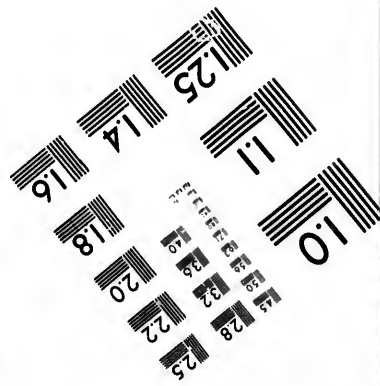
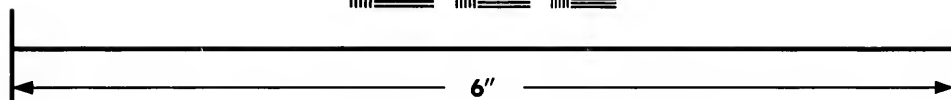
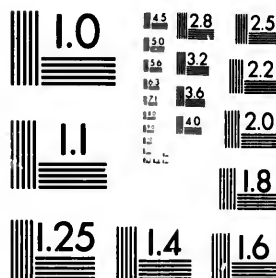


IMAGE EVALUATION TEST TARGET (MT-3)



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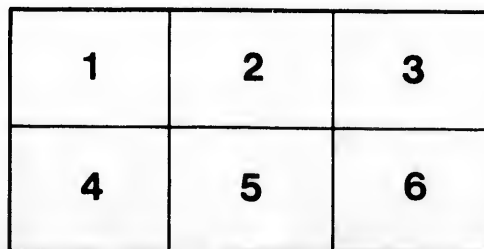
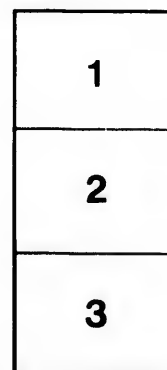
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The following Circular has been issued by the Board of Trade of Toronto to the Merchants and Traders of the Province of Ontario:—

BOARD OF TRADE ROOMS,

Toronto, September, 1871,

Boards of Trade date as far back as 1660, when, and from that period, they were charged with various duties (defined by Acts of Parliament), some relating to the mercantile marine, the supervision of railways, and to decide disputes that from time to time arise in mercantile matters.

Boards of Trade in Canada are formed for many similar purposes, all of which are essentially necessary. The Board of Trade in this city was established in 1850, and has from that period been conducted with more or less efficiency. Its duties are in part as follows:—

The appointment of properly qualified Inspectors of Flour and Grain, or any other article subject to inspection, taking therefrom proper and efficient securities for the performance of the duties of their several offices.

The establishment of a Board of Arbitration, to arbitrate upon and give awards in any case of commercial difference that may be submitted to them. [It is to be regretted how seldom this Board has been called into requisition—not that cases have not arisen which could have been dealt with by that Board, but possibly from the want of knowledge on the part of many that such a Board existed. Many rush into courts of law to settle disputes or differences that could have been more economically and more satisfactorily dealt with by such a Board.] The appointment of properly qualified persons to act as Official Assignees, and to see that proper securities are given for the honest and due performance of their work. To watch over the general mercantile interests of the country, and to present their opinions to Parliament on all matters affecting that interest. To protect the honest trader, exposing that of the dishonest, in any way manifested. These and many other duties are incumbent upon a Board of Trade.

The Board of Trade of this large and important city, being desirous of furthering and maintaining the great commercial interests of the Province (coming specially under their supervision), desire to call the attention of every trader to the great importance of Fire Insurance, and with this special object issue this circular, which they trust will be productive of good.

[TURN OVER,

In all, and especially in new countries, credit is taken or given to a more or less extent, and it is a duty incumbent on all to protect to the fullest extent the person or persons who confide in them for the fulfilment of their obligations. It is an alarming fact (taken from insurance statistics) that during the past year (1870) no less a sum than \$1,747,562 58 was paid by insurance companies; add to this losses in suspense, \$209,674 69 (supposing that the "suspense" amount were honest claims), shows a total of \$2,047,237 27. In placing before merchants and traders these figures, it is merely with the view of showing that the work of destruction has been great, and how necessary it is to protect property in this country, particularly where fires are so frequent and, from the character of the buildings, so disastrous. The most serious losses that have occurred have been in towns and villages, where buildings are to a considerable extent made of wood, and where there are few appliances, and in many cases none whatever, for fire extinguishment. The Board desires to urge upon all doing business in such places, to lend their aid and efforts in establishing adequate means of suppression, by which they will be amply repaid in being able to obtain cheaper rates of insurance. The losses in such places have fallen to a considerable extent upon the wholesale merchant, through the carelessness, negligence, or indifference on the part of those to whom he entrusts his property. Numerous instances can be given in corroboration of what has been stated.

Bradford has one whose liabilities were over \$80,000, insured for \$7,000. Compromised with creditors for 50 cents in the dollar.

Newmarket, another whose liabilities were \$54,000, insured for \$8,000. Compromised with creditors for 32½ cents in the dollar.

Barrie, another whose liabilities were \$11,000, insured for \$1,300. Compromised for 50 cents.

Instances *ad libitum* might be given of the above nature.

This Board would respectfully urge upon all Traders to give this matter their serious thought, and endeavour, as far as lies in their power, to protect those to whom they are indebted against this destructive element. It is not possible to estimate the amount of property uninsured, but this Board feel safe in stating that not 25 per cent. of value is covered in that way.

The duty of the Trader is to have his property fully insured, and in so doing to select responsible offices.

To keep a correct inventory of his stock, either annually or semi-annually. By this plan, should any loss by fire arise, his claim can be completely established.

To keep his books and papers in a place of safety, as the loss of them is not only serious to himself, but prevents his being enabled to prove any claim he may have.

By order of the Council.

(Signed)

WILLIAM ELLIOT, President.

We, the undersigned Wholesale Merchants of Toronto, cordially endorse the annexed Circular of the Board of Trade on the subject of Fire Insurance, and earnestly recommend that the advice contained therein be adopted by Traders throughout Ontario.

ELLIOTT & Co., Wholesale Druggists and Sundry-men, 3 Front street East.
A. R. McMASTER & BROTHER, Wholesale Importers of Dry Goods, 32 Yonge, & 4 Front streets.
THOMSON & BURNS, Importers of Hardware, Stationary, and Crockery, 10 & 12 Front street West.
SESSIONS, TURNER & COOPER, Wholesale Boot and Shoe Manufacturers, 28 and 30 Front street.
HENDERSON & BOSTWICK, Manufacturers and Wholesale Dealers in Straw Goods, 2 Gordon & McKay's Block.

BRYAN, EWART & MURRAY, Importers and Wholesale Grocers, Gordon & McKays' Block.
JNO. CHARLESWORTH & Co., Wholesale Dealers in Dry Goods, &c., Iron Block, Front street.
JENNINGS & BRANDON, Wholesale Dry Goods, Iron Block, Front street.
DOBIE & CARRIE, Wholesale Dry Goods, Iron Block, Front street.
GEORGE MICHIE & Co., Wholesale Grocers, 1 Front street West.
R. H. GRAY & Co., Fancy Goods, 43 Yonge street.
ROBERT WILKES, British and Foreign Importing House, 48 & 50 Yonge Street.
CHILDS & HAMILTON, Wholesale Boot and Shoe Manufacturers, 7 Wellington street East.
SMITH & KEIGHLEY, Importers and Wholesale Grocers, 12 & 14 Wellington street East.
CRAMP, TONKIN & Co., Importers of Tea, and [redacted] Produce, 10 Wellington street East.

MCLEAN & CRAIG, Wholesale Leather Merchants, 56 Yonge street.
MOFFATT BROTHERS & Co., Wholesale Dry Goods, 36 Yonge street.
JNO. MACNAB & Co., Hardware, Oils, and Paint, 4 Front street East.
DAMER, KING & BROWN, Boot and Shoe Manufacturers, 27 Front street.
JOHN MACDONALD & Co., Wholesale Dry Goods, Wellington street.
THOMAS GRIFFITH & Co., Wholesale Importers of Wines, Teas, Groceries &c., 57 & 59 Front Street.
F. & G. PERKINS & Co., Wholesale Importers of Wines, Teas, Groceries &c., 41 & 43 Front street.
WILLIAM RAMSAY & Co., Wholesale Grocers & Wine Merchants, 84 & 86 Front street.
BRYCE, McMURRICH & Co., Wholesale Importers of Dry Goods, 94 Yonge street.
DAVISON & Co., Fancy Goods, Yonge street.
THOMAS MAY & Co., Wholesale Straw & Fancy Goods, 68 Yonge street.
TUTTLE, DATE & RODDEN, Manufacturers of Farming implements, &c., 18 & 20 Colborne street.
LYMAN BROTHERS, & Co., Wholesale Chemists & Druggists, 157 King street East.
PARSON BROTHERS Oil Merchants, Lamps, &c., Front street.
SAMSON, KENNEDY & GEMMELL, Wholesale Dry Goods, 45 Scott, corner of Colborne street.
NERLICH, BACKER & Co., Wholesale Jewellers & Fancy Goods, 42 Scott street.
J. G. JOSEPHS & Co., Wholesale Jewellers, 46 Yonge street.
HODGSON & BOYD, Wholesale Dry Goods & Smallwares &c., Yonge street.
JAMES CAMPBELL & SONS Wholesale Stationers, Front street.
JOHN ROBERTSON, SON & Co., Dry Goods, Yonge street.

