONDON & LANCASHIRE

LIFE ASSURANCE COMPANY.

HEAD OFFICE FOR CANADA :

Molsons Bank Chambers, St. James Street. Montreal.

DIRECTORS.

WILLIAM WORKMAN, Esq., *Chairman.* | C. A. LEBLANC, Esq., (*Sheriff of Mont-*
ALEXANDER M. DELISLE, Esq. | *Hon. DONALD A. SMITH, M.P. (reul.)*

MEDICAL OFFICERS.

GEO. E. FENWICK, Esq., M.D., *Professor of Surgery, McGill College.*

ARTHUR A. BROWNE, Esq., M.D.

Manager for Canada.

WILLIAM ROBERTSON.

The ONLY Company offering ALL the advantages of a HOME Institution, with the Security of a British Office.

Active, energetic Agents wanted throughout the Dominion, to whom liberal inducements will be offered.

THE MERCHANTS' MARINE INS.

COMPANY OF CANADA.

CAPITAL ----- \$1,000,000

With Power to Increase to \$2,000,000.

Head Office, Montreal.

BOARD OF DIRECTORS :

WM. DARLING, Esq., *President.*
A. W. OGILVIE, Esq., M.P.P., *Vice-President.*
EDWARD MACKAY, Esq. SAM. WADDELL, Esq. JAMES LORD, Esq.
ALEX. WALKER, Esq. JAMES O'BRIEN, Esq. W. WITHALL, Esq., Que.
JAMES MACDOUGAL, Esq. W. R. OSWALD, Esq. D. G. THOMSON, Esq., Q.
C. H. GOULD, Esq. AUGUSTIN CANTIN, Esq. F. M. AUDET, Esq., Que.
HON. PETER MITCHELL, M.P.

This purely CANADIAN COMPANY is now prepared to take every description of Inland and Ocean Marine Insurance, on the most favourable terms, throughout the Dominion.

J. K. OSWALD,
General Manager

Deposited with the Dominion Government \$50,000.

Insure with the

CANADA



JOHN WINER, Pres't.
GEO. ROACH and
D. THOMPSON, M.P.,
Vice-Pres'ts.

CHAS. D. CORY,
Manager.

COMPANY.

HEAD OFFICE,—HAMILTON, ONT.

Capital, \$1,000,000

SIMPSON & BETHUNE, *General Agents,*
MONTREAL; Office, 329 Notre Dame Street

FIRE and MARINE INSURANCE.

THE BRITISH AMERICA Assurance Company.

INCORPORATED 1833.

HEAD OFFICE:

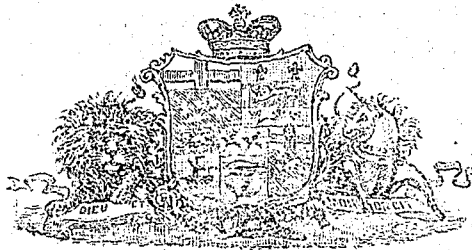
Cor. of Court and Church Streets, Toronto.

BOARD OF DIRECTORS :

Hon. G. W. ALLAN, M.L.C. HUGH McLENNAN, Esq.
GEORGE J. BOYD, Esq. PETER PATERSON, Esq.
Hon. W. CAYLEY. JOS. D. RIDOUT, Esq.
PELEG HOWLAND, Esq. JNO. GORDON, Esq.
ED. HOOPER, Esq.
GOVERNOR PETER PATTERSON, Esq.
DEPUTY GOVERNOR Hon. WM. CAYLEY.
INSPECTOR JOHN F. McCUAIG.
General Agents KAY & BANKS.

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.

F. A. BALL, Manager



ROYAL CANADIAN INSURANCE COMPANY.

FIRE AND MARINE.

THIRD ANNUAL STATEMENT

For the Year ending 31st December, 1875.

Amount of Capital Subscribed	\$6,000,000	Amount of Capital paid up in Cash	\$579,780
ASSETS.		LIABILITIES.	
U.S. Bonds and other Securities and Cash in hands of U.S. Trustees	\$581,218 78	Cash on hand and on Deposit	50,252 50
Bank Stocks and Bonds (Canadian)	354,461 30	Total Assets	\$1,387,999 85
Due by Agents in course of transmission	219,860 47	Total Liabilities, including unpaid and unadjusted Losses, and	
Mortgages on Real Estate (1st lien)	37,000 00	Amount required to re-insure all outstanding Risks	
Bills Receivable (Marine Premiums)	43,714 97	\$664,790 02	
Amount of Interest due and accrued	16,716 52	INCOME.	
Due the Company for Salvages, Claims on Re-Insurances, and Premiums due H. O.	\$62,502 48	Premiums received	\$1,368,680 36
Office Furniture (Home and Foreign)	22,272 74	Interest on Investments	57,982 35
		Total Income during the Year	\$1,426,662 71

The above Statement is presented to the Canadian Public as an evidence of its strength, and the Company trusts to receive a continuance of the patronage hitherto accorded by the Insurance community.

Board of Directors.

JOHN OSTELL, President.
ANDREW WILSON,
M. C. MULLARKY,
W. F. KAY,

J. ROSAIRE THIBAudeau, Vice-President.
ANDREW ROBERTSON,
HUGH MACKAY,
DUNCAN McINTYRE,
JOSEPH BARSALOU,

Trustees of Funds and Securities in the United States:—RICHARD BELL, EUGENE KELLY AND JOHN D. WOOD.
New York Managers:—JOS. B. ST. JOHN, Wm. J. HUGHES. Office, No. 181 Broadway, New York

Boston Directors—GEORGE RIPLEY, EZRA FARNSWORTH, D. N. SKILLINGS, CHARLES WHITNEY, WM. CLAFLIN, JOHN CUMMINGS AND HARVEY D. PARKER. Manager—C. F. SISE, 24 Congress Street, BOSTON
Detroit Directors—E. G. MERRICK, Chairman; ALEX. LEWIS, Mayor of Detroit; HUGH MOFFAT, H. P. BRIDGE AND PETER HENKEL.
General Agent—HENRY F. CRAWFORD, 115 Griswold Street, DETROIT.
New Orleans Directors—J. M. Allan, Wm. Flash, Jos. Bowling and F. Engster. Manager—Douglas West, 195 Gravier Street

LOCAL BOARDS IN CANADA.

TORONTO.
R. Wilkes, M.P.
Benj. Lyman, (Lyman Bros & Co.)
Wm. Arthur.
Solicitors—Beatty, Chadwick & Lash.
Capt. Chas. Perry, Agent.

BRANTFORD.
C. H. Waterous, (C. H. Waterous & Co.)
Alfred Watts, Merchant.
H. W. Brethour, (H. W. Brethour & Co.)
James Wilkes, Agent.

KINGSTON.
John Carruthers.
John MacNee,
James Richardson.
M. Doran.
C. F. Gildersleeve, Agent.

LONDON.
Geo. F. Birrell, (Birrell & Co.)
Daniel Macfie, Merchant.
Ellis W. Hyman, Merchant.
A. G. Smyth, Agent.
Barrister—Hugh MacMahon.

HAMILTON.
James Turner, (James Turner & Co.)
John Stuart, (Harvey, Stuart & Co.)
Alex. Melnes, (Donald Melnes & Co.)
Solicitors—McKillean, Gibson & Bell.
S. Jones, Agent.

QUEBEC.
Hon. I. Thibaudan, M.P.
A. Joseph, Vice-Consul of Belgium.
Joseph Hatuel, Merchant.
O. Roy, Agent.

ST. JOHN, N.B.
J. S. B. De Veber, M.P., Merchant.
Simon Jones, Merchant.
J. H. Paris, Merchant.
Hon. T. W. Anglin, M.P., Speaker House of Commons.
Thos. Furlong, Merchant.
Solicitor—G. Sydney Smith
M. & T. B. Robinson, Agents.

PORT HOPE.
J. Ross, M.P.
Arthur Williams, M.P.P.
A. M. Cosby, Agent.

COBOURG.
Peter McCallum, (of McCallum & Son.)
John Jeffery (of Jeffery Bro.)
George Guillet.
John Butler, Agent.

WINDSOR.
Wm. McGregor, M.P. (Banker.)
Geo. Campbell, Merchant.
C. D. Grassett, Manager Moisons Bank.
M. McIntosh, Merchant.
J. C. Paterson, Barrister.
Fraser and Johnson, Agents

HALIFAX DIRECTORS:
J. B. Duffus, Chairman.
Thomas E. Kenny.
A. W. West.
Wm. Esson.
W. J. Lewis.
W. M. Harrington.

Representing in all nearly one thousand Distinct Agencies.

CHAS. G. FORTIER, Manager Marine Dept.
ARTHUR GAGNON,
Secretary-Treasurer.

DAVID L. KIRBY, Sub-Manager.
ALFRED PERRY,
General Manager.

INSURANCE.

THE
Accident Insurance Co.
OF CANADA.

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

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

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

President:—SIR A. T. GALT, K.C.M.G.

MANAGER AND SECRETARY:

EDWARD RAWLINGS

MONTREAL.

AUDITORS:—EVANS & RIDDELL.

SURETYSHIP.

THE CANADA

GUARANTEE COMPANY

MAKES THE

Granting of Bonds of Suretyship

ITS SPECIAL BUSINESS.

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

SURETY FOR HIMSELF

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

This Company is not mixed up with Fire, Marine, Life, Accident or other business; its whole Capital and Funds are solely for the security of those holding its Bonds.

JANUARY 7th, 1876.—The full deposit of \$50,000 has been made with the Government. It is the only Guarantee Company that has made any Deposit.

HEAD OFFICE:—MONTREAL.

President:—SIR ALEXANDER T. GALT.

Manager:

EDWARD RAWLINGS

AUDITORS:—EVANS & RIDDELL.

STOCKS AND BONDS.

Reported by J. D. CRAWFORD & Co., Members of the Stock Exchange.

NAME.	Shares.	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Nov. 30th.	
						per ct.	
Canadian Bank of Commerce	8750	6,000,000	6,000,000	1,000,000	3 1/2	126	126 3/4
Consolidated Bank of Canada	1000	4,000,000	3,000,000	230,000	3 1/2	98 1/2	95
Dominion Bank	50	970,250	970,250	270,000	4	125 1/2	125 1/2
De Peuple	50	1,000,000	1,000,000	200,000	3	91	95
Eastern Townships	50	1,272,350	1,123,730	275,000	4	107	107
Exchange Bank	100	1,000,000	1,000,000	55,000	4	97 1/2	98 1/2
Federal Bank	100	800,000	800,000	30,000	3 1/2	101	102
Hamilton	200	1,000,000	500,000	9,200	4	97 1/2	98 1/2
Imperial Bank	100	910,000	820,000	25,000	4	106	106 1/2
Jacques Cartier	50	2,000,000	1,850,375	.....	0	31 1/2	31 1/2
Mechanics' Bank	50	500,000	456,510	.....	.....	.....	.....
Merchants' Bank of Canada	100	8,031,200	8,125,535	1,850,000	4	92	92 1/2
Metropolitan	100	1,000,000	937,400	.....	0	59	57
Molson Bank	50	2,000,000	1,993,400	540,000	4	102	111 1/2
Montreal	200	12,000,000	11,968,100	5,500,000	7	185 1/2	185 1/2
Maritime	100	1,000,000	489,610	9,174	3 1/2	74	74
Nationale	50	2,000,000	2,000,000	400,000	3 1/2	103	103
Ontario Bank	30	3,000,000	2,950,272	525,000	4	102 1/2	103 1/2
Quebec Bank	100	2,500,000	2,499,920	475,000	3 1/2	102 1/2	103 1/2
Standard	200	840,100	625,638	.....	.....	86	88
Toronto	100	2,000,000	2,000,000	1,000,000	6	176	182
Union Bank	100	2,300,000	1,983,986	360,000	4	85 1/2	89
Ville Marie	100	1,000,000	722,225	.....	.....	.....	.....
British North America	450	4,896,000	4,866,000	1,170,000	4	131	138
Building and Loan Association	25	750,000	750,000	60,000	3 1/2	120	122 1/2
Canada Landed Credit Co	50	1,000,000	500,000	40,000	4	130	132
Canada Loan and Savings Co	50	1,750,000	1,750,000	680,000	6	179 1/2	181 1/2
Dominion Savings Soc	50	600,000	600,000	.....	2 1/2	91	93
Dominion Telegraph Co	50	400,000	400,000	17,000	4	109 1/2	109 1/2
Farmers' Loan and Savings Co	100	500,000	500,000	140,000	5	145	146 1/2
Freehold Loan & Investment Co	50	800,000	800,000	170,000	5	135	135
Huron & Erie Sav. & Loan Soc	50	600,000	600,000	25,000	4	112	112
Imperial Building and Savings Society	50	2,000,000	200,000	.....	8	147 1/2	148 1/2
London & Can. Loan & Agency Co	40	1,925,000	1,925,000	.....	4	155	155 1/2
Montreal City Gas Co	40	1,800,000	1,500,000	.....	5	159	160
Montreal City Passenger Ry Co	50	600,000	400,000	.....	6	155	155
Montreal Building Association	50	500,000	500,000	204,000	5	123	124
Montreal Loan & Mortgage S'y	50	1,000,000	621,000	124,000	5	127	127
Ontario Savings & Inv. Soc	100	280,000	280,000	10,000	3	86	86
Provincial Permanent Building Soc	100	1,500,000	1,500,000	.....	6	80 1/2	90 1/2
Richelieu & Ontario Nav. Co	50	600,000	600,000	.....	5	141	142
Toronto City Gas Co	50	400,000	400,000	35,000	5	128	130
Union Permanent Building Soc	50	800,000	800,000	185,500	5	145 1/2	145 1/2
Western Canada Loan & Savings Co	50	.....	.....	.....	.....	.....	.....

SECURITIES.

NAME.	Rate.	Montreal.
Canadian Government Debentures, 6 per ct. 1877-80	5 per ct.	102 1/2
Do. do. 5 per ct.	5 per ct.	104 1/2
Do. do. 5 per ct. 1885	5 per ct.	101 1/2
Dominion 6 per ct. stock	.....	101 1/2
Dominion 5 per ct. stock	.....	99 1/2
Montreal Harbor Bonds 10 p. c.	.....	104 1/2
Do. Corporation 6 per ct. Bonds	.....	100 1/2
Do. 7 per ct. Stock	.....	116 1/2
Toronto City 6 per ct.	.....	98 1/2
County Debentures, (Ont.) 20 years 6 per ct	.....	106
Township Debentures, (Ont.) 5 per ct.	.....	97 1/2

INSURANCE COMPANIES.

BRITISH.—(Quotations on the London Market, Nov. 1st.)

No. Shares.	Last Dividend.	NAME OF COMP'Y.	Shares.	Amount paid-up.	Last Sale.
20,000	5 p.c.	Briton Medical L.	410	40	19 1/2
50,000	5	Briton Life Assoc.	100	1	1
50,000	5 p.c.	C. Union F. L. & M.	100	15	15 1/2
5,000	10	Edinburgh Life	100	15	38 1/2
20,000	5 b. 12 1/2	Guardian F. & L.	100	50	62 1/2
12,000	10 p.s.h.	Imperial Fire	100	25	66 1/2
121,500	10	Lancashire F. & L.	20	2	71
10,000	20	Life Ass'n of Scot.	25	8 1/2	26
35,802 1/2	12	London Ass. Corp.	40	12 1/2	61 1/2
10,000	20	Lon. & Lancash.	10	1	1 1/2
430,175 1/2	20	Liv. Lon. & G. F. & L.	20	2	12 1/2
30,000	20	Northern F. & L.	100	5	36 1/2
40,000	48	North Brit. & Mer.	50	6 1/2	43 1/2
6,722 1/2	13 1/2 p. s.	Phoenix Fire	.....	22 1/2	.....
200,000	15	Queen Fire & Life	10	1	33 1/2
100,000	8 1/2	Royal Insurance	20	3	1 1/2
125,000	12 1/2	Scott. Commercial	10	1	3
50,000	6	Scottish Union F. & L.	10	7	11
20,000	10	Scot. Prov. F. & L.	50	3	10 1/2
10,000	20 1/2	Standard Life	50	12	7 1/2
10,000	5 p.c.	ASS.—Montreal, Que.	.....	123 1/2	.....
2,500	5 p.c.	Brit. Amer. F. & M.	550	550	.....
11,800	10-12 mos.	Canada Life	100	70	124
5,000	8-12 mos.	Citizen F. L. & S.	100	100	.....
5,000	8-12 mos.	Confederation Life	100	10	107
5,000	6-10 mos.	Sun Mutual Life	100	10	102 1/2
5,000	10-12 mos.	Isolated Risk Fire	100	10	120
6,500	4-6 mos.	Provincial F. & M.	50	75	75
2,500	10	Quebec Fire	100	130	120
2,000	10	Queen City Fire	50	10	105 1/2
5,100	7 1/2 mos.	Western Assur'ce.	40	20	148
60,000	10-15 mos.	Royal Can. Ins.	100	10	91 1/2
2,500	8 per ct.	Acc. Ins. Co. of Can.	300	20	100
2,535	8 per ct.	Can. Guarantee Co.	50	20	102 1/2
10,000	10-12 mos.	Can. Ag. F. paid-up	100	10	102 1/2
10,000	.....	Can. Ag. F. paid-up	100	10	92 1/2
20,000	.....	National Ins. F.	100	10	91 1/2

* London Quotation.

EXCHANGE.

NAME.	Rate.	Montreal.
Bank of London, 60 days	108 1/2
Gold Drafts on New York	108 1/2
Gold in New York at 3 p.m.	par

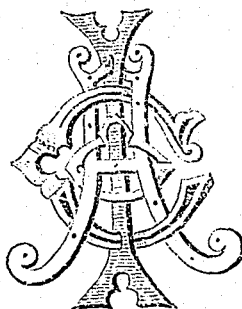
INSURANCE COMPANIES.—CANADIAN.

No. Shares.	Last Div'd.	NAME OF CO'Y.	Pr. val.	Of Pr'd	A'kd
50,000	10-12 mos.	Stadacona In. Co.	\$100	91	93
10,000	.....	Ottawa Ag'l.	\$100	.....	100

RAILWAYS.

Shares.	NAME.	Pr. val.	Quotations
100	Atlantic & St. Lawrence Sho.	all	98 100
100	Do. 6 p. c. Ster. Mt. Bonds	all	98 100
100	Do. do. 3rd Mort. 1890	all	98 100
10	Barabalan Lake Hiron	all	61 6
100	Do. do. 6 p. c. 1st Mort.	all	95 97
100	Do. do. 5 1/2 p. c. 2nd Mort.	all	95 97
100	Canada Southern 1st Mort. 7 p. c.	all	84 87
100	Grand Trunk of Canada	all	48 52
100	Do. do. 2nd Prof Stock	all	8 8
100	Do. do. 3rd Prof Stock	all	95 97 1/2
100	Do. do. 4th Prof Stock	all	95 97 1/2
100	Do. do. 5th Prof Stock	all	40 42
100	Do. do. 6th Prof Stock	all	25 27
100	Do. do. 7th Prof Stock	all	14 15
100	Do. do. 8th Prof Stock	all	91 93
100	Do. do. 9th Prof Stock	all	70 71
100	Do. do. 10th Prof Stock	all	74 77
100	Do. do. 11th Prof Stock	all	95 98
100	Do. do. 12th Prof Stock	all	95 98
100	Do. do. 13th Prof Stock	all	62 68
100	Do. do. 14th Prof Stock	all	78 80
100	Do. do. 15th Prof Stock	all	101 103
100	Do. do. 16th Prof Stock	all	101 103
100	Do. do. 17th Prof Stock	all	84 86
100	Do. do. 18th Prof Stock	all	87 90
100	Do. do. 19th Prof Stock	all	87 90
100	Do. do. 20th Prof Stock	all	87 90
100	Do. do. 21st Prof Stock	all	87 90
100	Do. do. 22nd Prof Stock	all	87 90
100	Do. do. 23rd Prof Stock	all	87 90
100	Do. do. 24th Prof Stock	all	87 90
100	Do. do. 25th Prof Stock	all	87 90
100	Do. do. 26th Prof Stock	all	87 90
100	Do. do. 27th Prof Stock	all	87 90
100	Do. do. 28th Prof Stock	all	87 90
100	Do. do. 29th Prof Stock	all	87 90
100	Do. do. 30th Prof Stock	all	87 90

The liability on all Bank Stocks is limited to double the amount of the Subscribed Capital. On all other Stocks the liability of shareholders is strictly limited to the amount of the Subscribed Capital.



Canada Agricultural Insurance Co.,

180 St. James Street, Montreal.

Capital. \$1,000,000.

ADVANTAGES OFFERED.

It is confined by its Charter to insure nothing more hazardous than Farm Property and Residences.

It pays all losses caused by lightning, whether fire ensues or not.

It insures Live Stock against death by lightning, either in the Building or on the premises of the Assured.

It is a purely Canadian Institution, its business is confined to the Dominion, and is under the management of men who have devoted many years to this peculiar branch of Insurance, and understand thoroughly the requirements of the Farmers as a class.

OFFICERS:

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EDWARD H. GOFF, *Managing Director & Sec.* J. H. SMITH, *Chief Inspector.*
J. P. CONSTABLE, *Assistant Secretary.*

N.B.—People desiring Insurance in this Company should be careful about giving their Risks to Agents of *real Companies*, who claim the Company they represent to be the same as ours. We hear of a great deal of this kind of dishonesty being practiced on the public.

INSURES FARM PROPERTY AND PRIVATE RESIDENCES.



ALEX. W. OGILVIE, M.P.P., *President.*

WILLIAM ANGUS, *Vice-President.*

HENRY LYE, *Secretary.*

C. D. HANSON, *Chief Inspector.*

Head Office, 180 St. James Street.

Deposit with Dominion Government, \$50,000.

EXPERIENCED AGENTS THROUGHOUT the DOMINION.

Fire Risks written at adequate Rates.

Stadacona Bank.

NOTICE IS HEREBY GIVEN that a DIVIDEND at the rate of

SIX per CENT. PER ANNUM

upon the Paid-up Capital Stock of this Institution has been declared for the current Half-year, and that the same will be payable at its BANKING HOUSE IN THIS CITY on and after

FRIDAY, the First Day of December next.

The Transfer Books will be closed from the

16th to the 30th November next,

both days inclusive.

By order of the Board.

WM. R. DEAN,

Cashier.

Quebec, 30th October, 1876.

CONSOLIDATED BANK

OF CANADA.

NOTICE IS HEREBY GIVEN THAT A

Dividend of Three and One-Half per Cent. (3½ p. c.)

upon the Paid-up Capital Stock of this Institution has this day been declared for the current Half-year, and that the same will be payable on and after

Friday, the First Day of December next.

The Transfer Books will be closed from the **SIXTEENTH to the THIRTIETH of NOVEMBER next, both days inclusive.**

By order of the Board.

J. B. RENNY,

General Manager.

Montreal, October 26, 1876.

ONTARIO BANK.

DIVIDEND No. 39.

Notice is hereby given that a DIVIDEND of FOUR per cent. upon the capital stock of this institution has this day been declared for the current half year, and that the same will be payable at the Bank and its branches on and after Friday, the first day of December next. The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.

By order of the Board.

D. FISHER,

General Manager.

Ontario Bank,

Toronto, 20th October, 1876.

SHIPMENTS OF

Live Stock to the English Markets.

CAUTION.

RELPH'S PATENT HORSE and CATTLE FITTINGS.—Several persons having during my absence in England, infringed my Patents (against whom legal proceedings are now pending), NOTICE is hereby given that ship owners or any person Shipping Cattle or Horses in Stalls or Fittings constructed in accordance or in imitation of my Patents, without first having obtained a license to do so, from either myself or my authorized agents, will have immediate legal proceedings taken against them without further notice.

(Signed,)

F. H. RELPH,

Patentee,

Dominion S. S. Co's Wharf, Montreal.

Insurance.

North British & Mercantile

INSURANCE COMPANY.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

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

LIFE DEPARTMENT.

BONUS YEAR, 1875.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 1st December, 1875. All policies on the Participating Scale, opened before that date will share in the Division.

At last Division the Bonus declared was at the rate of £1 5s. per cent. per annum on all sums assured, and the previously vested Bonuses. On policies of old standing, this was in many cases equal to £1 13s. per cent. per annum on the original sum assured.

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

Profits are ascertained every five years. Agents in all the cities and principal towns in the Dominion.

MACDOUGALL & DAVIDSON.

Managing Directors and General Agents,
72 St. Francois Xavier St.,
Montreal.

Wm: EWING, Inspector.

THE CITIZENS' INSURANCE COMPANY.

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$1,030,000
Deposited with the Dominion
Government.

HEAD OFFICE, - - MONTREAL,
No. ST. JAMES STREET.

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Sir Hugh Allan, President. | John Pratt, Vice-Pres
Adolph Roy. | Henry Lyman.
Andrew Allan. | N. B. Corse.
J. L. Cassidy.

EDWARD STARKE,

Manager Life, Guarantee and Accident Department

JOHN HUTCHINSON,

Manager of Fire Department.

ARCIPD McGOUN, Secretary-Treasurer.

Fire risks taken at equitable rates based upon the irrespectivemerits. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

Insurance.

Royal Insurance Coy.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders unlimited.

CAPITAL - - - - - \$10,000,000
FUNDS INVESTED - - 12,000,000
ANNUAL INCOME - 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium.

Life Assurances granted in all the most approved forms.

H. L. ROUTH,
W. TATLEY,
Chief Agents

THE STADACONA

Fire & Life Insurance Co.

HEAD OFFICE: QUEBEC.

FINANCIAL RESULT OF 14 MONTHS BUSINESS TO 31st DEC., 1875.

Authorized Capital, . . . \$5,000,000
Subscribed do. 2,300,000
Paid up Capital, 200,095
Government Deposit, (Fire) 50,000
Do. do. (Life) 50,000

Total Revenue, Fire Premiums, and Interest, } \$223,775
Total Losses, 63,528

Invested Funds, 194,713
Cash in hand and Deposit, . . . 49,193
Other Assets, 49,888

Total Assets. \$293,794

This Company has now established itself, and has 11 Branches and 207 Agencies in the Dominion.

GEO. J. PYKE, General Manager.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE. . . . Toronto Street, TORONTO, ONT

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

VICE-PRESIDENT:

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John Smith, Toronto. | Angus Morrison, Esq., Barrister, M.P., Toronto.

Manager.—Arthur Harvey, Esq. Geo. A. Hine, Esq.,
Asst.-Sec'y. Fire Inspector.—G. H. McHenry, Esq.
Marine Department.—Capt. A. Stanley.
Bankers.—The Canadian Bank of Commerce.

Insurance effected at reasonable rates on all description of property. Fairness in settlement and an equitable construction of insurance contracts, are the invariable rules of the Company.

ARTHUR HARVEY, Manager.

THOMAS A. EVANS, Agent,
160 St. Peter street, Montreal.

Insurance.

QUEEN

Insurance Co'y.

OF

LIVERPOOL AND LONDON.

CAPITAL, - - - \$10,000,000

FIRE.

All ordinary risks insured on the most favorable terms, and losses paid immediately on being established.

LIFE.

The Security of a British Company offered.

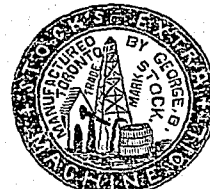
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H. J. MUDGE,
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Chief Agents in Canada

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

Income, over Three Millions and a half.
Claims paid in Canada, over \$500,000.
For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to
W. M. RAMSAY,
Manager, Canada.



GEORGE B. STOCK,
Manufacturer of

Stock's Extra Machine Oil,

And Dealer in all kinds of

MACHINE AND WOOL OILS.

All Trade-marked Oil warranted to give satisfaction and not to freeze.

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M. S. FOLEY & CO., Publishers & Proprietors.

Insurance.

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LIFE ASSOCIATION,
[LIMITED.]

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION :
12 PLACE D'ARMES, MONTREAL.
Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Govern-
ment.
\$50,000 deposited with Dominion Government
for exclusive benefit of Canadian Policy-
holders.

JAS. B. M. CHIPMAN,
Manager for Canada.

Established 1803.

IMPERIAL
Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA:

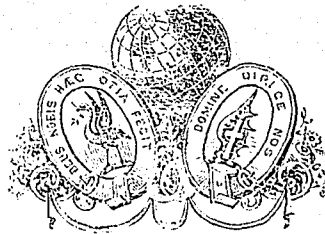
Montreal, 102 St. Francois Xavier St

RINTOUL BROS., Agents.

Subscribed Capital, - £1,600,000 Stg.

Paid-up Capital, - £700,000 Stg.

ASSETS, - - - - - £2,222,552 Stg



THE
Liverpool and London Globe

INSURANCE COMPANY.

LIFE AND FIRE

Capital - - - - - \$10,000,000
Funds Invested in Canada - - - - - 700,000
Government Deposit for Security of
Canadian Policy Holders - - - - - 150,000
Security, Prompt Payment and Liberali-
ty in the Adjustment of Losses
are the Prominent Features
of this Company.

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Dep.-Chairman, [Messrs. David Torrance &
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THEODORE HAIRT, Esq.

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Those who choose to avail themselves
of this offer will advise us imme-
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Address,

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CAPITAL, - \$1,000,000.

Head Office - - - - - OTTAWA.

President—THE HON. JAMES SKEAD.

Secretary—JAMES BLACKBURN.

\$50,000.00 CASH

*Deposited with Government for protection
of Policyholders.*

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ALDERMAN NELSON, H. A. Nelson & Sons. HON. P. MITCHELL.
J. ALD. QUIMET, M.P. N. GAGNON, Champlain.
L. BEAUBIEN, M.P.P.

This Company insures nothing more hazardous than Farm Property and Private Residences.

INSURES AGAINST LOSS OR DAMAGE BY FIRE & LIGHTNING

Farm Property, Private Residences, Churches, Convents, and Risks of a similar Class.
Also Contents of such Risks.

No Insurance effected on Manufacturing or Commercial Risks, thus avoiding losses from sweeping
fires, to which many Companies are liable.

Farmers and others owning Private Dwelling Houses will find it very much
to their advantage to insure with this Company,

As its Rates and the provisions of its policies are much more liberal than those of Companies doing
a general business.

The Insuring Public will notice that our DEPOSIT is in CASH, and not Debentures or Stock,
which may be of doubtful value.

Rates and all information required given on application to

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