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THE
MONETARY TIMES
AND
TRADE REVIEW.
-INSURANCE CHRONICLE-

VOL. VI—NO 28.

TORONTO, ONT., FRIDAY, JANUARY 10, 1873.

{ SUBSCRIPTION
\$3 a Year.

JOHN MACDONALD & CO.

Established, 1849.

To build up a large, healthy and prosperous business, is not the work of a day. Years must elapse, and many of them, before the public will give its confidence implicitly to any house, holding that it must first have an honorable record before it can expect a large and an uninterrupted support.

Has the house an established reputation? Has it ample facilities? Is it progressive? Are its customers well served? Do they succeed? Are questions which men in business, and men about to commence business, will ask. (It is well that it is so); and from the nature of the replies will they decide whether or not they are to be advantaged by a connection with the house.

In carrying on our own trade we are not guided by what other houses do. We are told, for example, that the custom of the trade is;—To sell on the sterling; To date goods forward; To employ travellers; To have a variety of terms, either in time, discounts, or both, for various customers. We manage our business as we think best, and in doing this, *We sell all our goods at currency prices; We date no goods forward; We employ no travellers; We have uniform terms; We offer no baits to alienate the customer of any house;* Nor do we intend to do so. And yet our business grows healthily, steadily, constantly, as fast as we can desire, and as fast perhaps as any sound healthy business ought to grow. Our annual sales are over

FOUR HUNDRED THOUSAND DOLLARS!!

greater than they were three years ago, an increase as remarkable as it is large. Yet we look confidently for at least the same ratio of increase **DURING THE CURRENT YEAR.**

VERY FEW OF OUR CUSTOMERS FAIL!

At our prices they can not only sell goods, but make money. From our stocks they can not only get an assortment, but a complete one, without the necessity of opening other accounts; too often the cause of embarrassment and failure.

FOR THE COMING SPRING,

Our arrangements are very complete. Our buyers, men of excellent taste and judgment—men of long and tried faithfulness to the house are now in the British markets, making their purchases under the most favourable circumstances.

Our imports will be of the usual large and attractive character. Our first shipments have been already made, and in ample time for the Spring trade, we shall be fully ready, and happy to see our many friends. All classes of

CANADIAN GOODS

will be fully represented, from the best and most reliable Canadian Manufacturers.

OUR ORDER DEPARTMENT

continues to increase very rapidly, and we beg to assure our friends, that the same careful attention which has led to its present growth, will continue to characterize it in its further development.

Warehouse Entrance:—21 & 23 Wellington St.,
Goods Entrance:—28 & 30 Front St.

JOHN MACDONALD & CO.

ENGLISH OFFICE:—3 York Street, Manchester.

LYMAN BROTHERS & CO., WHOLESALE DRUGGISTS,

And Manufacturing Chemists,

ALSO,

MANUFACTURERS OF LINSEED OIL,

PAINTS, PUTTY, &c., &c.

SPECIALITIES IN PART CONSIST OF

WHITE LEAD

Of all grades of our celebrated BRASS LABEL Brand (Trade Mark). This Lead is unequalled in this market, and its well known excellence has induced several inferior imitations of its style of putting up which we beg to caution our friends against.

CONCENTRATED ALKALI

Universally acknowledged as the best put up, and for use superior to all others. No Housekeeper should be without it.

NITRATE SILVER CRYSTALS, CHLORIDE GOLD CRYSTALS

Are in use by all the leading Photographers, who will have no other make.

CHLOROFORM.

We have great confidence in representing this article as fully equal to Duncan & Flockhart's, and at a much lower price.

FLUID EXTRACTS.

All the leading kinds, which are made of best materials and guaranteed of standard strength. Our stock in general is not surpassed either for extent or assortment, and customers may rely upon getting what they require, if at all possible, as we make it a point to try and fill all orders. Careful and prompt attention given to all commands, whether in person or by letter.

Office and Salerooms, 155 and 157 King Street East.

WAREHOUSE—81 & 83 FRONT STREET.

CHEMICAL WORKS AND DRUG MILLS—PALACE STREET.

ELLIOT & COMPANY,

No. 3 FRONT STREET, TORONTO.

MANUFACTURERS OF

WHITE LEAD IN OIL,

(GENUINE.)

NO. 2.



NO. 3.

Packages Bearing Our Brand

Of which the above is a *fac simile*, are warranted to contain full net weight and contents unsurpassable in body and brilliance.

☛ PRICE LISTS ON APPLICATION.

ONTARIO

Steam Engine and Machine Works,

JAMES MARTIN & SON,

No. 3 Ontario Lane, - 223 & 225 Queen Street East,
TORONTO.

MANUFACTURERS OF

STEAM ENGINES, MILL, TOBACCO, AND ROPE MACHINERY,
PUMPS AND PRESSES,

Caddie and Box Compressers and Retainers.

☛ All Work Warranted, and Orders promptly attended to.

THE AETNA LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.

T. O. ENDERS, PRESIDENT. | J. L. ENGLISH, SECRETARY. | AUSTIN DUNHAM, VICE-PRESIDENT.
 H. W. ST. JOHN, ACTUARY.

INCORPORATED IN 1820. COMMENCED BUSINESS JULY, 1850.

Statement of the entire Receipts and Disbursements, from beginning of Business, July, 1850, to Jan. 1, 1872

ENTIRE RECEIPTS		
Paid to Policy-holders for claims by Death and matured Endowments.....	\$35,348,059 39	
For Surplus Premiums.....	\$5,277,356 03	
For surrendered Policies.....	6,149,287 41	
	1,821,197 28	
Total paid to Policy-holders		
Total Expenses of management	\$13,247,840 72	
Paid for Taxes.....	4,577,851 19	
Paid for Re-Insurance.....	401,117 41	
	964,470 02	
Total Disbursements		19,191,279 34
Balance.....		16,156,780 05
Add for market value of Stocks and Bonds over cost, accrued Interest, value of Re-Insurance, and amounts due from other Companies for Loss on Policies of Re-Insurance.....		484,006 19
		\$16,640,786 24
Expense of Management from the beginning, 12 33-35 per cent. of the receipts.		
Expense of Management for 1871, 10 7-35 per cent. of the receipts.		

ACCUMULATED ASSETS, JANUARY 1, 1873, OVER - - \$18,640,786.24.

EXPENSES LESS THAN ANY PREVIOUS YEAR. ANNUAL INCOME EXCEEDING \$6,000,000.

The Aetna is, during the present year, distributing in Dividends, and to the Widows and Orphans of deceased policy-holders, over \$7,000 per day. While doing this incalculable good, its business is transacted with less expense than that of other companies, and even less than its own have been hitherto.

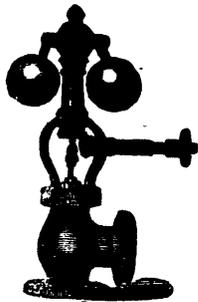
Persons desirous to insure or act as Agents for the Aetna Life Insurance Company will address,

JOHN GARVIN, Manager, Western Canada Agency, Office—Toronto, Can.

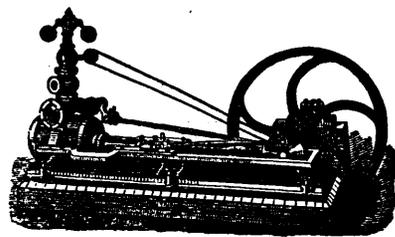
CHARLES LEVEY & CO.,

Machinery Brokers,

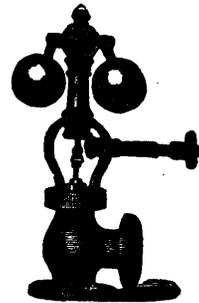
A LARGE STOCK ALWAYS ON HAND.



THE SHIVE PATENT GOVERNOR.



LEVY'S PATENT,



THE SHIVE PATENT GOVERNOR,

ENGINE BUILDERS,

75 TO 79 ADELAIDE ST. WEST,

TORONTO.

McMURRAY, FULLER & CO.,

DEALERS IN

RAILWAY IRON, STEEL, AND ALL KINDS OF RAILWAY & MACHINIST'S SUPPLIES,

And Manufacturer's Agents; representing in Canada, THE STAFFORDSHIRE WHEEL & AXLE CO., BIRMINGHAM; SOCIETE JOHN COCKERILL (Bessemer Steel, BELGIUM); Messrs. TAUNTON & HAYWARD, Tube Manufacturers, BIRMINGHAM; IBBOTSON, BROS., Globe File and Steel Works, SHEFFIELD; ROBINS & CO. (LIMITED), Portland Cement Manufacturers, LONDON; VOSE, DINSMORE & CO., Railway Car Springs of every description, N.Y., &c., &c., &c.,

YORK CHAMBERS, TORONTO, CANADA.

THE GOSPEL OAK IRON & GALVANIZED IRON AND WIRE CO.,

TRADE (ANCHOR) MARK.

STAFFORDSHIRE, ENGLAND.

"THE GOSPEL OAK" is the oldest manufacturer of Galvanized Iron in England, having been established in the year 1842. The Iron was introduced to the trade under the name or style of "*Morewood & Rogers' Patent Galvanized Tinned Iron.*" In the year 1860 it ceased to be sold by that firm, or others trading under a similar name.

The trade supplied from stock, or orders taken for importation, by McMURRAY, FULLER & CO., AGENTS, York Chambers, Toronto, Canada.

TAUNTON & HAYWARD, Star Tube Works, Birmingham, England,

Manufacturers of every description of Patent Wrought Iron Tubings for Boilers, Oil Wells, Gas, Steam and Water. Orders for importation received by McMURRAY, FULLER & CO., AGENTS, York Chambers, Toronto, Canada.

H. H. VIVIAN & Co., Birmingham, England,

Manufacturers in Brass and Copper of every description. Also Yellow Metal, Zinc and Spelter, and best selected English Copper Ingots. Orders for importation received and promptly executed, by

McMURRAY, FULLER & CO., Agents,

YORK CHAMBERS, Toronto, Canada.

GEORGE HARDING,

No. 77 King Street West, Toronto,

PLUMBER, GAS AND STEAM FITTER, ZINC WORKER, &c.,

Baths, Water Closets, Forcing Pumps, Marble Washstands, Gas Fixtures, Coppersmith Work,
Brass Founding and Finishing, &c.

Public Buildings and Private Houses Heated with Hot Water or Steam.

SAMSON, KENNEDY & GEMMEL

Have closed their largest year's business, which shews an advance of nearly FIFTY PER CENT. on the trade of 1871. They are pleased gratefully to acknowledge the support which has been given them, by which their House has shared so largely in the expansion of business which has marked the DRY GOODS TRADE of 1872. *The progressive nature of their business will be seen by the fact that from its commencement, every season has been characterized by a large increase in the turn-over of their departments.* When they entered the ranks of the

Wholesale Dry Goods

Houses in Canada, it is hardly possible that the most sanguine anticipated such a rapid increase, or that their Trade would have, in so short a period, assumed more than *half its present proportions*. This is the more remarkable since it has been accomplished while houses of long standing and with large connections have occupied the field, and although not quite three and a half years have passed since they commenced, yet their Trade has assumed dimensions which *they know* in some cases has only been attained *after an 18 years wholesale business experience*. *This fact, THE TRADE OF WESTERN CANADA, whose patronage they have so largely shared, will be glad to learn.*

The ENERGY AND UNREMITTING ATTENTION, bestowed on every department, from the *largest transaction* down to the *smallest item of detail*, have been amply repaid.

This success has been accomplished WITHOUT TRAVELLING,—all their goods are sold in the Warehouse; and WITHOUT SUPPORT ACCOUNTS,—they have not one in their Ledger.

A walk through their Warehouse will immediately impress any one with the LIVELY CHARACTER of their business.

While they are justly proud of the position Toronto has assumed, as a WHOLESALE MART for the British West, and while they thankfully share in her prosperity, they are glad to be able to render material aid to her advancement by keeping such goods as are in daily demand, and at such prices as continually induce buyers to visit this market.

To the TRADE OF CANADA, they would say that it will be their aim to sustain AN ATTRACTIVE STOCK of the

Newest and Choicest Goods.

AN EFFECTIVE SYSTEM OF MANAGEMENT

Characterizes the house, by which the most responsible work is systematized, securing the greatest possible advantage, and commanding the confidence of every buyer:—

- 1st. The premises are admirably adapted for the requirements of a large business, situated in a central position, containing 4 floors, each measuring 50 by 123 ft.
- 2nd. They keep a resident home buyer (Mr. Samson), who has been familiar with the English and Scotch Markets for twenty-three years, and whose long experience and recognized ability have largely assisted in developing the Dry Goods trade of this City.
- 3rd. They send a special buyer (Mr. Macaw), who visits the EUROPEAN MARKETS twice a year, to make purchases only for the HABERHASHERY Department.
- 4th. Their Goods are bought from the Manufacturers.
- 5th. Shipments are received every week throughout the year.
- 6th. A well assorted stock can be always found in every Department.
- 7th. Each Department is under an efficient Manager.
- 8th. Customers are promptly served, and in a respectful manner.
- 9th. All orders are promptly attended to, and carefully executed by one of the Firm.

They are making preparations for a larger Spring Trade than they have hitherto done.

Owing to the remarkable increase in the Sales of their Haberdashery, it is found necessary to allot a greater space to this Department, and in order to do so, *all the piece goods* hitherto kept on the same floor, are being removed, and the ENTIRE FLAT will be occupied with HABERDASHERY, Ribbons, Hosiery and Gloves. That a

Well-Managed Haberdashery Department

Was much required for the growing trade of this Country is a fact, that for many years they have been impressed with. This they knew could be established only by close application to the immense detail connected therewith, and by a constant study of the *daily wants*, of the Retail Trade of this Dominion.

From the inception of their business, they resolved to supply this want, and that it has been to a large extent accomplished, is evident when they state that buyers can *always get their lists satisfactorily checked off*, and that the Sales in this Department for 1872 shew an increase of 600 per cent over those of 1870.

Their Top floor will be occupied by Bradford Piece Goods, Fancy Dress Goods, Shawls, Mantles, Muslins, Silks, Velvets, Crapes, &c., &c.

It will be their aim to maintain a Large Stock of

BLACK LUSTRES, CANADIAN AND BRITISH Cobourgs, Paramattas, Baratheas, Persian Cords, Thibet Cloths, Crape Cloths, Italian Cloths, Summer Cloths, Russell Cords. Moreens, FRENCH MERINOES AND DELAINES.

Their Stock of

FANCY DRESS GOODS,

Selected with the greatest care, from the best sources will be large and attractive.

No immediate change is expected, or is likely to take place in the price of Cotton or Woollen goods. The Cotton market has kept steady throughout the Autumn trade, and nothing has transpired, such as excessive supply of the raw material, or dullness in demand, likely to cause a decline in the price.

It is an ascertained fact, that it would take Forty Million pounds of Wool or one-fifth of the entire annual supply of Wool in the United States to replace the Raw Material and Manufactured Woollen Goods destroyed by the recent fire in Boston, so that this alone would prevent an immediate decline in the price of Woollen Fabrics. Buyers, they think, may enter the Market this Spring with confidence, but nevertheless they recommend caution; don't speculate, but buy for present requirements.

They will be glad to see their friends, or to receive their orders.

SAMSON, KENNEDY & GEMMEL, Wholesale Importers of Dry Goods,

44 SCOTT AND 19 COLBORNE STREETS, TORONTO.

THE MONETARY TIMES AND TRADE REVIEW. - INSURANCE CHRONICLE -

VOL. VI—NO 28.

TORONTO, ONT., FRIDAY, JANUARY 10, 1873.

{ SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto

JOHN MACDONALD and CO.

OUR SHIPMENTS

FOR THE

Spring of 1873

ARE NOW BEING MADE.

JNO, MACDONALD & CO.

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

3 YORK STREET, MANCHESTER, ENGLAND.

Toronto, Jan. 2, 1873.

The Leading Wholesale Trade of Hamilton.

THOS. C. KERR and Co.,

Importers and Wholesale Dealers in STAPLE
AND FANCY

DRY GOODS,

HAMILTON,

Are now opening their

FALL IMPORTATIONS,

And on the 20th inst. will be prepared to show complete
assortments. Full stock of

CANADIAN MANUFACTURES.

Hamilton, 14th August, 1872.

The Leading Wholesale Trade of Toronto.

1873.

A. R. McMASTER
and BROTHER,

Dry Goods Importers,

AND DEALERS IN

CANADIAN

AND

American Manufactures,

Nos. 4 to 12 FRONT STREET WEST,

TORONTO.

Toronto, January 1873.

32-1y

SMITH & KEIGHLEY,

IMPORTERS,

12 and 14 Wellington Street, Toronto,

Have now in Stock

3000 PACKAGES FRESH TEAS.

250 Hds. SCOTCH REFINED SUGARS.

500 BARRELS GOLDEN SYRUPS

1000 PACKAGES TOBACCO.

250 BAGS COFFEES.

2000 HALF BARRELS SALMON TROUT

1000 do. WHITE FISH.

4000 BOXES SCALED HERRINGS.

2000 BOXES NEW LAYER RAISINS.

500 CASES ASSORTED PICKLES.

300 KEGS BI-CARB SODA.

100 CASKS SAL SODA.

Which they are offering low to cash and prompt paying
Customers.

A. M. SMITH.

W. W. KEIGHLEY.

Toronto, 1872.

The Leading Wholesale Trade of Toronto.

GORDON MACKAY and CO.

Have now on exhibition the Largest
and most

MAGNIFICENT STOCK

OF

HOME AND FOREIGN

AUTUMN GOODS!

They ever offered to the Trade.

Special Terms made to Package Buyers.

TERMS LIBERAL AS USUAL.

Toronto, Sept. 18, 1872.

32-1y

SAMSON,

KENNEDY,

and GEMMEL.

YOU CAN FIND A LARGE ASSORTMENT OF

NUBIAS,

ENGLISH AND CANADIAN,

Also

MISSES & WOMEN'S WOOL HOODS

And Men's

SCARFS AND WRAPPERS,

AT

SAMSON, KENNEDY & GEMMEL.

Corner of Scott and Colborne Sts.

TORONTO.

November 7, 1872.

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

CAPITAL AUTHORISED, - \$12,000,000
 CAPITAL PAID-UP, - - - 7,942,840
 RESERVE FUND, - - - 4,000,000

Head Office, - - - Montreal.

BOARD OF DIRECTORS.

E. H. KING, Esq., *President.* HON. T. RYAN, *Vice-Pres.*
 H. Thomas, Esq., I. G. Mackenzie, Esq.,
 G. W. Campbell, Esq., M.D. D. Torrance, Esq.,
 Peter Redpath, Esq., George Stephen, Esq.,
 Donald A. Smith, Esq., R. B. ANGUS, Esq., *Gen. Man.*

Branches and Agencies in Canada.

Montreal,	Brockville,	Stratford,
Quebec,	Belleville,	Sarnia,
Toronto,	Cobourg,	Newcastle, N.B.
Hamilton,	Guelph,	Pictou,
St. John, N.B.,	Halifax, N.S.,	Perth,
Ottawa,	St. Marys,	Simcoe,
London,	Port Hope,	Cornwall,
Kingston,	Peterboro',	Lindsay,
Brantford,	Goderich,	Fergus.

G. W. YARKER, *Inspector of Branches and Agencies.*
Agents in Great Britain.—London, Bank of Montreal, 27 Lombard Street, Frederick Gundry, Secretary.
Bankers in Great Britain.—London, The Union Bank of London; Messrs. Roberts, Lubbock & Co. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.
Agents in the United States.—New York, Richard Bell and C. F. Smithers, 59 Wall Street. Chicago, Bank of Montreal, Wm. Richardson, Manager.
Bankers in the United States.—New York, The Bank of New York. Boston, The Merchants National Bank. Buffalo, The Farmers and Mechanics National Bank. San Francisco, The Bank of British Columbia.
Colonial and Foreign Correspondents.—St. John's Nfld. The Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

The Canadian

BANK OF COMMERCE.

Head Office, - - - Toronto.

Authorized Capital - - \$6,000,000
 Subscribed Capital, - - 6,000,000
 Paid-up Capital, - - - 5,602,952

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
 H. S. HOWLAND, Esq., *Vice-President.*
 F. W. Cumberland, Esq., M.P. T. Sutherland Stayer, Esq.,
 William Elliot, Esq., George Taylor, Esq.,
 James Michie, Esq., Robt. Wilkes, Esq., M.P.

H. S. STRATHY, *Cashier.*

New York.—J. G. Harper and J. H. Goadby, Agents.
London, Eng.—The Bank of Scotland.
BRANCHES.—Barrie, Brantford, Chatham, Collingwood, Dundas, Galt, Goderich, Guelph, Hamilton, London, Montreal, Orangeville, Peterboro', St. Catharines, Sarnia, Simcoe, Strathroy, Trenton, Woodstock.
 Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANK OF TORONTO, CANADA.

DIRECTORS.

WM. GOODERHAM, Esq., Toronto, *President.*
 JAMES G. WORTS, Esq., Toronto, *Vice-President.*
 WM. CAWTHRA, Esq., Toronto.
 A. T. FULTON, Esq., Toronto.
 HON. A. A. BURNHAM, Cobourg.
 WM. FRASER, Esq., Port Hope.
 WM. CANTLEY, Esq., Oakville.
Cashier.—GEORGE HAGUE.

Branches.—Montreal, Peterboro', Cobourg, Port Hope, Barrie.
Foreign Agents.—London—The City Bank. New York—The National Bank of Commerce; Messrs. Bell & Smithers. Chicago—Messrs. Geo. C. Smith & Bro.
 The Bank receives money on deposit, and allows interest according to agreement.
 Interest allowed on current cash accounts.
 Letters of credit issued available in Great Britain, the West Indies, China, and Japan.

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA

Incorporated by Royal Charter.

Paid-up Capital, - - £1,000,000 stg.

This Bank has Agencies in London, England, New York, and San Francisco; and correspondents all over the world.

The following are the Branches and Agencies in the Dominion:—

ONTARIO.—London, Brantford, Paris, Dunnville, Hamilton, Toronto, Napanee, Kingston, Ottawa, Arnprior, Renfrew

QUEBEC.—Montreal, Quebec.

NEW BRUNSWICK.—St. John, St. Stephen, St. Andrew's, Fredricton, Moncton.

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Vancouver Island.

ROYAL CANADIAN BANK

CAPITAL, - - - \$2,000,000.

Head Office, - - - Toronto, Canada.

President.—JOHN CRAWFORD, Esq., Q.C., M.P.
Vice-President.—WILLIAM THOMSON, Esq.

Cashier.—THOMAS McCRAKEN, Esq.
 Agents for the Government of the Province of Ontario.
 Letters of credit issued on England, Scotland, Ireland, France, Germany, China, Japan, and West Indies.
FOREIGN CORRESPONDENTS.—England and Scotland—National Bank of Scotland. Ireland—Ulster Banking Company. New York—National Park Bank; R. Bell & C. F. Smithers, 59 Wall Street. Buffalo, N.Y.—Farmers' and Mechanics' National Bank. Oswego, N.Y.—First National Bank. Chicago, Ill.—H. Richardson, Bank of Montreal.

THE DOMINION BANK.

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

Head Office—Toronto.

Agencies.—Orillia, Oshawa, Uxbridge, Whitby, Queen Street.

Interest allowed on Deposits.
 Drafts issued on New York, Gold and Current Funds.
 Drafts issued negotiable in Great Britain and Ireland.
 Drafts on Great Britain purchased.
 Drafts on New York, Gold and Currency, purchased.

LA BANQUE DU PEUPLE.

CAPITAL, \$2,000,000.

Head Office, - - - Montreal.

J. PRATT, Esq., *President.*
 A. A. TROTTIER, Esq., *Cashier.*

FOREIGN AGENTS.

London—Glynn, Mills, Currie & Co.
 New York—National Bank of the Republic.
 Quebec Agency—La Banque Nationale.

MERCHANTS' BANK OF HALIFAX, NOVA SCOTIA.

GEORGE MACLEAN, Esq. - *Cashier.*

Agencies in Nova Scotia.

Antigonish.—T. M. KING, Agent.
Bridgewater.—ANDREW GOW, Agent.
Pictou.—WILLIAM IVES, Agent.
Truro.—JOHN B. DICKIE, Agent.
Weymouth.—COLIN CAMPBELL, Jr., Agt.
Sydney.—J. E. BURCHELL, Agent.

The Chartered Banks.

MARITIME BANK,

(Of the Dominion of Canada)

ST. JOHN, NEW BRUNSWICK.

Capital, - - - \$1,000,000.

President.—HON. A. J. SMITH, Senator.
Vice-President.—JAMES DOMVILLE, Esq., M.P.

DIRECTORS.

Hon. JOHN ROBERTSON, Senator.
 J. V. TROOP, Esq.
 GEORGE McKEAN, Esq.

Agents throughout the Dominion.—Bank of Montreal. New York—Bell & Smithers. Boston—Merchants' National Bank. Chicago—Bank of Montreal. London—The Imperial Bank.

Manager.—J. W. H. ROWLEY, Esq.

Collections made on the usual Bank terms. Interest allowed on Deposit Receipts at 5 per cent. per annum, subject to 30 days notice.

ONTARIO BANK.

HEAD OFFICE, - BOWMANVILLE, Ont.

DIRECTORS.

HON. JOHN SIMPSON, *PRESIDENT.*
 T. N. GIBBS, M.P., *VICE-PRESIDENT.*
 Hon. W. P. HOWLAND, C.B., *Lieut.-Gov.*
 HON. D. A. MACDONALD, M.P.
 JAMES DRYDEN, Esq.
 J. P. LOVEKIN, Esq.
 WM. McMURTRY, Esq.

Agencies.—Guelph, Lindsay, Montreal, Oshawa, Peterboro', Ottawa, Port Perry, Port Hope, Pembroke, Toronto, Whitby.

Foreign Agents.—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.
 D. FISHER, Esq., *Cashier.*

Union Bank of Lower Can.

CAPITAL, - - - \$2,000,000.

Head Office, - - - Quebec.

DIRECTORS.

CHARLES E. LEVEY, Esq., *President.*
 Hon. THOS. MCGREEVY, *Vice-President.*
 Hon. Geo. Irvine, John Sharples, Esq.,
 D. C. Thomson, Esq., J. B. Renaud, Esq.,
 Andrew Thomson, Esq., *Cashier.*—P. MacEwen.

BRANCHES.—Savings Bank (Upper Town), Montreal, Ottawa, Three Rivers.

Foreign A gents.—London—The London and County Bank. New York—National Park Bank, C. Ashworth.

THE ST. LAWRENCE BANK

Notice is hereby given that the

First Call of Ten per cent

On the Subscribed Capital Stock of this Institution, is now due and payable at the office of

MESSRS. FITCH & EBY, CHURCH ST., TORONTO.

By Order of the Board,

K. F. LOCKHART, *Cashier.*

Toronto, Nov. 4, 1872.

Toronto Savings Bank,

72 CHURCH STREET.

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

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce

W. J. MACDONELL, *Manager*

The Chartered Banks.

LA BANQUE NATIONALE
BANKING INSTITUTION.

Authorized Capital, - \$2,000,000.
Paid-up, do. - 1,500,000.

HEAD OFFICE AT QUEBEC.

EUGENE CHNIC, Esq., President.
HON. ISIDORE THIBAudeau, Vice-President.
Hon. U. I. Tessier, Abraham Joseph, Esq., C. Tetu, Esq., Ol. Robitaille, Esq., M.D., and Prudent Valec, Esq.
FRANCOIS VEZINA, Esq., Cashier.

Branches, in Montreal and Ottawa. J. S. Paquet Manager, Montreal. Sam. Benoit, Esq., Manager, Ottawa.

Agencies.—The Bank of Toronto for Province of Ontario. The Bank of New Brunswick for the Maritime Provinces. The Quebec Bank for Three Rivers. Messrs. John Le Boutillier & Co. for Gaspe; and John Meagher, Esq., for Carleton and County of Bonaventure. The National Bank of Scotland, London, England. Messrs. Ballin & Co., Bankers, Paris, France. The National Bank of the Republic, New York.

THE QUEBEC BANK.

CAPITAL, \$3,000,000.

Head Office, - - - - - Quebec.

JAMES STEVENSON, Cashier.

DIRECTORS.

JAS. G. ROSS, President. | Wm. WITHALL, Vice-Pres.
Hon. Ex. the Hon. Sir M. F. Belleau, Lt. Gov. Prov. Que.
Henry Fry, R. H. Smith,
T. H. Dunn, A. F. A Knight.

Collections on all accessible points in the Dominion of Canada, forwarded to any of the following Offices, will receive prompt attention, and will be remitted for on the day of payment:

Quebec, (Que.) Ottawa, (Ont.) Montreal, (Que.) Toronto, (Ont.) St. Catharines, (Ont.) Pembroke, (Ont.) Three Rivers, (Que.)

Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Union Bank of London.

NIAGARA DISTRICT BANK

Dividend No. 38.

Notice is hereby given that a Dividend of FOUR PER CENT. on the paid-up Capital Stock of this Bank has this day been declared for the current half year, and that the same will be payable at the Bank on and after

Thursday, the 2nd day of January next.

The Transfer Books will be closed from the 20th to the 31st December, both days inclusive.

Also, that the Annual General Meeting of the Shareholders, for the election of Directors, to serve during the ensuing year, will be held at the Bank, on Monday, 13th day of January next, at noon.

By order of the Board,

C. M. ARNOLD,
Cashier.

St. Catharines, 29th November, 1872.

The Canada Guarantee Company.

(Incorporated by Act of Canadian Parliament.)

Capital \$100,000.

DIRECTORS.

SIR ALEX. T. GALT, K.O.M.G., M.P., President.
John Rankin, Esq., Vice-President. R. J. Reekie, Esq.;
Edw. Mackay, Esq.; James G. Ross, Esq., Quebec;
John Molson, Esq.; James Rose, Esq.; D. Lorn Macdougall, Esq.; Donald McInnes, Esq., Hamilton.

Legal Advisers—Messrs. Carter & Hatton.

Manager and Secretary—Edward Rawlings.

This Company, formed for the purpose of issuing Bonds of Security for Employees in positions of Trust, at Equitable Rates, is now prepared to receive applications. It transacts no other description of business.

Head Office, 229 St. James St., Montreal.

EDWARD RAWLINGS,
Manager and Secretary.

Financial.

**BOND BROTHERS,
STOCK BROKERS.**

7 ST. SACRAMENT STREET, MONTREAL—(MEMBERS OF THE STOCK EXCHANGE.)

Orders received for the purchase and sale, for investment or on margin, of stocks, Bonds and Debentures, in Canada and the United States.

CORRESPONDENTS:

Messrs. SHEPHERD & GRIEVESON, London, Eng.
Messrs. DRAKE BROS., New York.

**OSWALD BROTHERS,
STOCK BROKERS,**

Members of the Stock Exchange.)

55 ST. FRANCOIS XAVIER STREET, MONTREAL.

Stocks and Shares of all kinds bought and sold on Commission.

Robert Beaty & Co.,

EXCHANGE OFFICE,

BANKERS, BROKERS &c.,

53 King Street East, opposite Toronto St., Toronto.

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

TAYLOR & MINTY,

BANKERS, EXCHANGE AND STOCK BROKERS,

Agents of the United States Lloyds,

AND GENERAL INSURANCE AGENTS, HAMILTON, ONT.

GEO. TAYLOR, FRANCIS C. MINTY.
Late Manager of Bank of Late of the Bank of Montreal, Hamilton.
B.N. Am., Hamilton

Philip Browne & Co.,

BANKERS AND STOCK BROKERS,

DEALERS IN

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

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. 8 PHILIP BROWNE, Notary Publ

Herrick & Crombie,

BANKERS, COMMISSION MERCHANTS,
AND GENERAL AGENTS.

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

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

Campbell & Cassels,

C. J. CAMPBELL,] 56 & 58 King Street East, [W. G. CASSELLS

TORONTO,

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

E. FORD,

STOCK AND SHARE BROKER

Member of the Stock Exchange,

83 St. Francois Xavier Street, Montreal.

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

Financial.

**BURNETT & THOMSON,
STOCK AND SHARE BROKERS.**

(MEMBERS OF THE STOCK EXCHANGE.)

61 ST. FRANCOIS XAVIER STREET, MONTREAL

**J. D. CRAWFORD,
STOCK BROKER,**

Member of the Stock Exchange,

17 ST. SACRAMENT STREET,
MONTREAL.

**THE FREEHOLD PERMANENT
BUILDING AND SAVINGS SOC'Y.**

Notice is hereby given that application will be made to the Parliament of the Dominion of Canada, at its next Session, for an act changing the name of the said Society and extending the powers now possessed by it.

JOHN LEYS,

Solicitor.

January, 8th, 1873.

**CANADA PERMANENT
BUILDING AND SAVINGS SOCIETY.**

Stock Capital - - - - \$1,500,000.
Investments - - - - \$2,800,000.

DIRECTORS.

Joseph D. Ridout, President; Peter Paterson, Vice-President; James G. Wort, Samuel Nordheimer, Edward Hooper, E. H. Rutherford, Joseph Robinson, A. M. Smith.

Office—Masonic Hall, Toronto Street, Toronto.

LOANS.

Advances made on real estate situate in the Province of Ontario, repayable in from one to twenty years.

SAVINGS BANK BRANCH.

Deposits at interest received daily.
The Stock and assets of the Society being pledged for the security of money thus received, depositors are at all times assured of perfect safety.

For further information apply to
J. HERBERT MASON,
Secretary and Treasurer.

WESTERN CANADA

Permanent Building and Savings Society.

NINETEENTH HALF-YEARLY DIVIDEND.

Notice is hereby given that a Dividend of five per cent. on the capital stock of this Institution has been declared for the half-year ending the 31st day of December, 1872, and that the same will be payable at the office of the Society, No. 70 Church Street, on and after Wednesday, the eighth day of January next.

The transfer books will be closed from the 20th to the 31st of December inclusive.

By order of the Board,

WALTER S. LEE,

Secretary-Treasurer.

**Canada Permanent Building and
Savings Society.**

Twenty-Fifth Half-Yearly Dividend.

Notice is hereby given that a Dividend of Five and one-half per cent. on the capital stock of this Institution has been declared for the half-year ending the 31st inst., and that the same will be payable at the office of the Society, Masonic Hall, Toronto Street, on and after

WEDNESDAY, 8TH DAY OF JAN. NEXT.

The transfer books will be closed from the 20th to the 31st inst., inclusive.

By order.

J. HERBERT MASON,

Sec. and Treas.

Toronto, Dec. 12, 1872.

The Leading Wholesale Trade of Toronto.

CHILDS & COMPANY,

WHOLESALE

Boots and Shoes,

51 YONGE STREET, TORONTO,

*Offer Special Inducements to reduce Stock,
previous to alterations in premises.***NEW FRUITS! NEW FRUITS!****First Arrival of the Season.**

The undersigned have just received, and will sell on the most favorable terms,

2,000 boxes Halves and Quarters Layer Muscatelle Raisins.

500 boxes Mr. Raisins.

400 kegs Seedless Raisins.

300 half boxes 12 lb. Malaga Figs.

100 kegs Malaga Grapes.

100 boxes Lemons.

Also, a large and complete assortment of the finest 1 and 2 Crown Layer Raisins, blue and black; Basket Raisins, &c. &c.

THOMAS GRIFFITH & CO.,

37 & 39 Front Street,

TORONTO

REMOVAL

OF

Wholesale Boot & Shoe Warehouse.

We beg to notify our customers and the trade generally that we have this day removed into our

NEW PREMISES,**No. 15 FRONT ST. WEST,**

IN THE

PHŒNIX BLOCK,

(Formerly the Iron Block.)

Our Fall Stock is now complete, and we trust to have a call from our friends when in town.

WALKER, EVANS & Co.,

No. 15 FRONT ST. WEST.

SAMUEL STERN,

IMPORTER AND

WHOLESALE DEALER IN FANCY GOODS,

Jewelry, Electro-plated Ware, Cutlery, Stationery, Smoking Articles, Druggists' Sundries, Looking-Glass Plates, &c.,

No. 14 Wellington Street West,

TORONTO, ONT.

L. Coffee & Co.,**PRODUCE & COMMISSION MERCHANTS,**

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

Advances made on consignments of Produce

THE MERCANTILE AGENCY,

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1845.

DUN, WIMAN & CO.:

Montreal, Toronto, Halifax, and St. John, N.B.

REFERENCE BOOK, containing Names and ratings of Business Men in the Dominion, published quarterly.

24-17

The Leading Wholesale Trade of Toronto.

THOMAS LAILEY and CO.,

IMPORTERS

AND

WHOLESALE CLOTHIERS

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

**6 FRONT STREET WEST,
TORONTO.****J. B. Boustead,****PROVISION & COMMISSION MERCHANT,**

72 & 74 Colborne Street, Toronto.

Advances made on consignments.

Brown Brothers,**ACCOUNT-BOOK MANUFACTURERS.**

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto, Ontario.

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

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

3-ly

Parson Bros.,

PETROLEUM REFINERS, AND WHOLESALE DEALERS IN LAMPS, CHIMNEYS, etc. Warehouses, 51 Front St.; Refinery, cor. River and Don Sts., Toronto.

Leading Trade of the Maritime Provinces.

WILLIAM HARE,**General Commission Merchant,****HALIFAX, N. S.***Agent for the Phoenix Fire Insurance and the Pelican Life Ins. Companies of London.*

Late Consul for the Hanse Towns.

COTTON YARN.

WHITE AND COLOURED

Beam Warps for Woollen Mills.

Warranted of best quality, full length, and correctly numbered. Manufactured by

WM. PARKS & SON.,

New Brunswick Cotton Mills,

St. John, N. B.

Joseph S. Belcher,

Late Geo. H. Starr & Co.)

Commission and West India Merchant,

HALIFAX, N. S.

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

CONSIGNMENTS SOLICITED.

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

3-6m

Hall & Fairweather,**COMMISSION MERCHANTS**

AND

DEALERS IN FLOUR.**ST. JOHN, NEW BRUNSWICK.**

The Leading Wholesale Trade of Hamilton.

FALL IMPORTATIONS

OF

DRY GOODS.**John I. Mackenzie & Co.,**

Have received the bulk of their Autumn supplies of

BRITISH AND CANADIAN GOODS,

And from this day forward they will be prepared to serve the trade with new and choice goods at a liberal discount for cash—short time or prompt payment at maturity.

John I. Mackenzie & Co.

20th August, 1872.

DAVID McLELLAN & CO.,

MANUFACTURERS AND IMPORTERS OF

**GENTS' FURNISHINGS, PAPER GOODS,
TAILORS' TRIMMINGS, CORSETS.**

53 King Street West,

HAMILTON, ONTARIO.**Thomson, Birkett and Bell,
HAMILTON.**

FULL STOCK OF

**DUNDAS DOMESTICS, YARN,
AND BAGS,***At Reduced Price List of 6th August.***ONTARIO STEAM BISCUIT**

AND

Confectionery Works,**Nos. 67, 69 and 71 KING STREET EAST.****Biscuits & Candies Wholesale.**Manufacturer—**I. C. CHILMAN,****HAMILTON, Ont.****WINANS, BUTLER & CO.,****COMMISSION MERCHANTS,**

DEALERS IN

WOOL, GRAIN AND FLOUR.

Division Street, COBourg.

**DONALD C. RIDOUT & CO.
ENGINEERS,**

AND

DEALERS IN MACHINERY,Have in Stock or can supply on the shortest notice **MACHINISTS' TOOLS, ENGINES, BOILERS, AND STEAM PUMPS,** Wood-working and General Machinery of every description, at Manufacturers' Prices and on the most favorable terms.**New and Second Hand Machinery**

Sold on Commission, and when consigned exhibited free of charge at the

TORONTO MACHINERY DEPOT,**86 York Street, Toronto.**

The Leading Wholesale Trade of Montreal.

J. G. Mackenzie & Company,

Importers

AND

Wholesale Dealers in

BRITISH & FOREIGN DRY GOODS,

381 & 383 ST. PAUL STREET, MONTREAL.

FERRIER & CO.,

IRON & HARDWARE MERCHANTS,

St. Francois Xavier Street,

MONTREAL.

Agents for:

Windsor Powder Mills.
La Touche Rope-Walk.
Burrill's Axe Factory.
Sherbrooke's Safety Fuse.

31 Dec 72

**B. HUTCHINS,
TEA MERCHANT,**

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

31 Dec 72

S. H. MAY & CO.,

Importers and dealers in

Paints, Oils, Varnishes, Glass, &c.,

No. 474 ST. PAUL STREET,

Copland & McLaren,

Commission Merchants and Manufacturers of

FOUNDRY FACINGS

Of superior quality. Also Dealers in METALS, and all kinds of FOUNDRY, BOILER and MACHINE SHOP Supplies. Trade Mark,—"WELLINGTON MILLS."

Cor. of Grey Nun & Wellington Streets,

MONTREAL.

CANADA MARBLE WORKS.

R. FORSYTH, PROPRIETOR.

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

Marble, Slate Mantles, Grates, etc.

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

100 GREY NUN STREET,

*Importers of Pig Iron, Bar Iron, Boiler Plates,
Galvanized Iron, Canada Plates, Tin Plates,*

BOILER TUBES, GAS TUBES,

Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland do
Antimony,	Glass,	Canada do
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Flue Covers,	Chimney Tops
Dry Red Lead,	FIRE BRICKS,	Fountains,
Dry White do,	ORAIN PIPES,	
PATENT ENCAUSTIC PAVING TILES, &c.		

MANUFACTURERS OF

Sofa, Chair and Bed Springs.
A large stock always on hand.

The Leading Wholesale Trade of Montreal.

W. R. ROSS & CO.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

Merchants Exchange, No. 11 St. Sacrament St.

MONTREAL.

H. L. ROBINSON & CO.

IMPORTERS OF TEAS,

No. 152 MCGILL STREET,

OPPOSITE ALBION HOTEL,

MONTREAL.

JOHN McARTHUR and SON,

Importers and Wholesale Dealers in

Window Glass (Star and Diamond Star Brands),

Sheet and Plate Glass of every description,

Linseed Oil, Paints, Colors, Varnishes;

Japans, Artists' and Painters' Materials,
Naval Stores, Chemical Dye Stuffs, etc.,

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

18 LEMOINE STREET.

N. S. WHITNEY,

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

14 ST. HELEN STREET, MONTREAL

J. A. MATHEWSON,

Importer and Wholesale Grocer,

202 MCGILL STREET,

MONTREAL.

CHARLES D. EDWARDS,

49 St. Joseph St., Montreal,

Manufacturer of

Fire Proof Safes,

AND ALL KINDS OF

FIRE AND BURGLAR PROOF SECURITIES.

E. H. MOORE,

54 Front St. East, Toronto,

General Agent for Ontario.

D. MORRISON,

Biscuit Manufacturer,

And Wholesale Confectioner,

34-36 and 38 Rideau St., OTTAWA, Ont.

The Leading Wholesale Trade of Montreal.

FALL, 1872.

GREENE & SONS

MONTREAL,

MANUFACTURERS & DEALERS IN

Ladies' Furs, Gent's Furs,

Felt Hats, Silk Hats,

Cloth Caps, Scotch Caps,

Buffalo Robes, Fancy Robes

Buck Gloves & Mitts,

Kid Gloves & Mitts,

MOOSE MITTS, MOCCASINS, SNOW SHOES

&c., &c., &c.

Our Stock is complete in all of above lines. Careful attention given the execution of orders. Inspection solicited. Letter orders promptly attended to.

FACTORIES:

FUR GOODS—525 ST. PAUL STREET.

FELT HATS—114 QUEEN STREET.

SILK HATS—52½ ST. PAUL ST.

STRAW GOODS—524 ST. PAUL STREET.

WAREHOUSE—517, 519, 521 St. Paul St., Montreal

GREENE & SONS.

FALL 1872.

T. JAMES CLAXTON & Co.,

Caverhill Buildings, 37 Spring Gardens,
St. Peter Street, | Manchester,
Montreal. | England.

OUR STOCK WILL BE

COMPLETE IN EVERY DEPARTMENT

By THURSDAY, the 15th AUGUST

August 13th, 1872.

Mercantile Summary.

THE TOTAL imports at Toronto, 1872, were \$14,487,202 against \$11,556,520 showing an increase of \$2,920,592.

AT THE annual meeting of the Ottawa Board of Trade, Mr. E. McGillvray, was elected President, and Mr. George Hay, Vice-President.

THE WHOLESALE grocery firm of Messrs. John Carruthers & Co., of Kingston, established more than thirty years ago has dissolved, Mr. John Carruthers retiring with a handsome competency.

IT APPEARS from late information that the proceedings instituted against one of the officers of the Dominion of Canada Oil Refining Co., in Sarnia, were purely vexatious, and have been abandoned. It is to be presumed, therefore, that the business of the Company—who have erected extensive works at Sarnia—will now be proceeded with.

THE imports of dry goods at Toronto, for December were:—

	1871.	1872.
Woolens	\$45,745	\$43,723
Cotton	48,199	32,436
Silks	21,562	7,489
Fancy Goods	25,296	33,062
	140,802	116,710

The Leading Wholesale Trad of Toronto.

THOMSON and BURNS,
IMPORTERS OF
SHELF AND HEAVY HARDWARE
Crockery, China, Glassware,
AND DEALERS IN
Canadian and American Manufactures
OF
**HARDWARE AND AGRICULTURAL
IMPLEMENTS,**
10 & 12 Front Street West, Toronto.

GRAY, RENNIE & CO.
43 YONGE ST., TORONTO,
CLEARING OUT
NUBIAS,
SCARFS,
SHAWLS,
HOODS,
HATS,
AND THE BALANCE OF
Knitted Woollens at Close Prices.
GRAY, RENNIE & CO.

It is estimated that 7925 miles of new railway were constructed in the United States in 1872, being, four or five hundred miles more than last year.

THE GREAT oil combination in the United States is breaking up a little sooner than was expected.

THE SUSPENSION of Messrs. John Transom & Co., of London, is announced, with liabilities about £3,000,000 sterling.

HAMILTON imported last year 1,701,485 lbs of wool as against 1,218,320 lbs in 1871; and 1,238,328 lbs were exported from the same city.

THE FAILURE of John F. Pawson & Co., dealers in Manchester goods at London and Manchester Eng., for \$7,500,000 is regarded with some interest as being possibly the forerunner of further suspensions. There is believed to be a great deal of rottenness in British trade, and some expect that the next six months will most likely develop the fact.

IMPORTS of dry goods at Montreal for the first eleven months of 1872 as compared with the whole of 1871 were as follows:—

	1871.	1872.
Woolens.....	4,555,077	5,771,640
Cottons	3,419,714	4,228,265
Silks and Velvets	938,983	1,200,952
Fancy Goods....	663,354	1,035,960

The total imports at Montreal, for the eleven months ending Nov. 30th, 1872, were about ten million in success of 1871, the figures being:
1871\$34,360,301
1872 (11 months)\$44,271,258

A FAILURE of some amount is reported from Prince Edward Island; that of Messrs. Macdougall, Gray & Co., general storekeepers. The liabilities are stated at \$60,000 and the assets \$76,000.

The Leading Wholesale Trade in Toronto.

JOHN MACNAB & CO.,
IMPORTERS OF
**SHELF AND HEAVY
HARDWARE,**
British, French, German, American and Canadian manufacture.
Agents for the unrivalled Chester Emery; also, Foundry Facings.
5 FRONT STREET, TORONTO.
JOHN MACNAB. T. HERBERT MARSH

TEAS.
The Subscribers are now receiving ex "Thames" from London,
800 HALF CHESTS AND CATTIES
CHOICE NEW SEASON'S
CONGOUS AND ASSAMS,
Also in stock and to arrive,
1250 HLF. CHESTS & CATTIES Y. HYSON,
375 PKGS. SOUCHONGS & CONGOUS,
150 " JAPANS & PEKOES.
Which will be offered to the Trade at low prices and on favorable terms.
P. G. CLOSE & Co.,
59, 61 & 63 FRONT ST., TORONTO.

WE understand that W. J. Skerry, and John McQuarrie, two recent insolvents whose names have already appeared in our lists have both failed to appear for examination; and one or both are believed to have absconded. They have acted in a flagrantly dishonest manner, and in the case of one at least, punishment as a criminal is well deserved.

IT WILL be easier to understand the extent of the loss suffered by Messrs. Dun, Wiman & Co., in the late disastrous fire that consumed their Printing Office in New York, and with it the entire edition of their general United States Reference Book, when we have given a few figures to show the amount of labor and money expended in the production of that Work, and the cost of the material necessary to such an office. The Volume contains nearly 2000 pages of closely printed matter, set in small type; requiring about \$75,000 worth of type in its composition; consuming nearly 2,500 reams of printing paper; involving 2,240,000 impressions, and would employ a single steam press 255 days to work off. The edition just prepared and almost ready for delivery was entirely consumed together with all the material including six or seven valuable steam presses. It will not be difficult to understand from the above the energy and means which must be expended in order to fulfil the promise made by this firm to have a new edition completed and in the hands of subscribers as early as the 1st February, 1873.

IT HAS now become plainly apparent that a serious and certain loss will be suffered by all concerned in the celebrated "pork corner" in Chicago. The exact extent of that loss it is not necessary to state, even if we were entirely

The Leading Wholesale Trade of Toronto.

1872. DECEMBER. 1872.
THOMAS WALLS & Co.,
SPECIAL SALE
FOR ONE MONTH.
We are offering our whole Stock at close prices to Cash and short date buyers previous to receiving our Spring Importations.
THOMAS WALLS & Co.

BOOTS AND SHOES
WHOLESALE:
CHILDS & HAMILTON,
MANUFACTURERS.
THIS Business was established in 1847, and is continued at the OLD STAND, No. 7, Wellington St. East, Toronto.
Our Productive Power has so much increased, that we are now producing all classes of Boots and Shoes, and of just the kinds required by our largely increasing Trade. We have only to say that all dealers in Boots and Shoes requiring goods to suit the wants of this Province, will do well to send their orders to, or call on
CHILDS & HAMILTON.
Factory and Warehouse—No. 7 Wellington St. Toronto.

certain as to the amount, but we know it is heavy. What concerns us more is the fact that as in the case of the late disastrous wheat corner, Canadian money and Canadian reputations are involved. Were we to publish the list of names, our readers would be as much surprised as we were in reading it over. In our simplicity we did not regard it as among the possibilities that long-established and highly respectable Canadian firms would so far forget what is due to themselves, and so completely cut loose from the guidance of all recognized business maxims, as to dabble in an ill-starred gambling enterprise such as that which at this moment costs them so many regrets. If we have a correct version of the closing events of this combination, the credit is due to Mr. E. H. King of giving it the death-blow. It is the plain but often difficult duty of bankers to set foot on speculative projects, though at the expense of quenching the misplaced enthusiasm that reckless but highly-colored ventures often excite, and, perhaps, of creating ill-feeling and personal hostility. It usually happens that in all such cases a decided no at the beginning saves much repentance at the end.

IMPORTATIONS of dry goods at New York for the year 1872 were as follows:—

	1872.	1871.
Woolens	\$43,374,140	\$40,799,291
Cottons	28,625,864	25,601,965
Silks	35,476,175	36,380,884
Flax manufactured	19,253,442	17,293,523
Miscellaneous dry Goods.....	11,846,724	12,264,492

Total dry goods.. \$138,577,445 \$132,390,056

These figures show an increase of \$6,187,389 over 1871 and the figures for the latter year were

The Leading Wholesale Trade of Toronto.

NO. 9 FRONT STREET WEST.

DOBBIE & CARRIE

Keep their

STOCK CONSTANTLY ASSORTED

By fresh arrivals of

EUROPEAN,

American and Home Productions.

Orders by mail promptly and carefully filled.

DOBBIE & CARRIE,

Importers of

British and Foreign Dry Goods.

M. STAUNTON

Begs respectfully to inform his customers that in consequence of

The Late Fire,

His office in connection with his

WHOLESALE DEPARTMENT

is at present over

Retail Warerooms,

Corner of King and Yonge Streets,

and that he will rebuild the factory without delay.

\$24,328,640 over 1870. The ratio of increase last year was not so large in the case of dry goods as in general merchandise. From the *Bulletin*, comments on these figures the following is extracted. "The year, as a whole, was signally unfavorable to importers, and very few descriptions of goods have realized a commensurate profit. The importing business has very much changed its character of late years, and there are now existent very few strictly *package* houses. Most of the importers are only too glad to break cases when necessary to effect sales, and this course has caused the jobbers, in self-defence to meet the competition thus established, to import their own goods. Nearly all the leading importing jobbers of this city, as well as many interior cities, are now duly represented in the British and Continental markets, where they are enabled to buy as cheaply as the regular importers, over whom they have the advantage of being able to gauge the tastes and requirements of the retailers by constant personal intercourse with them. In British staple goods more particularly the importing jobbers have become direct competitors of the importers, and many of the former have made arrangements with manufacturers in Europe to receive regularly alpacas, mohairs and other staple goods with their own trade mark affixed; hence the importers are frequently driven to the auction rooms for the disposal of their stocks and consignments."

—Book of great interest—the note shavers' ledger.

—It is stated that one dollar notes of the old Province of Canada altered to tens are in circulation in a western district of Ontario.

The Leading Wholesale Trade of Toronto.

SESSIONS, COOPER & SMITH,

MANUFACTURERS, IMPORTERS AND WHOLESALE

DEALERS IN

Boots and Shoes,

36, 38 & 40 FRONT STREET WEST,

Toronto, Ontario.

JAS. COOPER,
177.

J. C. SMITH.

Leading Wholesale Trade of Ottawa.

BALANCE OF
WINTER STOCK

Now forward, completing Importations for this year. Special attention is directed to

20,000 LINEN GRAIN BAGS,

ALSO,

3,000 PAIRS SHANTY BLANKETS

EXTRA GOOD VALUE.

MAGEE & RUSSELL,
OTTAWA.

Ottawa, November, 1872.

MESSRS. SAMSON, KENNEDY & GEMMEL'S WHOLESALE WAREHOUSE.

The building occupied by this firm and well represented in a lithograph in another part of this paper, is situated on the corner of Scott & Colborne Streets. It comprises four spacious flats each 50x123 feet and is in every way admirably adapted for the wholesale dry goods trade. The following are the partners in this firm, Messrs. Andrew Gibb Samson, Warring Kennedy and Alexander Gemmel. Although the firm was organized so late as 1869 the gentlemen composing it have all had lengthened experience in the trade, each having filled a responsible post with credit and success. During the short term of four years a business has been built up which gives this establishment a prominent place among the wholesale dry goods houses of Toronto.

MESSRS. THOS. GRIFFITH'S & CO.
WHOLESALE WAREHOUSE, TORONTO.

A Lithograph elsewhere represents the fine block of three wholesale warehouses erected for this firm and situated on Front street between Church and Scott streets. Each store is 28 feet wide, five stories high and 180 feet deep.

The front of the block has a fine and substantial appearance, built of white brick and cut stone, supported with wrought iron girders and ornamental cast iron columns. The Mansard roof is covered with different colored slates. On the centre store is formed a tower with large triplet window and flag staff. All the top of the Mansard and the tower is mounted with an ornamental cast iron railing. Brick fire walls run through the roof between each store, also the back of the Mansard roof is bricked up to the top. The roof windows are arched round with brick and every precau-

THOS. GRIFFITH & CO'Y,

Direct Importers

OF

Teas, Coffees, Sugars, Fruits and Spices.

Ports, Sherries, Clarets, Champagnes, Hocks and Moselles.

Hennessy's, Martell's, Pinet's, and Otard Dupuy & Co's Cognac Brandies, in Cases, Octaves, Quarter Casks and Hogsheads.

Dunnville's (Belfast), Kinahan's and Jamieson's Irish Whiskies—in Quarter Casks, Cases, and Flasks.

Hay's, John & James Stewart's Scotch Whiskey, in Quarter Casks, Cases, and Flasks.

Jamaica, Demerara, and St. Jago Rum.

Booth's, Bernard's, and Barclay's Old Tom Gin, in Quarter Casks and Cases.

De Kuyper's and Houtman's Holland Gin, in Quarter Casks and Cases.

Bass', Younger's, and Tennent's Pale Ale.

Guinness' and Blood's Dublin Stout.

Epp's Homoeopathic Cocoa. Taylor's Homoeopathic Maravilla, Soluble Cocos, and Chocolate.

Mott's Cocos, Chocolates, and Broma.

James & Sons' Dome Black Lead, Starch, and Blues.

Crosse & Blackwell's Pickles, Sauces, and Condiments.

AND

WHOLESALE GROCERS,

Wine and Spirit Merchants,

39 Front Street,

TORONTO, Ont.

tion has been taken to render the premises a first class fire risk.

Each store is furnished with fire-proof vaults, large fine offices and improved hoists and is very well adapted for receiving and shipping goods. The building cost about \$30,000. Mr. David Roberts is the architect.

Mr. Griffith after a lengthened experience as a retail grocer in Toronto, commenced an exclusively wholesale business in 1866 on the site of the new building; and by enterprise and uncommon perseverance he has secured a large and growing trade. With the advantages which his now superior facilities give him, it is to be expected that the volume of his annual transactions will be greatly increased.

OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, Jan. 6, 1873.

The well near Wyoming is a failure. There is nothing new in developments, and in fact all business and everything appertaining to oil is very flat owing more particularly to the absence of operators to their homes for the holidays.

The shipments of oil from Dec. 27 to Jan. 2, 1873, both inclusive are, crude 8,640 brls, refined 782 brls, distillate 1,470 brls. Total shipments from 1st July, 1872 to 1st Jan. 1873:—Crude, 214,541 brls; refined, 6,145 brls; distillate, 35,645 brls.

This is from Petrolia and has nothing to do with London or other places.

—Application will be made to the Dominion Parliament to charter the Dominion Fire and Marine Insurance Company, with head office at Hamilton.

1872. SEPTEMBER. 1872.

Additional Shipments

RECEIVED, AND

STOCK AGAIN LARGE AND COMPLETE

IN

ALL DEPARTMENTS

VALUE we believe EQUAL, and in SOME LINES SUPERIOR, to any in the Dominion.

BUYERS invited to take a look and JUDGE FOR THEMSELVES.

BRYCE, McMURRICH & Co.

34 Yonge Street, Toronto.

**THE MONETARY TIMES,
AND TRADE REVIEW.**

TORONTO, CAN. FRIDAY, JAN. 10, 1873.

BANKING REVIEW.

The gradual tightening of money which has continued for some time is becoming more manifest, and the general anticipation is that this will increase steadily up to Spring, when heavy demands will arise and a return to the stringency which prevailed during last Fall. The stocks of produce left in the country for winter trade are not so heavy as were held last year at this date, nor is there so much money in the Banks. Indeed, the available assets of the Banks have diminished by five millions, and the total so far has made no sign of returning in another form to that in which it appeared at this date last year.

The chief cause of this diminution in the strength of the Banks is very significant at this period as indicative of the tendency of capital to become less and less available, to become in fact, in a monetary sense extinct. The large expenditure on the Intercolonial has necessitated the withdrawal of a considerable amount of the government deposits, and however that enterprise may prosper, the amount of its cost has irrevocably gone from our money market.

The same remark, of course, applies to the expenditures upon all other enterprises of a like kind, most especially, however, on those requiring in their construction articles imported from foreign markets, which is so largely the case with Railways. While, therefore, we see the necessity for

those extensions of the older lines, and the building of new ones into districts hitherto without railway accomodation, in order to develop the resources of those sections of the country through which they pass, we see also that each of these undertakings is a competitor with established trading interests for the available resources of the Banks.

It is impossible for the present through line from the west to the sea to remain as it now is, the delay of freight, the confusion and utter break down of the goods department, from incapacity to meet the demand for cars and other rolling stock, is such an obstruction to business as must lead, ere long, to some enlarged facilities for carrying the vast volume of produce which pours in from the great west to find an exit by Canadian ports. Whatever shape that enterprise assumes, it will absorb a large sum, and we may feel certain that this and other public works about being entered upon, will inevitably produce and maintain for some length of time, a heavy demand for money, and raise its price to such a figure as will put a severe strain upon the ordinary business of the country.

The following is the official bank return on November 30th:—

	Oct. 31.	Nov. 30.
LIABILITIES.		
Capital authorised	\$53,316,666	58,316,666
do. paid up	45,003,435	45,715,311
Circulation	25,906,863	24,945,505
Gov. depos. on demand	3,663,302	3,356,924
Public do. do.	28,949,947	28,950,647
Gov. deposits at notice	4,228,322	3,910,821
Public do. do.	20,007,536	20,031,040
Due other Bks. in Can.	970,868	1,132,187
do. not in Canada	2,510,844	1,676,008
Sundries	97,834	206,816
	\$86,335,516	\$84,209,948
ASSETS.		
Specie	6,593,990	6,158,130
Provincial Notes	6,853,581	7,062,971
Notes, &c., of other Banks	3,736,042	3,705,562
Due from other Bks. in Canada	1,599,010	1,752,358
do. not in Canada	9,869,402	9,845,194
Total available assets	28,662,115	28,524,215
Government Stock	1,347,169	1,328,165
Loans to Gov't	508,252	508,252
do. Corporations	2,415,216	2,546,628
Discounts, including overdue Notes	107,461,045	106,449,986
Real Estate	701,825	708,808
Bank Premises	1,905,874	1,831,612
Sundries	1,644,846	1,699,700
	\$144,646,342	\$143,594,369

The contraction of discounts by \$1,000,000 arises doubtless from certain of the Banks holding in their customers strictly to their lines. The larger portion of this amount is in the discount item of the Bank of British North America, which is evidently pursuing

a very conservative policy, this item of its assets having fallen \$2,000,000 since August last. In the same period the Bank of Montreal has lowered its discounts \$2,335,000. Just now there is a strong tide of money setting towards Montreal, to pay for new stock of Bank of Montreal and Merchants' Bank. This drain is almost wholly out of the coffers of other Banks, or from branches to the head offices, so that while this increase of capital may add to the power of these Banks, it will not to the general financial resources of the country. The pressure of this increase of capital is to be gauged by the prices to which the shares of these institutions have fallen. Bank of Montreal stock has been bought at a price, which, if the recent dividend is kept up, will pay over 8 per cent., and Merchants' Bank shares are in the market at a lower quotation than they are issued at, which means that the new issue is at a discount of 3 per cent.

To pay the same dividend and bonus on the new stock in the former Bank as has been distributed of late years, the extra annual profits must be not less than \$650,000, a sum which we do not suppose it is expected to realize out of Canadian business. There seems indeed every probability that this new capital will go to the same field from which about that sum was withdrawn last year, and that operations which Mr. King said were necessitated by the Bank holding such large funds at call, will now, when no such necessity exists, be carried on as one of the ordinary branches of the Bank's business. We find indication of this in the Bank of Montreal stock of specie being \$580,000 less in November than October, drained off doubtless to a very profitable market.

PROGRESS.

We feel confident that a good many interested readers of the THE MONETARY TIMES will share in our satisfaction at witnessing new evidences of its progress and success. The size and appearance of the present issue might fairly be pointed to as an illustration of this advancement. It will not be difficult to discover why we are compelled to make a permanent enlargement, dating from this number, to the minimum size of twenty-four pages. This will enable us to furnish valuable reading matter that has hitherto been excluded.

In no department has THE MONETARY TIMES enjoyed a higher mark of approval than in the steady increase of its circulation. A cosmopolitan tone and character have made its contents almost alike interesting in every part of the Dominion; hence

it is that in the chief cities of the Provinces of Quebec, and of Nova Scotia and New Brunswick, no Ontario journal has nearly so wide a circulation.

It will not be denied, that the successful management of a monetary and commercial journal often involves intricate and perplexing duties. To criticise freely without being captious; to give blame without acerbity; to applaud without descending into adulation; to approve without flattering; to commend and to censure with equal fairness; to speak always in the fearless language of truth; to treat all alike; to avoid the extremes and keep to the *juste milieu* is a complicated and delicate task, that requires a firm hand and great care to execute. Should a journalist fail in some of these respects the difficulties of his position ought to afford him a passport to the charity of his readers. If conscious that his aims are correct, they should extend that consideration to which he is fairly entitled. And we trust that even if we have not proved our ability in all cases to deal fairly and effectively with such matters as come within our province, we have at least evinced such motives and intentions as command respect.

We hope during the current year to make our pages more interesting and valuable than ever before; our facilities for procuring information have been enlarged; every topic specially affecting those great interests to which THE MONETARY TIMES is devoted will be handled even more thoroughly than in the past; and we believe that the business public will see better reason than before to extend and continue to us their confidence and approval.

THE COMMERCIAL POSITION.

One of the first things that suggests itself in attempting to take a comprehensive glance at the present position of Canadian trade, and the prospects of the immediate future is the marked effect which the condition of the money market has exercised upon the demand for goods both from importers and retailers. Had the unlooked for monetary stringency which appeared in September, happened a little earlier, before the heavy fall importations came to hand the result of the years trade would probably have been more satisfactory. It is impossible at this early date to give many figures but, we have no difficulty in arriving at the conclusion that taken as a whole, the operations of the twelve months just closed were in the aggregate quite equal to every reasonable anticipation. There were but few established houses in the country whose business will not show a marked in-

crease. Canada reaped a bountiful harvest, which was sold—so far as it has been brought to market—at prices high enough to be remunerative to the producers, and not so high as to excite undue anticipations or to foster speculation. Since the frost set in the condition of the roads has been favorable to the movement of produce, and the new lines of railway have given special facilities to many localities hitherto deprived of that advantage. Looking at the trade of the three principal wholesale centres of the western portion of the Dominion—Montreal, Toronto and Hamilton,—for a series of years together, there is seem abundant evidence of progress both rapid and substantial. Montreal has fully maintained her rank as the largest shipping port; that harbor was never before so crowded; the steam fleet trading with foreign countries was not nearly so large in any previous season—and it is still rapidly augmenting. The exports from Montreal have increased, and in importations the figures for eleven months of 1872, show an excess in value of \$10,000,000 over the whole of 1871. The prosperity of that city has been greatly solidified and extended in every respect during the year.

In Toronto the first months of the year were marked by the destruction of the Iron Block, one of the finest rows of business buildings on the north side of the St. Lawrence, and involving a loss of close upon half a million of dollars. It is not a little creditable to the energy of our citizens that this fine block was so soon replaced as to be again fit for occupancy for the trade of the past fall. No city in the Dominion has participated in a larger proportion in the general increase of prosperity than Toronto. Much of this is, doubtless, due to the unsparing manner in which she has contributed to the extension of railway lines into those districts naturally tributary to her trade. Every foot of available warehouse accommodation has been constantly occupied; and the current year will witness considerable additions in the shape of new buildings to accommodate the increasing wholesale trade. The advantageous site of this city as a distributing and shipping point for Ontario, and the superior banking facilities it possesses, render its prosperous future no matter of doubt or uncertainty.

A complete and radical change has taken place in the City of Hamilton, within a few years; no city has derived more solid advantages from the prosperous condition of trade and industry in proportion to its population. It is not many years since a burdensome local debt seemed to weigh down its progress; property had only a

nominal value; and decay seemed to have taken root; but the advancement in manufactures has been such as to increase the population and advance the value of real estate to an extent that few anticipated. As a manufacturing and trading point, Hamilton is rapidly rising to great importance.

Halifax and St. John,—especially the latter—have suffered from a series of failures principally produced by an unhealthy speculation in the shipping interests. It is gratifying to know that beyond a temporary depression legitimate business is not likely to be seriously affected. It is to be expected that the operations of the current year will be all the more profitable since the unhealthy members have been luffed off.

In reference to the incoming spring trade we believe that the general opinion is that operations will have to be somewhat circumscribed. The condition of the money market is one of great uncertainty; trade is even more largely dependent upon banking facilities than hitherto; and the tendency to lock up funds in a fixed form of investment, such as railways, keeps the supply of floating capital scanty. The fact that our currency rests in a large measure upon a credit and not on a gold basis, adds to the uncertainties of the financial future. The banks have taken the only course open to them in greatly restricting credits; and a thoroughly conservative policy just now would have the most desirable effect of lessening importations and keeping our foreign indebtedness within the limits of our actual wants and means of payment. In any case it is hoped that the monetary pressure will exercise a salutary effect on the spring trade.

Under judicious and honest government, and with a reasonable amount of enterprise on the part of our business men, there is every reason to believe that the wealth and resources of Canada will be developed during the next few years in a manner to fully justify the hopes that the present prosperity is so well calculated to inspire.

STOCK AND MONEY MARKET IN 1872.

The year 1872, viewed from a financial standpoint, has presented several very remarkable features. The harvest has been generally abundant, and prices moderately remunerative; business in most instances has been decidedly active, while the Banks have added a larger amount to their respective "Rests" than in any former year. Yet, in the midst of this general prosperity, the money market has been greatly dis-

turbed; a monetary stringency almost amounting to a panic prevailed during the early fall months, and although the year closed with an easier feeling, great anxiety is still felt for the future.

Up to the end of July the money market ruled moderately quiet, and with little indication of any important change in the immediate future; suddenly, however, a severe monetary stringency set in, and continued till about the middle of November. One of the principal Banks advanced its *minimum* rate of discount to ten per cent., while some of the smaller institutions charged as high as twelve, and even fifteen per cent., both on commercial paper and stock collaterals, and even at these extreme rates the supply of funds was not equal to the demand.

In consequence of this tightness the stock market was greatly depressed, and the prices of some of the leading Bank shares fell nearly thirty per cent. This result is easily explained. A large amount of stock was in the hands of speculative holders who had borrowed money on call from the banks to carry it on a margin, and this being the most readily available resource of the banks, was at once called in. The holders being unable to procure loans elsewhere, were obliged to sell, and hence the decline in prices. The payment of these loans, however, afforded little permanent relief to the Banks, for the low price of stocks induced depositors who had money lying at low rates of interest, to withdraw the same for investment in Bank stock, and this in turn reduced the resources of the Banks and increased the pressure. The depression in the price of stocks and the first cause of the monetary stringency, are two different matters. The first disturbance was caused by some of the Banks drawing a large amount of gold from the Receiver General's reserves, in order to purchase exchange in New York; this in turn compelled Government to withdraw from the Banks a much larger amount of legal tenders, in order to reduce the outstanding amount to the proper limit. It is clear, however, that this operation would have been quite inadequate, under ordinary circumstances, to cause any serious disturbance in monetary affairs, and could only have been felt when the resources of the Banks had been previously strained to their utmost limit. It is probable that with a majority of the Banks this was the case, for the returns show an extraordinary expansion in the business of the Banks since 1870, an expansion which no doubt led to a considerable amount of over-trading, calculated to seriously impair the resources of the Banks in the purchase of sterling exchange.

Another cause of the monetary stringency

was the high rate paid in New York during the fall months for the temporary use of gold coin, as high as one per cent. per day having been obtained. The temptation presented to those Canadian Banks who had facilities for engaging in this remunerative business, caused the temporary withdrawal of further amounts of gold from Canadian channels of trade.

The now famous Chicago "Pork Corner," in which several wealthy Canadians are understood to have been engaged, must also have drained the coffers of the Banks of a considerable amount of specie. Another, and much more important cause of the disturbance, and one calculated to affect the future as well as the past, is the large increase in Bank capital during the year, the three largest Banks alone having authorised an increase of their capital stock, in the aggregate, to over ten millions of dollars. It is, perhaps, true, that in view of the amount of stock held abroad, this movement may increase instead of diminish the available capital of the country, but the drain upon the bank deposits, and other accumulations of floating capital, which will require to be made by resident stockholders to pay for stock, would inevitably result at least in temporary derangement.

The large amount of stocks held on speculation, on a large part of which advances have been obtained from the Banks, must also be taken into account, both in reviewing the past and considering the probable future, both of the stock and money markets. In looking at the whole financial situation, it is safe to predict that the rate of interest will rule high during the coming year, whatever may be the state of the London money market. As for a renewal and perpetuation of the late stringency, that is among the probabilities, but its degree, will much depend upon the prudence of importers and the results of the next harvest. The large expenditure on account of Railroads and other public improvements, must continue for years to come to impart activity and expansion to the general business of the country, and the continuance of a comparatively easy money market can, apparently, only be prevented by over importations, by speculation in stocks, by a failure in the crops, or by a large portion of the resources of the Banks being transferred for a time to the commercial metropolis of the neighbouring Republic.

It may not be out of place to remark, that the wisdom of that part of the banking legislation of 1870, which permitted so large an increase of Bank capital on the simple vote of the shareholders, and without in each case obtaining the special authority of the Legislature, may be fairly questioned.

The privilege accorded the Banks to loan on each others stocks is more objectionable, as calculated to foster an unhealthy competition for money, and to some extent monopolize the capital of the Banks to the great injury of legitimate trade.

Elsewhere we present our usual tabulated statements indicating the course of the stock market for the year. It is impossible, owing to daily fluctuations, to make such tables strictly accurate, but they will be found sufficiently exact for the purpose intended.

THE INSOLVENT LIST.—It will surprise a good many to see what a list of insolvents the last year has produced, notwithstanding the general prosperity. We have not yet been able to carefully analyze the facts so as to give a statement of the losses to trade which have resulted from this extraordinary decrement of traders; but shall take another opportunity of doing so. At present we merely make this enquiry:—If such results of cheap credit and over-trading have been witnessed in a prosperous year, what might we expect should a poor crop or a period of protracted stringency in money, and consequent dullness in trade set in? and should such a test of financial soundness be applied, how much of the handsome accumulations of the past ten years would be swept away into oblivion?

INSURANCE IN GREAT BRITAIN IN 1872.—From some figures published in the *London Review*, it appears that the total fire premiums received by 23 companies in 1872 foot up to £4,093,613 and the losses £3,081,858 or 75.28 per cent. Of the above total of losses the sum of £939,000 were Chicago losses. The following represents the percentage of premiums absorbed in losses by twenty-three companies. Hand-in-Hand 26.03; Scottish Provincial 30.42; London Assurance 34.25; Law 37.18; Royal Exchange, 42.21; Alliance, 47.10; London and Southwark, 48.90; Scottish Imperial, 52.68; Union, 52.92; Caledonian, 53.00; Royal, 55.08; General, 56.89; West of England, 57.27; Law Union, 57.69; Guardian, 60.21; Queen, 61.15; Scottish Commercial, 64.06; Commercial Union, 65.75; Provincial, 70.09; Atlas, 70.14; Scottish National, 75.43; North British, 97.65; Liverpool and London and Globe, 104.17.

—The Directors of the Montreal Telegraph Company have determined to issue \$250,000 of new stock at par, and in addition to the usual half-yearly dividend of 5 per cent, to give a stock bonus of one-fourth the amount stated above, *i. e.*, that 75 per cent only of the new stock will be asked for in cash. The stock has in consequence been very strong, comparatively few shares being in market.

Correspondence.

NOTES FROM NEW YORK.

(From a Correspondent.)

NEW YORK, Dec. 27, 1872.

It is not often that a new correspondent has so fruitful a theme to start with as the fight between the Mutual Life Insurance Company, and, I may say, all the other life companies of the country combined. The Mutual tried the public pulse by a feeler from the Actuary, suggesting that a very considerable reduction in the rate of premium be made; and the action of the direction in adopting the suggestion was also made public.

Never did suggestion awaken so much ire; actuaries were brought into requisition, the reading columns of all the papers were paid to publish matter warm for the Mutual. Some of the ablest actuaries of the country, with Elizur Wright of Boston at their head, asserted that the change was unsafe, that the work of insuring life was worth more than the Mutual proposed to charge. Then there were counter papers from the Mutual, and the old policy holders came to the help of the opposition and said if the Mutual had too much money the old policy-holders, whose money it was, were entitled to it, rather than newcomers. After great discussion the Mutual backed down, but some say it is only for a time.

The President, Winston, has been attacked, and it may or not astonish you that Judge Barnard was applied to to appoint a receiver for the company, on account of some of the doings of the managers. Barnard with his ever willing ear, favored the prayer and the receiver would in all probability have been appointed, had not Judge Bradu opposed it. The importance of this move you will comprehend, when I tell you the plum would be worth in commissions to the receiver the snug sum of seventeen hundred thousand dollars. But Barnard is off the Bench, and is now engaged in the tobacco business with Anderson, his brother-in-law, and I must not say too much about him or he may poison my weed. The next Session of the Legislature at Albany will doubtless see some effort made to oust Mr. Winston from the Mutual.

Some for years have seen in the oft-recurring fires the sequel of hard-times. Does not Chicago and Boston, and the Fifth Avenue hotel, and the destruction of Barnum's animals, and the buildings adjoining, prove fires to be epidemic, like the epizootic or small pox? Deepened upon it that the state of trade has much to do with fires, or mayhap with the amount of precaution taken to prevent them.

The epidemic has swept away many of our old and respected companies like the Manhattan, a company that stood ruin three times and subscribed its capital anew. Chicago, however, wiped it out, but its old and honored name was taken by new men. The International, a company that started with a million, and a flourish of trumpets, some dozen years ago, wound up on the altar of Boston. The company had vicissitudes, and bickerings, and change of officers, but changing directors does not always succeed, and so the International goes to a receiver and to history.

Business in commerce is quiet; here and there a few failures. The only one that may have interest for your readers is that of M. A. Wilder Son & Co., lumber dealers, who up to their stoppage stood very high, so high indeed that within a short time previously, Moses Taylor was a buyer of their paper. They carried down with them Cudlip & Snider of St. John, N. B., and they embarrass others.

Can you understand a firm rating almost A 1, and without warning or disaster, tumbling down

and offering 25 cents on the dollar, on a few hundred thousand dollars indebtedness?

Lately Mr. F. W. Hotchkiss salesman of the carpets of Hoyt, Sprague & Co. failed, and he managed to have liabilities of \$450,000, which was certainly good for a salesman. He offers 25c on the portion of his liabilities not secured to his employers. Is credit too cheap? That question will come up some day for discussion, and when it is discussed Brokers may not be so powerful in floating and placing paper as they are now.

Money generally is tight with us. But no one can tell whether money is scarce from legitimate causes, like the use of it at the West to move corn or at the South to move cotton, or whether Jay Gould is locking it up to punish Dan Drew.

At the risk of encroaching too much on your space, I must again refer to the fire in 14th street, by which Barnum's animals and a church and other buildings were consumed. The amount of property destroyed at this fire is estimated at a million and a half. But the important point is this: A month ago fire marshal Mr. Spedon examined this Barnum humbug and reported the building unsafe. To whom, you will ask, did he report, and what was done? When that report was made if the fire companies at once cancelled Mr. Barnum's policies, as it was their duty to do, the million and a half would be intact to-day instead of being in ashes.

We rush so fast here; we put a fire in the furnace before the pipe is in its place, and as to keeping pipes well clear of beams and wood-work, why, we are insured and we "go it," and take the risk,—or, rather, the underwriters take the risk.

The Companies in New York or in Toronto could hardly invest five thousand dollars per annum to better advantage than in paying a man whose duty it would be to look out for such traps as Barnum's. Give them power to enter buildings and dwellings and examine from pit to dome, and if fire flues and pipes seem to endanger property, just cancel the policies at once! That ounce of prevention would be worth several pounds of after-cure.

We have a commotion in the fact that the public debt of the United States shows an increase of a million and a half. We have abolished taxation by note stamps, &c., and then Uncle Sam has been called upon for his obligations hence the showing. There are many here who would rather increase the debt than have the present generation crowded with taxes to pay a debt that posterity will reap the benefit of. Many exclaim, with Sir Boyle Roche, what did posterity do for us?

Our money market is still out of joint, and at the corner of Broad street and Exchange Place can be seen daily the buyers and sellers of money—aye the buyers for just a day, and as high as $\frac{3}{4}$ ths per cent per diem is paid for money in addition to the legal interest of 87 per cent per annum.

JACK ROGERS.

TAKING STOCK.

With the close of the year comes the duty, be it pleasant or otherwise, of footing up the pages of the ledger and appraising the stock on hand, in order that the profits or losses of the year's business may be determined. When this is done with care and accuracy it is of great value to the manufacturers but, as too often conducted, it proves an injury. Some men go through their factories as though the object in view were to appraise every article at its highest possible figure, instead of ascertaining just what the stock is worth; old and half-worn tools, patterns that are of no value, and rubbish of all kinds, are appraised at about their original cost. Taking account of stock in this way adds largely to the

apparent value of materials in the factory, and by so doing the owner is led to believe that his profits were greater than the footings of his ledger showed them to be, and by this deception invites a reduction in prices. An inventory, to be of any value, must be accurate, and in order to be accurate there must be no guess-work; weigh, measure or count every article, and in affixing a price make such deductions from the original cost as may be needed to cover the actual decrease in value, whether it is occasioned by decline in price or from having gone out of fashion. In all factories there is, in the course of a year, a large accumulation of what is little better than waste material, the value of which cannot be judged by its original cost, and unless care is taken a price will be affixed that is much too high. It is always best to undervalue rather than overvalue such material. If the waste material have a fixed market value there need be no difficulty in affixing its worth, but if it chance to be of a nature that, while salable, must be subjected to the whim of the buyer, do not take it in consideration. Nor should anything be appraised that is not marketable; there are many articles of this nature in every factory and if any notice is taken of them they should be charged to profit and loss; for, no matter how valuable they may be to a particular manufacturer, they would, in most cases, be valueless to others, and to carry them over from year to year is a farce. The cost price of every manufactured article, not its market valuation, should be the one at which it is appraised; they represent a certain amount of invested capital; the profits, after a sale has been effected, must be carried over to next years accounts, but they have nothing to do with the year's account at the time of taking the inventory.

It is, no doubt, very pleasant to have the final footings up show a good percentage in the increased valuation and profits of the year, but if these have no firmer foundation than the figures in the ledger they will serve as a decoy, and it will require a still higher appraisal to balance accounts the next year. But the taking account of stock has an importance over the ascertaining the profits of the past year—it forms the basis for determining the prices for the season to come; the comparative prices of material, labor, &c., can all be determined, and the percentage of advance or decline made known, and the manufacturer can readily determine whether he can sell at old figures or not. If competition has rendered margins narrow, now is the time to arrange for the next season by advancing or otherwise, as the footings of last year, and the comparative cost of material, &c., for this year may dictate. Three or four weeks spent in this work at this season of the year may be the most profitable of the whole season, and will be the means of saving trouble and losses for an entire year.

FIRE RECORD.—TRURO, N.S. Dec. 31.—The house and outbuildings of Mr. Cummings, was destroyed by fire. The house was insured; no insurance on the other property.

—Stephen English, editor of the *Insurance Times*, of New York has been arrested for libel on complaint of Geo. T. Hope, President of the Continental Fire Insurance Company of New York; damages laid at \$25,000, for which \$10,000 bail was ordered by the Court. Mr. Stanton, President of the Knickerbocker Life, and Pliny Freeman, President of the Globe Mutual Life, signed the required bond, upon which Mr. English was released.

—Molson's Bank are about to erect a new building at London Ont., without unnecessary delay. The local papers say that the building will be of an imposing character and extensive proportions.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, Jan. 7, 1873.

Business has not yet recovered from the usual quietness consequent on the holidays, and prices generally show very little change. In the hardware trade the market is very firm consequent on the advance reported by cable from England and some speculative demand has been experienced. In the breadstuffs market an advance in prices has also to be noted but business has been quiet. Groceries generally are firm with a fair average trade for this season of the year. Provisions dull, and Ashes steady.

On Sunday we had a very heavy fall of snow blocking up all the roads leading into the city, and many streets in the city itself. The temperature has been mild until last night when the thermometer again indicated 0° in the evening. This morning is very cold and clear with the Ther. 5° below zero.

ASHES.—*Pots.*—Business done this week has been rather limited owing principally to light receipts. Prices have appreciated somewhat since last report and sales of firsts were made from \$6.65 to 6.90; market closing quiet at \$6.65 to 6.80; seconds some small parcels changed hands at \$5.75 to 5.90 and thirds at \$5.25 to 5.40. *Pearls.*—A very small demand and only a few sales reported at \$8.65 to 8.75. The total receipts of ashes at the Inspection stores for 1872 were pots 15,085 brls; pearls 2683 brls against 13,645 brls pots, and 2883 brls pearls in 1871. The total deliveries were for 1872 14,658 brls-pots and 2309 brls pearls.

BOOTS AND SHOES.—A very large fire occurred here on the 31st ult., destroying the large shoe factory of Messrs. Ames and Holden, the whole stock which was considered to be the largest in Canada was completely destroyed. That firm have since bought out the shoe factory of James & Co., in this City and are again hard at work getting up stock. Trade has been quiet and prices do not show any material change.

DRY GOODS.—No business of any importance was done during the week, wholesale houses are beginning to prepare to send out travelers with some lines of spring goods. Some advance has taken place in Britain on black lustras, and cotton prints &c. here are very firm in price.

DRUGS AND CHEMICALS.—The sales reported this week in the wholesale market have been very small and very little change can be made in quotations. Some small sales of saltpetre have taken place from \$10.50 to \$10.75; sal soda quiet at 2½ to 2½; cream tartar crystals 30c; cream tartar ground 29c; epsom salts have declined and are now procurable at \$1.75 to \$2.00; liquorice 15 to 17c; soda ash 3½ to 3½; alum is steady at 2 to 2½; bi carb is in some demand at \$5.37 to \$5.50 in kegs, almost nothing doing in other articles.

FISH.—There is rather more doing in this market. Salmon sells in barrels at 15 to 17c. Dry Cod \$4.25 to \$4.50; Green Cod \$3.75 to \$4.00; Labrador herrings split \$3.12½ to \$3.75; round ditto \$2.00 to \$2.25. Mackerel is scarce and would command from \$5.00 to \$8.00.

FURS.—Prices of all kinds of furs are well maintained but there is almost nothing doing at present, we continue to quote—Beaver, \$2 to 2.50 per lb; black bear, \$10 to 12; fisher, \$6 to 7; silver fox, \$25 to 50; cross fox, \$2 to 5; red fox \$1.50; lynx, \$1.50 to 1.75; dark marten, \$5 to 7; pale marten \$2 to 2.50; dark mink, \$4 to 5; mink prime 2d \$2 to 3; fall muskrat, 10c. to 13½c winter do., 15c; spring do., 25c; racoon, 40c. to 50c; skunk, 25c; otter, \$10 to 12.

FLOUR.—Receipts for the past week 3,700 brls. The stocks in store and in the hands of Millers on the morning of the 1st inst., were 38,153 brls., against 39,053 brls on the 15th ult.,

and 76,065 brls on 1st January 1872. *This market has sustained little demand beyond the supply of local wants, but prices have advanced a little since our last report owing to favorable advices both from the West and England, one or two sales have transpired for forward delivery on p.t., at the close of the market holders were asking higher prices than we quote, but we have heard of no sales over our quotations, which are for extra \$7.10 to 7.20; Fancy \$6.60 to 6.70; Ordinary Super from Canada wheat \$6.25; Strong Bakers flour \$6.54 to 6.50; Canada super No. 2 \$5.65 to 5.70; Fine \$5 to 5.10; Middling \$4 to 4.20; Pollards \$2.50 to 3; Upper Canada Bags \$2.65 to 2.85. Oatmeal steady at \$5 to 5.10 for Upper Canada brands.

GRAIN.—*Wheat.*—Receipts for the past week 5,250 bushels. The stocks in store and in the hands of Millers on the morning of the 1st inst were 142,130 bush against 175,194 bush on the 15th ult and 292,495 bushels on the 1st of January 1872. We have no transactions to report in this grain and any quotations we could give would be nominal. *Peas.*—Have been quiet, some small sales at 7½ to 80c. The stocks in store on the 1st inst., were only 6,269 bushels. *Maize.*—Some retail transactions are taking place of car loads at 5½ to 60c; market very firm and this grain is now held at our quotations. The stock held here are 355,206 bushels, against 383,065 bushels on the 15th ult., and 203,766 bushels on the 1st January, 1872. *Oats.*—This market is steady with sales of new at 32c and old at 34; *Barley* steady and firm at 5½ to 60c.

GROCERIES.—The *Tea* market has been very firm, and for high grades of Japan Tea there has been an active demand. Gun powder 55 to 90c; Hysons 35 to 85c; Twankays 27½ to 35c; *Sugar.*—Sales small with light demand; Porto Rico \$8.75 to 9.50; Cuba \$8.50 to 9.00; Scotch refined \$9.37½ to 9.75; for local refined there has been an active demand at the following quotations, loaves 14c; extra ground 13½c; dry crushed 12½c; crushed A, 12c and yellow refined at 9 to 10c; *Molasses.*—Prices are somewhat nominal, very little business doing at present, some small transactions reported in Centrifugal at 19 to 22c Muscovadoes 25 to 30c; amber syrup 74 to 76c golden ditto 46c; *Coffees.*—Market is firm but not much doing we quote, Javas 21 to 24c; Ceylons 18 to 20c, Rio 16 to 19c. *Fruit.*—Only some light sales reported of layer raisins at \$1.55 to 1.65, Valencias 7½ to 7½c; Currants are steady at 6 to 6½c; Walnuts are scarce and market firm at 7 to 10c; other kinds of fruit are unchanged. *Rice.*—A moderate enquiry at \$4.25 to 4.50; *Spices.*—This market is firm and quotations are unchanged.

HIDES.—There is a steady demand and prices are very firm, for rough hides \$7.50, ditto inspected \$9.00 to 9.50; green sheep and lamb skins \$1.20 to 1.40; dry salted ditto \$1.00 to 1.10.

HARDWARE.—Our market is very firm the advance in iron in England and Scotland has strengthened prices here, some large sales of bar iron have been made, and business generally has been over the average for this season of the year as many buyers who had delayed making their purchases in the expectation of lower prices are now anxious to replenish their stocks before any advance takes place—We quote:—*Pig Iron*—Coltness, \$44 to 45; Gartsherrie, \$43.00 to 44.00; Summerlee \$42 to 43; Glengarnock, \$41 to 42; Laugloan, \$41 to 42; Eglinton, \$40 to 41; Clyde, \$38 to 39; Hematite, \$46 to 47.00. *Bars*—Scotch or Staffordshire, \$65 to 70; best refined, \$75 to 80; Swedes, \$100 to 120. *Hoop and Band*, \$4.50 to 6.00. *Sheets*, \$6 to 7.50. *Plates*—Best, \$5 to 7; Lowmoor and Bowling, \$9 to 10. *Nails*—Cut, \$6 to 7; pressed, \$7 to 11; pressed spikes, \$6.50 to 7. *Canada Plates*—Hatton, \$7.75 to 8.00; Swansea, \$8.00 to 8.25. *Tin*

Plates—Charcoal IC, \$13.00 to 13.50; ditto IX, \$15.00 to 15.50; coke, IC, \$12.50 to 13. *Sheet Lead*, \$7 to 7.50; pig lead, \$6 to 7. *Zinc*—Spelter, \$6.50 to 7; sheet, \$7.50 to 8. *Galvanized Iron*, 11c to 13c. *Cast Steel*, 14c to 16c; spring do., 6c to 6½c; sleigh shoe, 5½c to 6c. *Window Glass*—For good 4th quality, under 25 united inches, \$3; to 40 inches, \$3.20; to 50 inches, \$3.50. Market quiet and nominal.

LEATHER.—Not much change to notice in the condition of this market but some activity is soon expected for the spring trade, in the mean-time trade is quiet and quotations present no material change, we quote:—No. 1 Spanish sole, 26c to 28c; do. No. 2, 24 to 25c; Buffalo sole No. 1 23; do. No. 2, 21c; slaughter sole No. 1. 30c; light waxed upper, 40 to 42c; heavy do. 36 to 38c; grained upper 38 to 42c; large splits, 26 to 34c; small do. 26 to 30c; sheepskin linings, 30 to 36c; harness, 29 to 31c; buffed cow, 14 to 17c. pebbled cow, 15 to 17c; patent cow, 19 to 20c.

LIQUORS.—*Brandy.*—Business active and prices firm at late quotations which were for Hennessey's and Martel's in wood, \$2.15 to 2.32½; other brands bringing \$1.80 to 2.10. Cases of favorite brands, \$7.25 to 7.75. *Gin.*—DuKuyper's \$1.42½ to 1.45 in wood. Green cases \$3.60 to 3.65; red cases \$6.50 to 6.60. *High-wines.*—Market active and a large trade being done at \$1.50 to 1.42½, duty paid.

NAVAL STORES.—Although there is very little demand for Spirit of Turpentine prices keep very firm at 80c; Rosins are quiet strained, \$5.25; No. 2 \$6.00; and pale \$6.50 to 7.50; Coal Tar and Pitch are active but stocks are light and prices firm at \$3.00. Nothing doing in Pine Pitch and Tar nominal value \$5.50.

OILS.—Market is quiet but firm. *Cod.*—Some sales early in the week at 54c but now held for 55 to 57½; *Linseed* is still very firm with strong upward tendency, we now quote:—Raw 75 to 76c; and Boiled 80 to 81c; *Olive* is if anything rather higher than last week, sales being from \$1.05 to 1.10; *Pale Seal* very little doing at 65 to 70c; *Bleached Whale* 70 to 75c; *Palm Oil* 8½ to 9c; nothing doing in other oils. *Petroleum.*—Although the Association have made an advance in prices of 2½c, no corresponding advance has yet taken place here, but there has been very little demand during the week, and only sales of small lots were reported at 40 to 42½c. Large lots could be bought about 2c under our inside quotations.

PROVISIONS.—*Butter.*—Choice Dairy has been in fair demand at 16 to 18c. Low grades are hard to sell at present, we quote store packed winter at 8 to 11c. For Western Dairy 12 to 13; *Cheese.*—Dull and nominal at 11 to 11½c for fine Factory, and 12 to 12½ for finest new. *Pork.*—Very little doing just now, old mess sells at \$15 new \$16. Lard is steady and unchanged. *Dressed Hogs.*—Are in fair demand, and receipts are very liberal, \$5.50 to 5.60 is paid for heavy weights, and \$5.65 to 5.70 for carcasses for Butchers use.

SALT.—Is still held by one hand, and prices are well maintained, coarse \$2 to 2.25. Fine \$1.75 to \$2.

WOOL.—Market dull, no sale reported this week and last weeks quotations are repeated:—Fleece wool 40 to 45c; pulled wool super, 32 to 35c; ditto No. 1 28 to 30c; ditto black, 28 to 30c; ditto unsorted, 30 to 32c.

TORONTO MARKET.

Toronto, Jan. 9.

Business has continued quiet in almost every department of trade. There is no activity as yet in the movement of grain and money does not circulate very rapidly. Complaints are still made that remittances are by no means as satisfactory as they should be, and much improve-

ment in this respect can hardly be looked for unless the farmers send their grain to market more rapidly that they are now doing.

The imports at Toronto for the past year shew in the aggregate a great increase—about 25 per cent.—over those of 1871, as will be seen from the following statement:

	1871	1872
Dutiable Goods.....	\$9,615,692	\$11,571,082
Free Goods.....	1,940,928	2,916,120
Total.....	\$11,556,620	\$14,487,202
Increase 1872.....		2,930,582

BOOTS AND SHOES.—Trade has been very quiet since the holidays, the demand for winter goods having been largely supplied during December and being now about at an end. Manufacturers are now beginning to prepare for the spring trade and price lists will shortly be ready.

CATTLE.—The demand is still light but the supply during the past week was by no means large and prices are tolerably firm at \$5 per 100 lbs live weight for first class; \$4.00 to 4.50 for second class, and \$3.00 to 3.50 for third class.

Sheep.—Not many coming and no very active enquiry. Prices range from \$3.50 to 4.00.

Lambs.—The supply has not been equal to the requirements of city butchers and prices are firm at \$3. to 5.00. **Calves.**—There have not been many offering, but the demand is light. Sales have been made at from \$4. to 8.00.

DRUGS AND CHEMICALS.—Trade has continued quiet, prices remaining as last quoted.

DRY GOODS—There has been little or nothing done since last report. Spring goods are beginning to come forward, but not to any extent as yet. The imports for the last twelve months were very heavy, amounting in the aggregate to almost six millions of dollars, and showing an increase of over 21 per cent. as compared with the imports for 1871. The following are the figures for the month and twelve months ended December 31:—

	Dec., 1871	Dec., 1872
Cottons	\$48,199	\$32,436
Woolens	45,745	43,723
Silks, Satins and Velvets	21,562	7,489
Fancy Goods	25,296	33,062
	12 mos., 1871.	12 mos., 1872
Cottons	\$1,863,117	\$2,013,871
Woolens	1,963,232	2,649,706
Silks, Satins and Velvets	519,634	501,969
Fancy Goods	581,895	815,503

FLOUR AND MEAL.—*Flour.*—Liverpool quotations for flour have remained without change since last report, but this market has continued very firm, and sales have been made at over previous quotations. Extra has not had much attention, but a lot of 300 brls changed hands recently at outside quotations. Fancy has been steadily enquired for, but sellers for the most part asked more than buyers were willing to give, and few transactions took place. The market closed with buyers at \$5.90 and sellers at \$5.95 to 6.00. For superfine there was a brisk demand with light offerings, and sales could have been readily made at \$5.60 to 5.65 for desirable brands, sellers asking \$5.65 to 5.70. Some small sales have been recently made at \$5.60 to 5.62½, but no large lots are reported to have changed hands. *Oatmeal.*—Has continued without much enquiry and prices are unchanged. One car sold a few days since at \$4.65. *Bran.*—No car lots changing hands, there being little offering, but broken parcels at \$16 to 17.00 per ton delivered.

GRAIN.—*Wheat.*—The Liverpool markets have been less firm, and the advance last week has been partially though not entirely lost. Stocks at this point are small, however, and prices have been firmly maintained. There have been but few sales, and principally of single cars of No. 2 white at \$1.32 in store and

of, spring at \$1.22 to 1.24. *Barley.*—Very little moving, but there is a moderate local demand at 65 to 68c for No. 1 and 58 to 60c for No. 2. *Oats.*—Receipts light, and with a more active enquiry, prices firm at 40 to 41c on the track for Canadian and 37c for Chicago. *Peas.*—Shipping are nominal at 65 to 67c, only small lots changing hands. Nothing doing in *Corn. Rye.*—Selling at 65 by the waggon load.

GROCERIES—The following is a statement of imports of leading articles for the past year as compared with 1871:—

	1871,	1872
Sugar	lbs 2,820,938	7,833,217
"	150,091	447,832
Coffee	lbs 278,465	526,462
"	36,298	84,701
Tea, Green and Japan	lbs 1,268,725	1,684,512
" " "	415,283	687,801
" Black	lbs 298,423	480,436
" " "	100,131	159,555
Wines	gals 58,960	110,034
"	57,723	100,746
Brandy, Gin, Rum and Whiskey	gals 62,136	81,811
"	50,757	84,475
Ale and Beer	gals 21,951	50,014
"	10,052	23,673
Rice	lbs 533,544	944,568
"	14,017	24,493
Cigars	40,569	49,740
Dried Fruits	101,572	139,925

There has been a little more doing in staple goods than previously, but the amount of trade is still limited. *Coffee.*—Some sales of Rio and Java have been made to the jobbing houses at 19c for the former and 20 to 20½c for the latter, but there is none now to be had at these rates, present quotations being 20 to 21c for Rio and 23 to 25 for Java. *Fish.*—A fair business in white fish and trout at quotations. Nothing doing in herrings or dry cod and prices nominal. *Fruit.*—Only the ordinary enquiry rom the retail trade at unsettled rates. *Rice.*—Inactive and unchanged. *Spices.*—Very little doing, but prices firm as quoted. *Sugar.*—A little more enquiry than previously for both raws and soft refined goods, with sales of the former at 9½ to 9½c and of the latter at 9½ to 10½c. Hard whites are quiet and nominally unchanged. *Tea.*—Some sales of Young Hysons have been reported at from 72½ to 80c, and there has been some little enquiry for blacks, but trade is generally quiet, *Tobacco.*—Inactive and unchanged.

HARDWARE.—Trade has continued dull, the only changes in values worthy of special notice have been in the articles of Copper and Tin Plates, both of which have advanced considerably in the English market, the former £9 per ton, and the latter 5s per box. Ingot copper is now quoted here at 27 to 29c; and sheets at 28 to 30c. An advance of 25c is asked on tin plates. Quotations for Pig and Bar Iron are somewhat irregular, but these articles can be bought at last week's quotations, notwithstanding a reported advance in the Glasgow market. Other articles unchanged.

HIDES AND SKINS.—*Hides.*—Green find ready buyers for all coming in, but there is less demand for cured. Prices however, remain without change. *Sheepskins.*—Receipts are moderate, but there is no further change to note in prices, outside quotations being for extra skins.

HOPS.—Inactive and nominal at 25 to 30c.

LEATHER.—*Spanish Sole.*—Is firm and enquired for. A lot of 1000 sides changed hands a few days since, but terms were withheld. *Slaughter Sole.*—Inactive. *Russets.*—In good demand, for light well made stock, for which full prices will be paid. Other descriptions of leather neglected.

PROVISIONS.—*Butter.*—Has been selling rather more freely at from 8 to 11½c, the bulk going at from 8 to 8½c. Some lots were offered at 7c

without attracting attention. *Cheese.*—Unchanged. *Lard.*—Quoted at 8½ to 10c for tinnets, and 8½c for tierces. *Bacon.*—Nominal. *Hams.*—A sale is noted of smoked at 10½c, but held at 11 to 12c, according to quantity. *Pork.*—Inactive and nominal. *Dressed Hogs.*—Sales at \$5.10 to 5.20,

GREAT WESTERN RAILWAY COMPANY.—Owing to the immense increase of business, purpose building a double track from Glencoe to Windsor, a distance of 80 miles, to connect with the Loop Line at the former place thereby making it complete in itself, without having to interfere with the traffic on the main line. The estimated cost of construction is set down at \$1,250,000. It will, in all probability, be built next summer. The line from Glencoe to Welland will not be open until the end of this month, as it is intended to be run in connection with the Welland Railway to Thorold, upon which a third rail is now being laid so as to make it of the same gauge as the Great Western. The bridge over the Welland Canal and its feeder have been completed. The continuation of the loop line from Welland to Fort Erie is to be completed early next summer. The International Bridge over the Niagara River, at the latter place, will be finished for the passage of trains some time in the beginning of August. The engineers report says that the drainage tunnel under the Detroit River is progressing in a satisfactory manner, and it is expected that it will be successfully carried through in a very short time, which will warrant the tunnel company in commencing the main tunnel at an early date. Its completion is being looked forward to by the managing staff of the Great Western Railway with no small degree of satisfaction, as a great many of the delays which have taken place during the late severe weather were occasioned to a great extent by the present mode of crossing the river.

WOOL IN BOSTON. The stock of domestic wool on the 1st January was 3,165,000 lbs; ditto 1st January 1871—7,172,000 lbs; ditto 1870—7,368,000 lbs. The stock of foreign was large being 10,380,000 lbs; against 3,014,000 lbs and 2,530 lbs on the 1st January of the two previous years respectively; the foreign is mostly composed of fine descriptions of Cape and Buenos Ayres.

—The total stock of cheese in New York City on the 31st December was 119,125 boxes; in Boston, 15,000 to 20,000; Philadelphia, 30,000; Baltimore, 20,000; Providence, 3,000 to 5,000; Albany, 10,000 to 15,000; Buffalo, 20,000, and in the balance of New York State, 78,000 to 85,000, making 108,000 to 120,000 in the State.

—A want of facilities for marine insurance at St. John, N. B. is complained of since the dissolution of Mr. Ranney's club of underwriters, the withdrawal of the New Glasgow Insurance Company, and the insolvency of "the Ring," most of whom were underwriters for the brokers there. Amongst other sufferers by the latter are the unfortunate ship-owners who have claims for partial or total losses.

—The Bank of Acadia, organized at Liverpool, Nova Scotia, commenced business on the 20th December under the presidency of Thos. R. Pattilo.

—The Cape Vincent, Gananoque, and Wolfe Island ferry steamers recently changed hands, being purchased by Messrs. Folger & Mickle, from the late owner, Mr. G. M. Kinghorn.

—Mr. C. Lonsley of Peterboro, whose name was included in a recent list of assignment tells us to say that he has made no assignment, but merely given up business for the present, and is prepared to pay everybody in full.

MONEY AND ITS USES.

The following extracts are compiled in a curious work with the title, *Treasury of Thought*, by M. M. Ballou, Boston:—

Money is a handmaiden, if thou knowest to use it; a mistress if thou knowest not.—*Horace*.

When money represents many things, not to love it would be to love nearly nothing. To forget true needs can be only a feeble moderation; but to know the value of money and to sacrifice it always, may be to duty, may be even to delicacy—that is real virtue.—*De Senaenour*.

If money go before, all ways do lie open.—*Shakspeare*.

Oh! money, money, how blindly thou hast been worshipped, and how stupidly abused! Thou art health, and liberty, and strength; and he that has thee may rattle his pockets at the foul fiend.—*Lamb*.

The value of a dollar is to buy just things; a dollar goes on increasing in value with all the genius and all the virtue of the world. A dollar in a university is worth more than a dollar in a jail; in a temperate, schooled, law-abiding community than in some sink of crime, where dice, knives and arsenic are in constant play.—*Emerson*.

Money is a bottomless sea, in which honor, conscience and truth may be drowned.—*Kozlay*.

Misery assails riches as lightning does the highest towers; or as a tree that is heavily laden with fruit breaks its own boughs, so do riches destroy the virtue of their possessor.—*Burton*.

Many people take no care of their money till they have come nearly to the end of it, and others do just the same with their time.—*Goethe*.

Money is a good servant, but a dangerous master.—*Bouhours*.

Whoever has sixpence is sovereign over all men—to the extent of the sixpence; commands cooks to feed him, philosophers to teach him, kings to mount guard over him—to the extent of sixpence.—*Carlyle*.

He that wants money, means, and content, is without three good friends.—*Shakspeare*.

Certainly man's wicked angel is in money. I often catch myself with something bold as a lion bouncing from my heart, when the shilling rattles, and the lion, as small as any weasel, slinks back again.—*Douglas Ferrol*.

A wise man should have money in his head, but not in his heart.—*Swift*.

Money is only thus far a standard of value; that which it can measure is perishable, that which it cannot is immortal.—*Bovee*.

Alexander being asked why he did not gather money and lay it up in a public treasury. "For fear," said he, "lest, being keeper thereof, I should be infected and corrupted." A good caution for them who love to bear the bag.—*Venning*.

BANK STOCKS.

Average prices each month for five years.

The following table shows the average prices of the shares of the leading Banks of Ontario and Quebec each month during the past five years; the table is intended to indicate the general course of the market through that period:—

BANKS.	Year.	Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
Molson's Bank	1868	111	111	111	108	107	108	108	110	110	108	108	110
	1869	110	111	113	108	108	109	109	106	102	102	102	101
	1870	102	101	98	95	101	104	104	101	103	102	107	109
	1871	110	110	115	118	122	127	124	116	118	112	113	113
	1872	114	115	115	114½	114½	114½	114½	114½	110	106	110	109
Bank of Montreal	1868	128	126	129	129	133	129	129	132	134	135	141	138
	1869	139	139	142	145	156	159	160	161	163	163	167	162
	1870	155	156	162	166	180	192	194	187	198	212	230	222
	1871	232	234	241	265	285	270	260	265	258	240	241	251
	1872	237	228	224	230	236	226	222	220	213	223	233	203
Bank of British N. America	1868	104	103	103	101	112	104	100	102	103	104	104	105
	1869	105	104	105	105	105	106	104	105	105	106	106	106
	1870	104	105	106	106	106	107	106	104	105	106	107	108
	1871	107	109	110	109	113	115	109	112	113	115	115	116
	1872	119	120	117	120	121	126	121	120	117	118	116	115
Bank of Toronto	1868	111	111	110	111	112	114	111	114	111	114	117	120
	1869	118	121	121	121	118	121	122	124	124	125	126	126½
	1870	125	118	118	135	140	150	161	158	153	148	151	153
	1871	162	175	175	182	190	187	180	187	186	174	188	193
	1872	196	200	200	209	217	207	203	204	200	209	207	198
Ontario Bank	1868	98	99	99	100	100	97	99	99	99	101	103	101
	1869	100	100	100	100	100	97	96	96	97	97	102	97
	1870	98	100	110	104	103	102	105	105	105	107	108	107
	1871	109	111	111	115	120	122	112	110	109	106	110	111
	1872	112	109	109	111	111	107	106	107	105	106	106	100
Bank of Commerce	1868	100	100	100	102	102	103	101	102	103	103	104	106
	1869	102	103	103	102	102	103	102	104	106	108	110	111
	1870	109	111	112	114	114	117	119	121	122	122	121	121
	1871	117	118	129	138	143	146	138	126	126	122	127	131
	1872	130	127	128	134	138	134	128	125	120	125	127	115
Royal Canadian	1868	94	91	89	89	88	88	82	81	89	91	91	87
	1869	85	80	80	79	70	45	51	54	63	62	65	62
	1870	61	64	65	64	62	65	68	67	66	69	70	71
	1871	89	90	90	102	108	112	105	106	106	103	107	106
	1872	105	104	105	107	110	106	104	103	100	102	105	100
City Bank	1868	99	100	101	101	102	98	99	101	102	102	103	102
	1869	102	102	103	102	101	82	99	100	97	90	91	89
	1870	87	83	87	88	91	86	88	88	81	89	90	86
	1871	88	91	94	100	98	95	90	91	87	85	83	80
	1872	79	72	74	82	85	88	84	81	81	87	87	81
Quebec Bank	1868	98	99	99	99	100	98	98	98	97	98	99	99
	1869	99	99	100	100	102	100	100	101	101	101	102	103
	1870	102	103	104	105	105	103	104	106	107	109	110	112
	1871	113	114	117	121	127	118	112	114	114	113	115	113
	1872	114	113	114	114	116	112	112	113	113	113	113	109
Union Bank	1868	100	100	107	101	101	101	101	107	102	102	103	105
	1869	103	103	105	105	106	107	105	105	105	106	106	107
	1870	105	105	106	106	107	109	108	106	108	108	109	109
	1871	108	107	108	115	120	122	115	114	111	105	110	110
	1872	105	105	108	111	113	112	106	106	102	101	106	102
Jacques Cartier Bank	1868	107	106	106	107	107	105	104	107	107	107	108	106
	1869	107	108	109	109	109	107	108	108	108	109	109	102
	1870	107	109	109	109	111	108	110	111	113	113	113	113
	1871	115	118	119	124	125	122	121	122	.....	.....	.....	119
	1872	121	115	114	113	117	113	111	113	108	107
People's Bank	1868	111	110	107	106	105	105	105	106	105	105	106	107
	1869	108	109	107	108	108	108	109	109	107	104	106	106
	1870	107	108	103	104	104	115	106	105	102	103	103	105
	1871	107	108	106	115	113	112	112	112	111	106	109	111
	1872	113	114	110	130	111	110	110	110	106	107	107	106
Mechanics' Bank	1868	97	98	97	98	97	98	95	95	95	95	96	96
	1869	95	96	97	98	94	93	94	94	94	94	90	92
	1870	91	91	91	89	90	91	91	90	90	85	75	77
	1871	70	82	89	90	89	93	90	91	92	90	88	88
	1872	88	86	88	89	88	89	89	89	88	89	82	81
Merchants' Bank	1868	109	108	107	106	105	106	104	106	105	106	109	112
	1869	108	109	108	107	108	109	105	106	105	106	107	108
	1870	106	107	108	110	116	118	113	112	116	116	119	118
	1871	117	116	108	133	142	145	133	133	132	123	130	136
	1872	133	128	120	129	136	132	122	115	112	115	117	110
Metropolitan	1872	108	106	104	106	107	108	104	104	100	102	105	103
	1871	not	o'pd	....	102	108	110	108	109	109	107	105	109
Dominion Bank	1872	107	108	106	111	110	110	106	106	103	109	107	104

PARLIAMENTARY NOTICE

Notice is hereby given that application will be made to the Parliament of Canada, at its next Session, for an Act incorporating a Company for the transaction of Fire Insurance and Marine and Inland Insurance business, under the name of the "Canadian Standard Insurance Company."

WM. MORTIMER CEARK,
Applicant's Solicitor.

Toronto, 8th January, 1873.

Insolvent Act of 1869.

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

In the matter of Malcolm Niven, an Insolvent.

On Friday, the fourteenth day of February next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

MALCOLM NIVEN,

By WM. MORTIMER CLARK, his attorney ad li em.
Toronto, 3rd January, 1873.

WEEKLY PRICES OF BANK STOCKS FOR 1872.

BANKS.	JANUARY.					FEBRUARY.					MARCH.					APRIL.					MAY.					JUNE.				
	3	10	17	24	31	6	13	20	27		5	12	19	26		3	10	17	24		1	7	15	22	28	4	11	18	25	
British North America.....	115	115	117	117	117	118	120	120	120		120	119	119	118		118	117	118	121		121	122	121	123	127	127	127	128	.....
Canadian Bank of Commerce.....	129	130	129	129	129	129	129	127	127		128	126	127	128		134	136	134	135		138	139	139	139	136	137	136	.....	.....
City Bank of Montreal.....	80	80	80	80	75	74	72	72	72		74	73	73	73		76	75	77	78		86	87	87	.....	81	81	90	89	89
Dominion Bank.....	108	108	108	108	108	108	108	108	108		108	108	108	108		111	112	111	111		110	110	109	109	110	110	110	110	110	
Du Peuple.....	111	113	114	113	114	114	113	109	109		117	117	114	113		120	120	122	123		125	125	125	125	110	109	110	110	110	
Eastern Townships Bank.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....	.....	.....
Exchange.....	Bank	opened	this	year	.....	.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....	.....	.....
Hamilton.....	118	118	122	123	.....	.....	115	.....	.....		.....	.....	.....	.....		114	115	115	115		115	115	115	112	110	.....	110	110	111
Jacques Cartier Bank.....	88	88	87	86	87	87	87	87	87		87	88	87	87		104	104	104	104		88	90	91	89	89	90	90	90	90	
Mechanics' Bank.....	107	110	107	107	107	107	105	103	104		104	104	104	104		106	106	106	106		.....	106	108	.....	.....	108	108	.....	.....
Metropolitan.....	134	134	132	132	132	132	129	127	127		133	133	127	127		134	133	133	135		135	136	137	137	136	134	135	.....	.....
Merchants' Bank.....	115	114	114	115	116	115	115	112	113		113	114	114	114		114	114	114	114		114	114	114	114	114	114	115	114	114	
Molson's Bank.....	253	269	235	238	235	235	228	226	226		224	222	226	226		229	227	227	227		234	234	236	231	230	227	227	225	223	
Montreal.....	111	111	111	111	111	111	110	108	107		109	108	109	109		111	112	112	112		112	112	112	112	110	107	108	107	107	
Nationale Bank.....	113	113	113	113	113	112	112	111	111		114	113	114	114		114	113	113	115		115	115	115	115	112	112	112	112	112	
Ontario Bank.....	104	106	106	106	106	106	105	104	104		104	104	105	105		107	108	107	109		109	110	110	110	109	108	108	104	.....
Quebec Bank.....	193	193	194	199	196	199	199	199	199		199	197	199	200		206	205	206	212		217	220	218	.....	211	210	210	209	205
Royal Canadian Bank.....	105	105	105	106	106	106	106	105	105		106	106	107	106		112	113	114	109		109	111	111	112	112	111	111	91	.....
Toronto.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Bank.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....	.....	.....

BANKS.	JULY.					AUGUST.					SEPTEMBER.					OCTOBER.					NOVEMBER.					DECEMBER.				
	3	10	17	24	31	7	14	21	28		5	12	19	26		2	9	16	23	30	7	14	21	28	5	12	19	26		
British North America.....	120	120	120	120	120	118	118	118	118		118	115	114	112		112	113	113	115	115	114	115	115	115	115	113	111	110	110	
Canadian Bank of Commerce.....	127	127	126	126	127	125	122	122	122		121	119	119	120		123	124	126	128	129	127	127	126	125	115	123	121	118	114	
City Bank of Montreal.....	90	90	89	88	86	85	83	83	82		82	82	81	81		81	81	85	90	90	88	88	87	85	84	82	81	.....	.....
Dominion Bank.....	109	110	109	109	109	109	109	109	109		109	108	108	108		110	110	110	109	108	108	107	107	108	108	108	108	.....	.....
Du Peuple.....	110	110	110	110	110	110	110	110	110		106	107	106	106		106	107	110	115	108	108	107	108	107	102	.....	.....	.....	.....
Eastern Townships' Bank.....	117	117	119	119	118	114	.....	.....	.....		.....	115	115	.....		.....	.....	.....	.....	115	116	116	116	116	116	.....	.....	.....	.....
Exchange.....	Bank	opened	this	year	.....	.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....	115	116	116	116	116	116	.....	.....	.....	.....
Hamilton.....	111	111	111	111	111	110	110	100	99		99	99	99	100		110	110	110	110	110	99	99	99	99	99	99	99	99	99	
Jacques Cartier Bank.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....	110	110	110	109	107	106	107	108	107	106
Maritime.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....		.....	.....	.....	.....	110	110	110	109	107	106	.....	.....	.....	.....
Mechanics' Bank.....	90	91	90	90	90	90	90	95	95		90	90	90	88		88	89	90	.....	.....	97	96	96	94	82	82	81	81	80
Merchants' Bank.....	123	122	120	119	119	115	113	112	111		111	111	111	111		114	115	116	119	119	117	116	116	115	115	114	112	109	106	
Metropolitan.....	102	104	104	104	105	105	103	103	103		102	100	100	100		104	104	102	103	103	104	104	106	104	104	109	109	109	109	
Molson's Bank.....	113	113	114	114	114	114	114	114	114		112	111	110	109		112	112	112	112	112	110	110	110	110	110	109	109	109	109	
Montreal.....	222	224	223	224	223	224	219	217	216		215	214	210	212		215	216	221	232	236	236	235	236	235	230	221	182	180	177	
Nationale Bank.....	110	111	111	112	111	110	109	109	109		112	112	112	112		112	112	112	112	112	112	112	112	112	112	112	112	112	112	
Ontario Bank.....	105	106	106	107	108	108	107	107	106		107	105	103	103		110	110	110	110	110	108	108	108	108	109	102	100	98	96	
Quebec Bank.....	102	112	112	113	113	112	.....	.....	.....		.....	.....	.....	.....		110	111	111	111	111	115	114	107	106	106	103	102	100	96
Royal Canadian Bank.....	104	104	104	104	104	104	104	104	104		101	100	98	98		101	102	103	103	105	105	105	104	104	104	103	102	100	97	
Toronto.....	202	201	202	205	205	205	202	200	199		196	197	198	200		204	204	205	215	209	210	210	204	203	203	197	195	193	190	
Union Bank.....	91	104	105	107	106	106	104	102	101		102	102	101	102		103	102	102	105	106	108	108	108	106	106	106	106	106	103	

LIST OF ASSIGNMENTS MADE IN ONTARIO IN 1872.

NAME.	RESIDENCE.	DATE.	ASSIGNEE.	NAME.	RESIDENCE.	DATE.	ASSIGNEE.
Shaver & Bell	Toronto	Jan. 12.	Thos. Clarkson	J. VanBuskirk	Otterville	"	6. J. McWhirter
W. P. Conklin	Tilsonburg	"	9. Jas. McWhirter	A. F. Mann	St. Catharines	"	12. John Kerr
Wm. Meakin	Toronto	"	13. W. T. Mason	Wm. Adamson & Co.	Toronto	"	22. Geo. Groves
James Hodgson	Yorkville	"	12. Thos. Clarkson	John Cloy	Thorold	"	20. John Kerr
Hy. Copley & Co.	Toronto	"	30. W. T. Mason	N. Newcombe	Kincardine	"	16. J. McGashan
Jas. Kennedy	Ainleyville	"	10. Dixie Watson	W. H. & J. S. Cornwall	Thamesville	"	17. J. G. Cooper
Hy. Maxwell	Peterboro	"	10. R. W. Errett	John Gandy	Stratford	"	22. T. Miller
Thomas Graham	Brantford	"	11. T. Botham	John Farish	Hamilton	"	16. Alex. Davidson
E. W. Mapas	Bracebridge	"	9. S. C. Wood	Wm. Maloney	Lindsay	"	19. S. C. Wood
Andrew Paul	Pt. Perry	"	3. Edward Major	T. Manentette	Windsor	"	20. J. McRae
W. F. Campbell	St. Thomas	"	6. Samu'l Price	James Norris	Ottawa	"	17. D. W. Coward
J. B. Thornton	Guelph	"	9. Thos. Saunders	John Moore	Sunderland	"	20. Ed. McGregor
Donald Martin	Kirkwall	"	6. J. J. Mason	Wm. Hay	Balaklava	"	16. W. Collins
Chas. Taylor	Woodstock	"	2. J. McWhirter	John Hewer	Guelph	"	21. E. Newton
Sargent & Garner	Barrie	"	3. Jos. Rogers	A. Davidson	Kingston	"	20. J. Shannon
Robt. Buchanan	Brantford	"	2. T. Botham	R. H. Edwards	Woodstock	"	23. J. McWhirter
John Seager	Toronto	"	5. John Kerr	John Paller	Barrie	"	24. Jos. Rogers
John Somers	Toronto	"	3. T. Clarkson	E. Card	Napanee	"	29. W. S. Robertson
Salem Eckart	Unionville	"	19. "	A. Butchart	Owen Sound	"	29. G. J. Gale
A. Baker	Almonte	"	15. A. Campbell	James Woods	Chatham	"	27. R. Monck
C. Bragg	"	"	15. "	E. C. Stephens	Cannington	"	27. E. Major
J. R. Lundy	Welland	"	16. J. McGlashan	J. H. Pettit	Hamilton	"	27. A. Davidson
J. Robertson	Paris	"	16. T. Botham	John Sproul	Cannington	Feb. 27.	E. Major
Perkins and Clark	Hamilton	"	18. J. J. Mason	James Heney	Toronto	Mar. 2.	W. T. Mason
W. K. Atkinson & Co.	Ailsa Craig	"	17. T. Churcher	J. Ross Robertson	"	"	1. John Shaw
George Blake	Whitby	"	15. Jas. Holden	Zapfe & Carter	Seaforth	Feb. 28.	Dixie Watson
Ellen Hunt	Elm Grove	"	15. Jos. Rogers	C. E. Hendershott	Thorold	"	27. J. McGlashan
Wm. McMaster	Glen Williams	"	18. R. S. Applebee	Wm. McIntosh	London	"	28. T. Churcher
John Leek	Aurora	"	16. John Kerr	James Shea	Tp. Clarence	"	22. E. P. Johnson
W. Wickwire	Merrickville	"	8. E. H. Whitmarsh	John Presley	"	"	19. "
F. A. Halliday	Fitzroy	"	9. F. Clemord	Philip McCann	London	Mar. 7.	T. Churcher
John Burke	Mt. Forest	"	9. J. C. Wilkes	J. A. Eakins	Sparta	"	2. Samuel Price
Grant & Yorke	Toronto	"	19. John Kerr	R. Wilkinson	Toronto	"	7. John Shaw
James Leonard	Ainleyville	"	10. Dixie Watson	T. McKeever	Kingston	"	5. R. M. Rose
James Lambie	Win-lsor	"	24. J. McCrae	Wm. Adams	"	"	5. "
D. McPherson	Chatham	"	15. R. Monck	E. Stoney	Walkerton	"	1. J. G. Cooper
James Tutt	Brantford	"	24. Thos. Botham	Code & Gibson	Kirkton	"	4. Dixie Watson
George Fraser	Pt. Edward	"	18. Geo. Stevenson	James Young	Winfield	"	1. E. Newton
Hy. Hodges	Ottawa	"	20. F. Clemord	Wm. Dickie	Toronto	"	6. T. Clarkson
F. Vosper	Toronto	"	27. W. T. Mason	P. Farrell	Indiana	"	1. A. Davidson
S. H. & A. H. Hughes	Dresden	"	24. R. Monck	John Patterson	Toronto	"	13. Jos. Rogers
J. Camochan	Welland	"	24. J. McGlashan	R. Elliott	Belleville	"	11. J. P. Thomas
P. Curtis	Kingston	"	22. H. C. Voigt	T. Armstrong	Peterboro	"	8. R. W. Errett
P. & T. Haney	Princeton	"	19. J. McWhirter	T. R. Sheffield	Brockville	"	13. F. L. Lathrop
D. Robertson	Drumbo	"	19. "	John Currie	St. Marys	"	13. T. Miller
G. W. Dickson	Pt. Edward	"	22. Geo. Stevenson	Wm. Reid	Ravenna	"	11. T. Plunkett
How Bros.	Erin	"	23. T. Saunders	W. DeGross	Napanee	"	12. W. S. Robinson
E. A. Pratt	Owen Sound	"	23. G. J. Gale	Wm. Atchison	Malton	"	21. T. Clarkson
J. J. Bateman	Belleville	"	25. G. D. Dickson	Krueger & Jaeger	Berlin	"	19. H. F. J. Jackson
Geo. Turner	Simcoe	Feb. 1.	A. J. Donly	C. Anderson	Ingersoll	"	15. J. McWhirter
James E. Smith	Ingersoll	Jan. 25.	J. McWhirter	J. F. Cassidy	Goderich	"	19. Dixie Watson
T. C. Noble	Orillia	"	30. Jos. Rogers	S. Matheson	Tavistock	"	19. J. McWhirter
Geo. Harting	Toronto	Feb. 3.	W. T. Mason	John Brooke	Brantford	"	20. T. Botham
M. McBride	London	Jan. 30.	F. Churcher	H. T. Flynn	Pt. Perry	"	18. E. Major
Edwin Horsey	Bowmanville	"	30. R. D. Booth	J. Crozier	Kincardine	"	12. G. Gould
Peter Snider	Colborne	"	26. A. Martin	S. L. Cowan	Bothwell	"	11. R. Monck
J. C. Karr	Welland	"	31. J. McGlashan	J. F. Likens	Simcoe	"	15. A. J. Donly
J. N. Lee	Brighton	Feb. 5.	Alex. Martin	H. Scott	Hamilton	"	20. J. J. Mason
S. Friedlander	Peterboro	"	5. R. W. Errett	L. Dale	Hillsboro	"	13. G. Stevenson
Robt. Scott	Belleville	"	6. J. P. Thomas	J. H. Sommerville	Hamilton	"	22. J. J. Mason
D. McConnell	Kinloss	Jan. 30.	J. G. Cooper	George Sawdon	Toronto	"	27. W. F. Munro
T. R. Barker	Cobourg	Feb. 11.	Hy. Mason	J. James & Son	Peterboro	"	26. D. W. Dumble
Smith & Lawrence	Toronto	"	5. J. Kerr	T. Drope	Hamilton	"	25. J. J. Mason
Wm. Shuttleworth	Hamilton	"	9. J. J. Mason	M. Cooper	Collingwood	"	25. J. Rogers
W. J. Dunaphy	London	"	7. T. Churcher	R. Wilson	Duncaster	"	19. G. Gould
M. McInnes	Strathroy	"	7. "	J. B. Conboy	Guelph	"	26. P. Saunders
Paul Flock	Harley	"	1. T. Botham	I. & J. White	Pt. Edward	"	23. G. Stevenson
A. S. Hardy	Guelph	"	7. E. Newton	Geo. Stevenson	Pt. Hope	"	27. C. R. D. Booth
J. McNeill	"	"	7. "	J. W. Henderson	Owen Sound	Apr. 1.	G. J. Gale
J. I. Evans	Toronto	"	10. W. T. Mason	E. Hewis	Cannington	"	1. J. Holden
J. Davison	Newmarket	"	14. J. Cooke	J. D. Webster	Preston	"	1. A. MacGregor
W. J. Miller	"	"	12. "	T. B. Boyd	Hamilton	"	3. J. J. Mason
L. Slaight	Simcoe	"	14. A. J. Donly	T. Holland	Goderich	"	4. Dixie Watson
J. Coleman & Co.	Dundas	"	12. J. J. Mason	C. C. Beckett	Yorkville	"	5. W. F. Munro
Ruth & Waters	Berlin	"	13. H. F. J. Jackson	P. & N. McInnes	Kincardine	"	2. Geo. Gould
Robt. Boyd	Toronto	"	14. T. Clarkson	J. Vanstone	Exeter	"	4. Dixie Watson
Sarah G. Losie	Whitby	"	12. J. Holden	J. O. Wingham	London	Mar. 23.	T. Churcher
J. S. Garvin	Fergus	"	10. E. Newton	J. G. Brock	Tp. Laxton	"	23. S. C. Wood
F. Vallary	"	"	10. "	H. J. Nelson	Petrolia	Apr. 1.	Geo. Stevenson
T. Loughheed	Thamesford	"	3. J. McWhirter	M. Burgess	Woodstock	"	4. J. McWhirter

LIST OF ASSIGNMENTS. (Continued).

NAME.	RESIDENCE.	DATE.	ASSIGNEE.	NAME.	RESIDENCE.	DATE.	ASSIGNEE.
J. Belanger	Wendover	Mar. 29.	E. P. Johnson	F. Riddell	Toronto	13.	W. F. Munro
F. Vosper	Toronto	Apr. 6.	W. T. Mason	A. C. Ellis	St. Catherines	13.	Geo. Groves
M. Shewan	Toronto	3.	John Kerr	D. N. Black	Toronto	13.	J. Kerr
Wm. Laycock	Tp. Blenheim	Mar. 26.	J. McWhirter	W. T. Holmes	L'Original	22.	E. P. Johnson
T. H. Clandinin	Walkerton	Apr. 5.	J. G. Cooper	Wm. Tracy	St. Mary's	26.	T. Miller
B. W. Myers	Ameliasburg	Mar. 25.	N. McL. Bochus	Hy. Jelley	Mt. Forest	24.	J. C. Wilkes
D. McKenzie	Toronto	Apr. 13.	W. T. Mason	H. G. Ashton	Belleville	26.	G. D. Dickson
C. Gimby	Owen Sound	8.	G. J. Gale	A. C. Brown	Petrolia	July 10.	Geo. Stevenson
Geo. Smith	Toronto	8.	W. F. Munro	J. A. Wickett	Hamilton	2	J. J. Mason
Chown & Watson	Belleville	8.	J. P. Thomas	K. McDiarmid	Canfield	8	"
E. Dean	Stayner	11.	J. Rogers	Geo. Smart	Lindsay	9.	S. C. Wood
A. Sutherland	Creemore	5.	J. Rogers	Geo. Wood	Paisley	5.	W. Collins
Pavey, Bros	London	5.	T. Churcher	Attwood & Co	Hamilton	June 29.	J. J. Mason
H. G. Flach	New Hamburg	Mar. 25.	H. F. J. Jackson	John McNeil	"	28	"
T. Bardgett	Fort Erie	Apr. 22.	J. McGlashan	A. Allair	Sarnia	29.	Geo. Stevenson
J. Boxall	Toronto	24.	J. Kerr	Smith's Acton	Smith's Falls	July 2.	A. Campbell
A. H. Walsh	Simcoe	22.	A. J. Donly	Saml. Farmer	Perth	2.	"
W. J. Lewis	Toronto	24.	W. F. Munro	Wm. Pawling	St. Catherines	4.	Geo. Groves
E. H. Austin	Simcoe	22.	A. J. Donly	A. Berry	"	3.	"
J. Gregory	Berlin	16.	H. F. J. Jackson	J. H. Brabbs	Simcoe	3.	A. J. Donly
J. Tripp	Forest	17.	W. J. Keays	W. L. Coulter	"	4.	"
J. N. Ansley	Petrolia	17.	"	H. C. Ross	West Zorra	4.	J. McWhirter
Lockhart & Fitzpatrick	"	17.	"	A. A. Erwin	Seaforth	1.	Dixie Watson
Janet Cooper	Welland	16.	J. McGlashan	G. C. MacNab	Orillia	18.	Jos Rogers
T. C. Hodgins	London	18.	T. Churcher	T. Hancock	Welland	18.	J. McGlashan
Chamberlain & Co.	Strathroy	18.	"	F. Brunet	Cobourg	15.	E. A. M'Naughton
J. Crits	Seaforth	17.	Dixie Watson	R. C. Campbell	Kirkfield	13.	S. C. Wood
J. M. Ridley	Toronto	16.	W. F. Munro	S. Ganton	Oro	15.	J. Rogers
J. Kilpatrick	Guelph	16.	T. Saunders	G. L. Graham	Aurora	13.	J. Cook
T. Byfield	Stratford	17.	T. Miller	J. Carruthers	Toronto	23.	W. F. Munro
O. Brazeau	Hawkesbury	10.	E. P. Johnson	M. Minnes	Welland	24.	J. McGlashan
W. A. Stollery	Toronto	27.	J. Kerr	Wm Shea	Belleville	23.	J. P. Thomas
R. Reid	Goderich	30.	Dixie Watson	Hargrave & Robinson	Glentay	24.	A. Campbell
C. Sackrider	Norwichville	May 2.	J. McWhirter	Wm Robinson	Perth	24.	"
E. Creech	Binghampton	1.	J. Rogers	John Cröll	Clinton	20.	Dixie Watson
C. Reynolds	Owen Sound	1.	G. J. Gale	A. McPhee	Perth	24.	A. Campbell
S. Loyst	Napanee	Apr. 29.	W. S. Williams	Wm Wright	Flesherton	20.	G. J. Gale
A. Yates	"	29.	"	F. Ridley	Hornings Mills	20.	"
J. McAvoy	Sarnia	27.	W. J. Keays	R. Brigham	Chatham	21.	R. Monck
Wm. Spurr & Son	Seaforth	May 1.	Dixie Watson	D. D. McLaren	Kincardine	20.	G. Gould
J. Allen	Tilsonburg	9.	J. McWhirter	G. H. Dazign	Kincardine	16.	"
T. Dow	Riversdale	8.	W. Collins	J. Kinney	Peterboro	31.	R. W. Errett
E. McShery	Sarnia	8.	W. J. Keays	M. Camell	Napanee	26.	W. S. Williams
A. Macdonald	Dunnville	7.	J. McGlashan	J. Radford	Perth	30.	A. Campbell
Wm. Driscoll	Merrickville	1.	E. H. Whitmarsh	Thomas & Dudgeon	Guelph	25.	W. J. Paterson
R. Ennis	Petrolia	7.	G. Stevenson	L. Haymen	Napanee	30.	W. S. Robinson
Wm. Richards	Walkerton	May 7.	W. Collins	D. K. McKenzie	St Thomas	26.	S. Price
J. W. Hughes	Corunna	8.	W. J. Keays	Geo Tune	Ingersoll	Aug 2.	J. McWhirter
John Ross, Jr	Berlin	Apr. 29.	A. Macgregor	H. Eldridge	Leskard	5.	C. R. D. Booth
W. H. Weston	Toronto	May 18.	W. T. Mason	R. Gason	Mooretown	6.	G. Stevenson
T. Steele	Bobcaygeon	18.	S. E. Wood	E. H. Palmer	Chatham	7.	R. Monck
Huffman Bros	Belleville	18.	J. P. Thomas	C. Blythe	Petrolia	13.	W. J. Keays
H. Stanbury	Campbellford	Apr. 26.	A. Martin	W. N. Smith	Township Fitzroy	14.	F. Clemon
J. J. Carter	Pictou	May 18.	Hy. Low	Sinclair, Stitt & Co	Ottawa	14.	"
W. R. Jury	Strathroy	21.	T. Churcher	G. Hamilton	Napanee	14.	W. S. Williams
James Walsh	Toronto	25.	W. T. Mason	J. Lester	Toronto	20.	W. F. Munro
H. E. Skinner	Campbellford	23.	Alex. Martin	G. Hagar	Belle Ewart	22.	J. Rogers
W. R. Bowen & Co.	Castleton	13	"	C. Morrison	Perth	21.	A. Campbell
J. Randall	Strathroy	23.	T. Churcher	R. W. Halpenny	Carleton Place	21.	"
J. Brown	Ingersoll	23.	J. McWhirter	S. M. Sanderson	Toronto	30.	J. Kerr
Wm. Richardson, Jr.	Fergus	23.	E. Newton	Geo Truax	Williamstown	Sept 2.	D. McLellan
A. R. Cochrane	Simcoe	23.	A. J. Donly	S. E. Hopkiñs	Welland	Aug 31.	J. McGlashan
T. O'Connor	Brockton	30.	W. F. Munro	J. Lloyd	Meaford	Sept 2.	T. Plunkett
W. B. Treble	Ft. Erie	25.	J. McGlashan	J. Swanson, jr.	St Catherines	Aug 30.	Geo Groves
Cowan & Hutchinson	Toronto	30.	W. F. Munro	N. Reynolds	Petrolia	Sept 3.	W. J. Keays
J. Bawks	Bowmanville	28.	C. R. D. Booth	R. B. McKelvey	Thornhill	Aug 28.	J. Kerr
R. Johnston	Nile	28.	Dixie Watson	Wm Rowatt	Arnprior	29.	T. Deacon
Farquharson & Taylor	Beaverton	23.	E. Major	Wm Long	Brampton	Sept 6.	T. Saunders
H. S. Pendleton	Aylmer	30.	S. Price	M. G. Sullivan	Sunderland	10.	J. Holden
J. M. Matthews	Toronto	28.	J. Kerr	Mitchell & McIlroy	Guelph	12.	W. J. Paterson
T. Bridger	Cayuga	29.	J. J. Mason	J. W. Dodds	Waterloo	11.	H. F. J. Jackson
Geo. Ball	Arnprior	29.	T. Deacon	Hy Simkins	Windsor	16.	J. McRae
J. Andrews	Ingersoll	June 20.	J. McWhirter	James Park	Toronto	21.	W. T. Mason
R. T. Williams	Culloden	20	"	C & W Hurrel	Toronto	19.	W. F. Munro
D. A. Crosby	Markham	19.	W. F. Munro	J. A. Masterson	Toronto	19.	"
Wm. Robinson	Sharon	18.	J. Cooke	Silverstone & Mendles	Lyndhurst	17.	F. L. Lathrop
J. C. Puttalo	London	19.	T. Churcher	J. H. Stevens	Peterboro	24.	R. W. Errett
P. Dowdell	Merrickville	12.	E. H. Whitmarsh	T. O'Donnell	Kingston	21.	H. C. Voigt
McBean Bros	Toronto	19.	W. T. Mason	A. D. Cryser	Brantford	25.	T. Botham
L. K. Simmons	Cobourg	11.	Alex. Martin	Hy Dalton	Goderich	24.	Dixie Watson
J. McMurtry	Elizabethville	12.	C. R. D. Booth	Allison Arnold	Windsor	23.	J. McCrae
Foster & Kemp	Ingersoll	13.	J. McWhirter	J. A. Halliday	Hollin	23.	E. Newton
Joseph Ries	Walkerton	11.	W. Collins	Lang & Hesie	Neustadt	26.	G. J. Gale

LIST OF ASSIGNMENTS. (Continued.)

NAME.	RESIDENCE.	NAME.	ASSIGNEE.	NAME.	RESIDENCE.	NAME.	ASSIGNEE.
J. B. Ashley	Neustadt	"	"	T. S. Detlor	Prescott	"	21.. F. L. Lathrop
Wm Berry	Simcoe	Sept 26..	A. J. Donly	Wm Hall	Chatham	"	21.. Geo Gould
Wm J. Johnson	Chatham	"	27.. R. Monck	Brown & Perkins	Strathroy	"	26.. T. Churcher
W. F. Sanford	Napanee	Oct	3.. W. S. Williams	Black & Kendall	Hamilton	"	15.. J. J. Mason
David Black	Twp Caister	"	3.. Geo Groves	J. Henneberry	Elora	"	26.. T. Saunders
David Rush	Belmore	"	3.. Dixie Watson	Bardgett & Rule	Hamilton	"	26.. J. J. Mason
Robt Sword	St Catherines	Sept	23.. Geo Groves	D. E. Stevens	St Thomas	"	22.. S. Price
N. B. Pawling	St Catherines	"	30.. "	A. Lightboddy	Douglas	"	27.. E. Newton
Angus Polson	Galt	Oct	10.. Alex MacGregor	J. D. Armstrong	Toronto	"	21.. J. Kerr
J. Chester	Merrickville	"	4 E.H. Whitmarsh	Peter Woods	Chatham	"	26.. H. Black
Wm Dever	Toronto	"	8.. W. F. Munro	J. Reddy	Cornwall	"	21.. D. McClellan
Alex Green	West Zorra	"	3.. J. McWhirter	E. Wright	Gosfield	"	20.. J. McCrae
Hy Graham	Lindsay	"	8.. S. C. Wood	Allcock, France & Co	Merrickville	Dec	10 E.H. Whitmarsh
Dennis Quigley	London	"	9.. T. Churcher	Wm Scott	Dorchester	"	10.. T. Churcher
Robt Turner	Brantford	"	16.. T. Botham	D. Ferguson & Co	Galt	"	9.. A. MacGregor
F. M. Baker	Gananoque	"	16.. F. L. Lathrop	Levi Truax	Leamington	"	12.. J. McCrae
C. L. Teale	London	"	17.. T. Churcher	S. Platt	Goderich	"	12.. Dixie Watson
Wm Allison	Windsor	"	12.. J. McCrae	J. H. Amos	London	"	12.. T. Churcher
Chas MacKinnon	Walkerton	"	16.. Geo. Gould	J. M. Scott	Belleville	"	6.. J. P. Thomas
R. G. Hillen	Kendal	"	22.. Henry Mason	Phillip Clapp	Harriston	"	10.. W. J. Patterson
John Saunders	Whitby	"	29.. J. Holden	J. Sutherland	West Zorra	"	7.. J. McWhirter
J. Sheils	Simcoe	"	31.. A. J. Donly	N. Daley	Springvale	"	10.. A. J. Donly
R. H. Burke	Tilsonburg	"	31.. J. McWhirter	W. E. Mitchell	Collingwood	"	9.. J. Rogers
W. D. McRae	Chatham	"	26.. R. Monck	W. A. Hersey	Hawkesbury	"	9.. E. P. Johnson
Thomas Glass	Rookwood	"	31.. T. Saunders	Jas Tilt	Brampton	"	14.. W. T. Mason
J. Ferguson	London	"	31.. T. Churcher	Hicks & Evans	Waldemar	"	5.. E. Newton
C. E. Case	Vandicar	"	31.. J. McWhirter	W. J. Skerry	Toronto	"	5.. W. F. Munro
J. Wardell	Toronto	Nov	7.. W. F. Munro	D. Blackley	Toronto	Nov	9.. "
Wm Burke	Toronto	"	8.. "	T. Rajotte	Ottawa	Dec	4.. F. Clemow
Chester Bros	Orono	Oct	29.. C. R. D. Booth	J. Grant	Kingston	"	3.. J. Shannon
J. F. Cook	Pt Colborne	Nov	6.. J. McGlashan	D. Ross	Strathroy	"	4.. T. Churcher
W. E. Horner	Hamilton	"	5.. A. Davidson	J. Hamilton	Kingston	"	3.. J. Shannon
Robt Armstrong	Jamestown	"	5.. Dixie Watson	John Thomas	Toronto	"	5.. John Shaw
Jas Wynn	Queenston	Oct	25.. Geo Groves	Stoddart & Sewell	Pt Lambton	"	17.. Geo Stevenson
D. F. Hugg	Orillia	"	25.. J. Rogers	Sanderson & Co	Toronto	"	14.. John Kerr
E. D. Miscar	Brantford	Nov	6.. T. Botham	W. G. McCormack	Walkerton	"	18.. Geo Gould
Michael Hall	Simcoe	"	11.. A. J. Donly	Davis & McRae	Belleville	"	19.. J. P. Thomas
J. Benner	Simcoe	"	11.. "	Walter Renwick	Allandale	"	13.. J. A. Hall
Thos May	Manilla	"	7.. S. C. Wood	John Post	Whitby	"	19.. R. J. Yarnold
E. Poole	Peterboro	"	8.. E. Pearce	J. Culbert	St Catherines	"	16.. Geo Groves
Geo Dodds	Waterloo	"	9.. H. F. J. Jackson	A. G. & D. G. McMillan	South Finch	"	14.. D. McLellan
Rial Canfield	Jarvis	"	13.. A. J. Donly	George Sleehy	Pt Perry	"	13.. E. Major
J. J. Johnson	Belleville	"	13.. J. P. Thomas	A. Nesbitt	Brampton	"	21.. W. T. Mason
R. S. T. Davidson & Co	London	"	13.. T. Churcher	John E. Weir	Brantford	"	19.. T. Botham
John Huckell	Ottawa	"	13.. F. Clemow	Jos E. Tilt	Brampton	"	17.. W. F. Munro
John Logan	Hamilton	"	15.. Alex Davidson	Wallace & Todd	Southampton	"	12.. W. Collins
C. P. Dorjon	Ottawa	"	13.. F. Clemow	John Ellis	Victoria	"	19.. J. Rogers
J. E. Spratt	Brantford	"	22.. T. Botham	W. W. Cox	Collingwood	"	24.. "
P. R. Valiquette	Ottawa	"	12.. F. Clemow	J. Sayer	Barrie	"	24.. "
Schultz & Truman	Brantford	"	16.. T. Botham	Geo Cooke	Napier	"	24.. T. Churcher.
A. Campbell	Ottawa	"	20.. F. Clemow				

THE
MERCANTILE AGENCY
Reference Books
DESTROYED BY THE FIRE
CHRISTMAS EVE.

The undersigned, while lamenting the pecuniary loss suffered by the burning of the ENTIRE EDITION OF THEIR JANUARY REFERENCE BOOK in the New York fire of the 24th ult., have the satisfaction to announce to the public that

NO PART OF THEIR RECORDS HAS BEEN LOST.

That they have also clean proofs of the whole printed matter, and expect to reprint and

FURNISH COPIES OF THE

Reference Book the First Week in Feb'y,

When they will be able to offer a much more complete book than ever before, in the respect that it will contain ALL THE CHANGES OF THE NEW YEAR, and be CORRECTED UP TO THE VERY OPENING OF THE SPRING TRADE. Until which time subscribers will have at their command detailed information from every part of the country on record at their offices.

DUN, BARLOW & Co, R. G. DUN & Co.
E. RUSSELL & Co. DUN, WIMAN & Co.

E. C. WINANS & Co.,
GENERAL COMMISSION,

Woollen Manufacturers' Agents,
AND DEALERS IN
Foreign and Domestic Wools, Dye Stuffs,
Warps, &c.,

77 FRONT STREET, TORONTO.
Sole Agents in Canada for "Pure West Virginia Lubricating Oil."

MONTREAL TELEGRAPH
Company.

Notice is hereby given that the ANNUAL GENERAL MEETING of Shareholders will be held at the Company's Office in Montreal,

On Thursday, the 9th day of January

next, at one o'clock p.m., to elect Directors for the ensuing year, and generally to transact the business of the Company.

A Dividend of FIVE per cent for the half year ending 30th November has been declared upon the Capital Stock of the Company, and will be payable at the Offices of the Company on and after Thursday, the 9th January.

The transfer Books will be closed from the 3rd of January till after the General Meeting.

By order of the Board,
JAMES DAKERS, Sec.
Montreal, 31st Dec., 1872.

APPLICATION

Will be made to the Legislature of Ontario at its next session, for an act to incorporate

"The Canada Congregational Missionary Soc'y"

with authority to exercise certain powers under the trust deeds of property of Congregational Churches, in the event of such property ceasing to be used for Church purposes.

Dated 30th Nov., 1872.

INSOLVENT ACT OF 1869.

In the matter of Edward Grace, an Insolvent

The Insolvent has made an assignment of his estate to me, and the Creditors are notified to meet at No. 136 Front Street, Toronto, on Monday, the twenty-seventh day of January, A.D. 1873, at three o'clock in the afternoon, to receive statements of his affairs and to appoint an Assignee.

JOHN SHAW, Official Assignee.

Dated at Toronto, this fourth day of Jan'y, A.D. 1873.

INSOLVENT ACT OF 1869.

In the matter of Thomas Haworth, an Insolvent.

A second and final Dividend Sheet has been prepared, open to objection until the twenty-ninth day of January instant, after which dividend will be paid.

JOHN SHAW, Official Assignee.

Toronto, 9th Jan., 1873.

INSOLVENT ACT OF 1869.

Canada, Province of Ontario, } In the County Court of
County of York. } the County of York.
In the matter of Robert Nicolls, of Toronto, an Insolvent.
On Thursday the thirteenth day of February next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.
Toronto, 7th January, A.D. 1873.
5t **ROBERT NICOLLS.**

INSOLVENT ACT OF 1869.

In the matter of Pliney Kingsley Sanderson an Insolvent.
I, the undersigned John Kerr, of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month, and are notified to meet at my office in Court Street, Toronto, on Wednesday, the fifth day of February next, at ten o'clock a.m., for the public examination of the Insolvent and for ordering the affairs of the Estate generally.
JOHN KERR, Assignee.
Toronto, 4th January, 1873.

INSOLVENT ACT OF 1869.

In the matter of John McQuarrie, an Insolvent.
I, the undersigned, John Kerr, of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month.
JOHN KERR, Assignee.
Toronto, 4th Jan., 1873.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

Canada, Province of Ontario, } In the County Court of
County of York. } the County of York.
In the matter of William Dever of Toronto, Butcher, an Insolvent.
The undersigned has filed in the office of this Court a deed of composition and discharge, executed by his creditors, and on Wednesday, the twenty-ninth day of January next, he will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.
WILLIAM DEVER,
By Smith, Rae & Fuller, his attorneys ad litem.
Toronto, 26th December, 1872.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

Canada, Province of Ontario, } In the County Court of
County of York. } the County of York.
In the matter of John H. Campbell, of the village of Schomberg, an Insolvent.
On Wednesday, the 15th day of January next, the undersigned will apply to the Judge of the said Court for a discharge under the said Acts.
Dated at Toronto, this 12th day of December, A.D. 1872.
JOHN H. CAMPBELL,
By HORACE THORNE,
His Attorney ad litem.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

County of York } In the County Court of the
to wit: } County of York.
In the matter of Robert Hancock, of the City of Toronto, an Insolvent.
On Wednesday, the 15th day of January next, the undersigned will apply to the Judge of the said Court for a discharge under the said Acts.
Dated at Toronto, this 12th day of December, A.D. 1872.
R. HANCOCK,
By ALISTER CLARK,
His Attorney ad litem.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of William James Skerry, of the City of Toronto, Grocer, an Insolvent.
I, the undersigned, William Ferguson Munro, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month, and are hereby notified to meet at my office, No. 7 Merchants' Exchange, Wellington Street, on Wednesday, the 12th day of February next, at eleven o'clock in the forenoon, for the purpose of examining the Insolvent, and for the ordering of the affairs of the Estate generally.
Dated at Toronto, this 9th day of January, A.D. 1873.
WM. F. MUNRO, Assignee.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of John Paterson, Thomas Murphy, James Norris, and Henry Braid, as well individually as co-partners, trading under the name, style and firm of John Paterson and Company, Insolvents.
A third Dividend Sheet has been prepared, open to objection until the thirteenth day of January next, after which dividend will be paid.
W. T. MASON, Assignee.
Dated at Toronto, this 28th day of Dec., A.D. 1872.

The Fire Extinguisher Manufacturing Co.

NOTICE is hereby given that an application will be made to the Legislature of the Province of Ontario at its next session for an Act to incorporate "THE FIRE EXTINGUISHER MANUFACTURING COMPANY," for the purpose of manufacturing under the Patent of the Invention, styled "L'Extincteur" or otherwise, and vending the same or rights to manufacture under the said Patent, and for other purposes.

Government House, Ottawa.

Tuesday, 24th day of December, 1872.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

Whereas by the Act passed in the 35 year of Her Majesty's Reign, entitled: "An Act to amend an Act of the present Session and to enable the Governor in Council to impose a duty on Tea and Coffee imported from the United States in the case therein mentioned" it is provided that if at any time any greater duty of Customs should be payable in the United States of America on Tea or Coffee imported from Canada than on Tea or Coffee imported from any other Country, then the Governor in Council may impose on Tea or Coffee imported into Canada from the said United States a duty of Customs equal to the duty payable in the United States on Tea or Coffee imported from Canada; provided that Tea or Coffee imported into Canada from any Country other than the said United States shall be free from duty.
And whereas the contingency contemplated by the above recited Act has occurred, and Tea and Coffee imported into the United States from Canada are subject to a duty of ten per cent *ad valorem*, while Teas and Coffees imported from Countries East of the Cape of Good Hope are free from duty.

His Excellency in Council on the recommendation of the Honorable the Minister of Finance, and under the authority aforesaid, has been pleased to order, and it is hereby ordered, that a duty of ten per cent be imposed, from and after the first of January next and the same is hereby authorized to be levied and collected on Tea and Coffee imported into Canada from the United States of America, from and after that date.

WELLAND CANAL ENLARGEMENT

Notice to Contractors.

Contractors are hereby informed that the time for receiving Tenders for the construction of the Nine Locks, Weirs, and other works, on the new portion of the Welland Canal, between Thorold and Port Dalhousie, has been extended to

Saturday, the 25th of January next.

By order,

F. BRAUN,
Secretary.

Department of Public Works,
Ottawa, 26th Dec., 1872.

UNCLAIMED GOODS.

The undernoted Packages will be sold by Public Auction at Henderson's Auction Rooms, Yonge Street,
On Monday, the 3rd of February, 1873,
if not entered for duty on or before the 31st day of January preceding:—

- Hurd & Leigh—3 pkgs. Glassware.
- Do. —1 box do.
- A. McKinnon—1 bale No. 9.
- G. W. Gates—2 cases.
- D. McMillan —1 box
- T. L. & Co. —2 cases Brandy.

JAMES E. SMITH.
Custom House,
Toronto, January 1st, 1873.

North British and Mercantile Insurance Company.

ESTABLISHED 1809.

CAPITAL £2,000,000 Stg.
INVESTED FUNDS 2,838,118 18s. 8d. Stg.

The £6 5s. paid shares of this Company are now quoted on the London Stock Exchange at £28 10s. Stg.
Fire and Life Insurances effected on the most favorable terms.

Toronto Branch.

Local Offices, Nos. 4 and 6 Wellington Street.
FIRE DEPARTMENT R. N. GOOCH, Agent.
LIFE DEPARTMENT R. J. DALLAS,
Molson's Bank.

General Agents for Canada—

MACDOUGALL & DAVIDSON.

Imperial

Fire Insurance Company of London.
NO. 1 OLD BROAD STREET, AND NO. 16 PALL MALL.
ESTABLISHED 1803.

Canada General Agency,—

RINTOUL BROS.,

24 St. Sacrament Street, Montreal.

JAMES E. SMITH, Agent,

Toronto, 3 Manning's Block, Front Street.

The Victoria

Mutual Fire Insurance Company of Canada.
Insures only Non-Hazardous Property at low rates.
BUSINESS STRICTLY MUTUAL.

GEO. H. MILLS, President.
W. D. BOOKER, Secretary.

HEAD OFFICE HAMILTON, ONTARIO
At 3. 15-17

Notice to Contractors.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Carillon Canal, Dam and Slide," will be received at this office until noon of Monday, the 27th day of January next (1873), for the construction of a Dam, Timber Slide, and Canal with two Locks, in the Carillon Rapids.

Plans and Specifications of the works can be seen at this office, and at the Lachine Canal Office, Montreal, on and after Wednesday, the 15th day of January next, when printed forms of Tender will be furnished.

All Tenders must be made on the printed forms, and to each must be attached the actual signatures of two responsible and solvent persons, residents of the Dominion, willing to become sureties for the due fulfilment of the contract.

This Department does not, however, bind itself to accept the lowest or any Tender.

By Order,

F. BRAUN,
Secretary.

Department of Public Works,
Ottawa, 28th Dec., 1872.

THE GUELPH

MACHINE & TOOL Co.

MANUFACTURE

MACHINISTS' TOOLS

Of Superior Design and Workmanship,

Complete with best modern attachments.

GUELPH, Ont.

Mathushek Pianos

Are the best. So say A. Farini, H. Mollenhauer, Chas. Fradel, J. J. Watson, O. Bull, A. D. W. Bessmen, E. Mollenhauer, Otto, Muller, and scores of other artists. We are sole agents for the Dominion, also agents for the

"STECK," "ARION,"
LABELLE, HARDMAN,

And American and English

COTTAGE PIANOS,
AND
PRINCE ORGANS.

CHEAPEST PIANOS IN THE CITY.

ALL WARRANTED FIVE YEARS.

Call and see them. Catalogues sent to any address.
Dealers supplied at Manufacturers' wholesale prices.

WARE-ROOMS, COLBORNE STREET,
TORONTO.

NORRIS & SOPER.

WM. NORRIS.

L. N. SOPER.



WELLAND CANAL ENLARGEMENT.

Notice to Contractors.

SEALED TENDERS, addressed to the undersigned and endorsed "Tender for Welland Canal," will be received at this office until noon of *Friday the 10th day of January next (1873)*, for the construction of Nine (9) Locks, and Nine (9) Weirs—the excavation of the Lock and Weir Pits connected with them—the intervening Reaches, Raceways, &c., on the new portion of the WELLAND CANAL, between Thorold and Port Dalhousie.

The work will be let in sections; four of which numbered respectively 8, 9, 10, and 11, are situated between St. Catherine's Cemetery and the Great Western Railway, and Sections Nos. 15 and 16 are situated between Brown's Cement Kilns, and what is known as Marlatt's Pond.

Tenders will be received for certain portions of the enlargement and deepening of the prism of the Canal above Port Robinson and for the removal of part of the West bank of the "Deep Cut," &c., &c.

Maps of the several localities, together with Plans and Specifications of the works can be seen at this Office, on and after *Friday the 13th day of December next*, where printed forms of Tender will be furnished. A like class of information relative to the works north of Marlatt's Pond, may be obtained at the resident Engineer's Office, Thorold; and for works south of Allanburg, Plans &c., may be seen at the resident Engineer's Office Welland.

All Tenders must be made on the printed forms, and to each must be attached the actual signatures of two responsible persons, residents of the Dominion, willing to become sureties for the due fulfilment of the contract.

This Department does not however bind itself to accept the lowest or any Tender.

By Order,

F. BRAUN,

Secretary.

Department of Public Works,
Ottawa, 22nd Nov., 1872.

CANADA SCREW COMPY, DUNDAS, ONT.

Manufacturers of Gimlet Pointed Screws.

Price as low as they can be imported. Quality unsurpassed.

Orders solicited.

GEO. F. BURROWS,

Manager.

21-3m

Government House, Ottawa.

Wednesday, 18th December, 1872.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL
IN COUNCIL.

On the recommendation of the Honorable the Minister of Inland Revenue, and under and in pursuance of the provisions of the 6th Section of the Act 31 Vic., Cap. 5, His Excellency has been pleased to order, and it is hereby ordered, that a new Inspection District be, and the same is hereby set off and established in the Province of Ontario, to be composed of portions of the present Inspection Districts of London and Toronto, and known as the Inspection District of Windsor, and that henceforward the three Inspection Districts aforesaid shall be respectively constituted as follows:—

The Inspection District of Windsor to comprise the Inland Revenue Divisions of

Windsor,
Lambton,
Goderich,

The Inspection District of London to comprise the Inland Revenue Divisions of

London,
Gu'ph,
Paris,
St. Catharines,
Hamilton,

The Inspection District of Toronto to comprise the Inland Revenue Divisions of

Algoma,
Collingwood,
Toronto:
Cobourg,
Peterborough,
Belleville,

W. A. HIMSWORTH,
Clerk, Privy Council.

Notice.

CUSTOMS DEPARTMENT.

Ottawa, 27th Dec., 1872.

Notice is hereby given that His Excellency the Governor General, by an order in Council, bearing date the 26th inst., and under the authority vested in him by the 3rd Section of the 34th Victoria, Cap. 10 has been pleased to order and direct that the following articles be transferred to the list of goods which may be imported into Canada free of duty, viz:—

Felt, Cotton, and Woollen Netting, and Flush, used in the manufacture of Gloves and Mitts.

By command,

R. S. M. BOUCHETTE,

Commissioner of Customs:

Toronto, Grey, and Bruce Railway.

TO THE SHAREHOLDERS

Take notice that a further call of ten per cent. on the Capital Stock of the Toronto, Grey and Bruce Railway Company has been authorized by the Directors, and that the same is payable at the offices of the Company, corner of Front and Bay Streets, Toronto, on Wednesday, the fifteenth day of January, 1873.

By order.

W. SUTHERLAND TAYLOR,

Secretary-Treasurer.

NOTICE

Is hereby given that application will be made to the Legislative Assembly of the Province of Ontario, at the next Session of Parliament, for an Act to authorise the Courts of Queen's Bench, Common Pleas, and Chancery for Ontario, to admit ROBERT WARDROP, Esquire, of the City of Toronto, Barrister-at-Law, to practice as an Attorney and Solicitor therein.

The Depositors' Mutual Association.

NOTICE is hereby given that an application will be made to the Parliament of Canada at its next session to incorporate "The Depositors Mutual Association," for the purpose of borrowing money, receiving deposits and lending money on Mortgages, Bonds, Debentures, Stocks and other real or personal securities, either primarily or as collateral, and buying and selling Mortgages, Bonds, Debentures, Stocks, and other securities, and to divide the profit amongst the proprietors on the mutual principle.

PATTERSON & BEATY,
Solicitors, Toronto.

Dated 17th December, 1872.

1872) (1872
AS USUAL, COMPLETE SUCCESS!

Ten first prizes at two Exhibitions

W. BELL & COMPY,

GUELPH, ONT.,
Received every First Prize for

ORGANS & MELODEONS.

At the Provincial Exhibition, Hamilton, and Central Exhibition, Guelph.

This grand success, in addition to last year's record of a Silver Medal, 3 Diplomas, and 12 First Prizes, prove that our Instruments in the opinion of competent judges are incomparably superior to all others.

Sole Proprietors of the ORGANETTE, containing Scribner's Patent Qualifying Tubes, acknowledged by all to be the greatest improvement yet introduced. Their superiority is conceded by other makers, from the fact that at Guelph they withdrew from competition, thus acknowledging their inability to compete with them.

Every instrument fully warranted for five years. Send for catalogue containing fifty different styles of instruments.

W. BELL & Co.

Guelph, Oct. 15, 1872.

BUCHANAN, ANDERSON & Co.

MERCHANTS.

Commission Merchants

AND

GENERAL AGENTS,

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TORONTO.



STURTEVANT
Patent Pressure Blower,

For Cupola Furnaces, Forges, Steamships, Iron Mills, Ventilation, Etc., and Exhaust Fans of all kinds for carrying off Shavings, Dust, Smoke, Gas, and other noxious fumes.

B. F. STURTEVANT,

Patentee and Sole Manufacturer,

72 SUDBURY STREET, BOSTON

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British Advertisements.

JOHN HEATH,

(Late Thos. Lowe & Co.)

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

BIRMINGHAM, ENGLAND,

STEEL PEN MANUFACTURER,

AND

STATIONERS' IRONMONGER.

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

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

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

A liberal Discount to Wholesale Stationers.

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



JOSEPH GILLOTT'S STEEL PENS.

Sold by all Dealers throughout the World.



Seymer's Straw Bottle Envelopes,

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

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

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

MANUFACTURE OF COCOA.—"We will now give an account of the process adopted by Messrs. James Epps & Co., manufacturers of dietetic articles, at their works in the Euston Road, London."—*Cassell's Household Guide*.

CUSTOMS DEPARTMENT.

Ottawa, 10th May, 1872.

Authorized discount on American Invoices until further notice: 12 per cent.

R. S. M. BOUCHETTE, Commissioner of Customs.

GOOD FARM LANDS

Can be purchased by actual settlers on advantageous terms from

The Canadian Land and Emigration Company

Apply to

C. J. BLOMFIELD, Manager Peterborough,

WADSWORTH, UNWIN & BROWNE,

CIVIL ENGINEERS,

PROVINCIAL LAND SURVEYORS, DRAUGHTSMEN AND VALUATORS.

Surveys of every description performed in all parts of Ontario.

Office—50 Adelaide Street East, opposite the Court House, TORONTO.

V. B. WADSWORTH. CHARLES UNWIN. H. J. BROWNE.

TORONTO PRICES CURRENT.—JAN. 2, 1873.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Groceries—continued.	\$ c. \$ c.	Leather—continued.	\$ c. \$ c.
Mens' French Calf Boots.	3 62 4 00	Dry Crushed	0 12 0 13	Spanish Sole, 1st quality	0 27 0 28
"TapSleKipBtsNo.1, Ex	0 00 3 25	Extra Ground	0 14 0 14 1/2	middle, wghts. lb	0 23 0 25
"Dbl. " "No.1, Ex	2 40 3 10	Teas:		Slaughter, heavy	0 27 0 30
"Tap&D.S.KipBts, No.1	2 40 2 85	Japan common to good.	0 35 0 45	Do. light	0 26 0 29
"ThckBts, No.1, Ex	2 50 2 75	" fine to choicest ..	0 50 0 65	Harness, best	0 28 0 30
" " "No. 1.	0 00 2 40	Colored, common to fine	0 45 0 75	" "No. 2	0 00 0 00
" " "No. 2.	0 00 2 20	Congou & Souchong ..	0 30 0 80	Upper heavy	0 35 0 37
" " "No. 3.	0 00 2 00	Oolong, good to fine ..	0 45 0 60	" light	0 37 0 40
"D.S. Buff Fox Bal...	2 30 2 40	Y. Hyson, com. to good.	0 30 0 55	Kip skins, Patna	0 35 0 40
" " Conga Gaiters...	1 70 2 23	Extra to choice	0 60 0 85	English	0 65 0 90
" Calf Fox Cong.	2 30 3 00	Gunpwd com. to med..	0 50 0 60	Hemlock Calf (30 to 35	
" Goat & Seal Con	2 65 3 00	" med. to fine	0 60 0 75	lbs.), per doz.	0 60 0 65
" Prunella Cons.	1 40 2 25	" fine to finest.	0 80 0 90	Do. light	0 50 0 60
" Spl.t & Kip Cobourgs	1 20 1 50	Hyson	0 38 0 50	French Calf	1 25 1 40
" " Bunkums	1 40 1 90	Imperial	0 42 0 80	Splits, large, 1/2 lb.	0 30 0 35
Boys' Dbl.SI Thick Boots	1 70 2 00	Tobacco—Manufactured:		small	0 00 0 24
" " Kip " " "	0 00 2 10	Dark's & ros	0 34 0 37	Enamelled Cow, per ft.	0 20 0 21
" " Bals & Congs.	1 70 1 80	" " Western Leaf,		Patent	0 20 0 21
" Split & Kip Bunkums	1 25 1 50	[good to fine	0 38 0 50	Pebble Grain	0 15 0 18
" Split & Kip Cobourgs	0 95 1 10	Bright sorts, gd. to fine.	0 42 0 50	Buff	0 15 0 18
Youths' D.S. Thick Boots	1 50 1 60	" choice	0 55 0 80	Russets, light	0 35 0 40
" " D.S. Kip	0 00 1 70	Hardware:		heavy	0 25 0 27
" " Bals & Congs.	0 00 1 35	Tin (net cash prices):		Oils.	
" Split & Kip Bunkms	1 00 1 20	Cod Oil	0 62 0 65	Lard, extra	0 42 1 00
" Cobourgs	0 00 0 90	Block, 1/2 lb	0 37 0 39	" No. 1	0 87 0 95
Womens' DblsoleCf.Bals.	1 50 1 75	Grain	0 40 0 42 1/2	" No. 2	0 82 0 90
" Buff & Peb do.	1 15 1 80	Copper:		Lubricating, patent	0 00 0 00
" " Cong	1 15 1 50	Fig	0 27 0 29	" Mott's economic	0 40 0 00
" Goat & Kid Bals	2 25 2 50	Sheet	0 28 0 30	Linseed raw	0 77 0 82 1/2
" G ad&Kid Cong	2 20 2 25	Cut Nails:		" boiled	0 72 0 87 1/2
" Buff Batts	1 15 1 40	3 inch to 6 inch	5 50	Machinery	0 30 0 40
" Split "	0 95 1 00	2 1/2 inch to 2 1/2 inch.	0 00 5 75	Olive, common, 1/2 gall.	1 15 1 25
" Prun. Bal& Cong.com	0 85 1 25	Shingle	6 25 0 00	" salad	1 80 2 30
" " fine	0 55 2 00	Lathe	7 00 0 00	" qt., per case ..	3 50 5 50
Misses' Peb & Buff Bals.	0 95 1 40	Galvanised Iron:		Seal, pale	0 80 0 85
" Buff Batts	0 92 1 05	Best, No. 24	0 11 0 11 1/2	Spirits Turpentine	0 80 0 85
" Prun. Bals & Cong	8 80 1 25	Best, No. 22	0 11 0 11 1/2	Whale, refined	0 90 0 00
Childs' Peb. Buff Bals...	0 75 1 15	" 20	0 11 0 11 1/2	Paints, &c.	
" Buff Batts	0 55 0 75	" 28	0 12 0 12 1/2	White Lead, genuine, in	
" Prun. Bals. & Cong	0 70 1 05	Horse Nails:		Oil, 1/2 25 lbs.	0 00 2 85
" Turned Cacks	4 75 6 25	Guest's or Griffin's as-		Do. No. 1	0 00 2 05
" " English	2 25 5 00	sorted sizes	0 00 0 00	" No. 2	0 00 1 95
Drugs.		E. T. or W. assd. sizes	0 19 0 20	" 3	0 00 1 65
Aloea Cape	0 14 0 20	Patent Hammered do.	0 00 0 17	Common	1 30 0 00
Alum	0 02 0 03 1/2	Iron (at 6 months):		White Lead, dry	0 07 0 09
Borax	0 27 0 30	Pig—Gartsherrrie, No. 1	42 00 00 00	Red Lead	0 07 0 08
Castor Oil	0 15 0 16	Eglinton No. 1	42 00 00 00	Venetian Red, English.	0 02 0 03
Cream Soda	0 06 0 06 1/2	" No. 3	0 00 0 00	Yellow Ochre, French.	0 02 0 03
Aust Tartar	0 30 0 31	Other brands, No. 1 ..	40 00 42 00	Whiting	0 95 1 25
Epsom Salts	0 02 0 03	" No. 2	0 00 0 00	Petroleum.	
extract Logwood	0 10 0 13	Bar—Scotch, 1/2 100 lb.	3 25 3 50	(Refined, 1/2 gallon.)	
Indigo, Madras	0 00 1 05	Refined	0 00 0 00	Delivered at London, Ont	
Madder	0 15 0 17	Swedes	7 25 7 50	No. 1, 5 cars	0 00 0 35
Opium	0 00 8 50	Hoops—Coopers	4 00 4 25	Delivered in Toronto:	
Oxalic Acid	0 35 0 40	" Band	4 00 4 25	No. 1, 1 car	0 00 0 35
Potass Iodide	9 50 10 25	Boiler Plates	5 00 5 25	" less than car...	0 36 0 37 1/2
Soda Ash	0 03 0 04	Canada Plates:		Benzine	0 00 0 40
Soda Bicarb.	0 06 0 06 1/2	Hatton	7 75 8 00	Produce.	
Tartaric Acid	0 50 0 50	Arrow & Glamorgan ..	8 00 8 75	Grain:	
Groceries.		Swansea	8 50 8 75	Wheat, Spring, 60 lb...	1 18 1 25
Coffees:		Lead (at 4 months):		" Fall, 60 lb...	1 25 1 40
Java, 1/2 lb	0 23 0 25	Bar 1/2 100 lbs	0 06 0 07	Barley,	0 50 0 60
Maracaibo	0 19 0 21	Sheet	0 06 0 07	Peas	0 65 0 67
Rio	0 20 0 21	Shot	0 06 0 07 1/2	Oats	0 37 0 40
Fish:		Iron Wire (4 months):		Rye	0 65 0 66
Herrings, Lab. split ..	4 50 5 00	No. 6, 1/2 bundle ..	3 25 3 40	Seeds:	
" Canso	0 00 0 00	" 9	3 55 3 70	Clover, choice, 60 lb.	5 40 5 60
" round	2 75 3 50	" 12	3 85 4 00	Timothy, choice, 60 lb.	3 75 4 00
" scaled	0 30 0 35	" 16	4 25 4 40	Flax	0 00 1 45
Mackerel, brls.	0 00 0 00	Powder:		Flour (per brl.):	
White Fish	0 00 0 00	Blasting Canada	4 00 0 00	Superior extra	0 00 7 25
Trout	3 50 3 35	FF	5 00 0 00	Extra	6 40 6 50
Salmon, salt water ..	10 00 16 50	FFF	5 25 0 00	Fancy	5 90 6 00
Dry Cod, 1/2 112 lbs.	4 75 5 00	Blasting, English	0 00 0 00	Superfine No. 1	5 60 5 65
Fruit:		" loose	5 00 5 50	" 2	4 75 4 80
Raisins, Layer	1 75 1 90	FFF	5 50 6 00	Oatmeal, per brl.	4 75 4 80
" Sultanas	0 11 0 11 1/2	Pressed Spikes(4 months):		Provisions	
" Valentias	0 07 0 08	Regular sizes, 100 ..	0 00 6 75	Butter, dairy tub, 1/2 lb	0 14 0 16
Currants, new	6 75 7 00	Extra	7 00 9 00	store pack	0 05 0 10
" old	5 75 6 50	Tin Plate (4 months):		Cheese	0 12 0 13
Molasses:		IC Coke	12 00 00 00	Pork, mess, new	14 00 15 00
Clayed, 1/2 gall.	0 28 0 30	IC Charcoal	12 75 13 00	Bacon, Canada	0 0 0 00
Syrups, Standard	0 45 0 46	IX	14 75 15 00	" Cumberland cut.	0 06 0 07
" Golden	0 49 0 50	IXX	16 75 17 00	" smoked	0 00 0 00
Rice—Arracan	4 60 4 75	DC	12 00 12 25	Hams, salt	0 10 0 10
" Rangoon	4 40 4 60	Hides & Skins, 1/2 lb.		" smoked	0 11 0 12
Spices:		Green, No. 1	0 00 0 08	Shoulders, in salt	0 00 0 00
Cassia, whole, 1/2 lb ..	0 26 0 30	" No. 2	0 00 0 07	Lard, in kegs	0 09 0 10
Cloves	0 20 0 22	Cured	0 00 0 08 1/2	Eggs, fresh	0 25 0 28
Nutmegs	0 95 1 00	Calfskins, green	0 10 0 12	Beef Hams	0 00 0 00
Ginger, ground	0 18 0 30	" cuted	0 00 0 13 1/2	Tallow	0 00 0 00
" Jamaica, root	0 17 0 25	Sheepskins	1 25 2 00	Salt, etc.	
Pepper, black	0 18 0 20	Leather, @ 4 months:		Liverpool coarse	1 60 1 75
Sugars—(60 days)		In lots of less than		Goderich	1 40 1 50
Porto Rico, 1/2 lb	0 09 0 00 1/2	50 sides, 10 cent.		Plaster	0 00 10
Centrifugal "	0 10 0 10 1/2	higher		Water Lime	0 00
Cuba, St. Jago	0 09 0 09 1/2	Spanish Sole, 1st quality			
Soft Yellow	0 09 0 10 1/2	heavy, weights, 1/2 lb	0 24 0 26		
Crushed X	none.				
" A	0 12 0 12 1/2				
Ground	0 12 0 13				

Soap and Candles.	\$ c. \$ c.	Brandy:	\$ c. \$ c.
Golden Bar.....	0 06 1/2 0 07	J. Robin & Co.'s "	2 10 2 25
" Silver Bar.....	0 06 1/2 0 07	Otard Dupuy & Co. "	2 10 2 25
Brown ".....	0 05 0 05 1/2	Brandy, cases.....	3 75 9 00
No. 1.....	0 03 1/2 0 03 1/2	Brandy, com. per c....	4 35 4 50
Wines, Liquors, etc.		Whisky:	
Ale:		GOODERHAM & WORTS'	
English, per doz. qrts.	2 00 2 75	Wholesale Prices:	
Guinness Dubln. Porter	2 35 2 40	Terms Cash.—Under 5	
Spirits:		brls., nett; 5 to 10 brls.,	
Pure Jam. Rum, 16 o.p.	1 80 2 25	2 1/2 p.c. off; 10 brls. and	
DeKuyper's H. Gin....	1 55 1 65	over, 5 p.c. off.	
Booth's Old Tom.....	1 90 2 00	In Duty	
Gin:		Bond. Paid.	
Green, cases.....	4 00 4 25	Family Proof Whiskey.	0 35 0 88
Booth's Old Tom, c....	5 50 6 00	Old Bourbon.....	0 35 0 88
Wines:		Old Rye.....	0 30 0 80
Port, common.....	0 75 1 25	" Toddy.....	0 30 0 80
" fine old.....	2 00 4 00	" Malt.....	0 30 0 80
Sherry, common.....	0 75 1 50	Alcohol, 65 o.p.....	0 55 1 65
" medium.....	1 70 1 80	Pure Spirits, 65 o.p....	0 56 1 66
" old pale or golden	2 60 4 00	" 50 o.p.....	0 50 1 50
Brandy:		" 25 u.p.....	0 26 1 77
Hennessy's, per gallon	2 25 2 40	Dom. Whiskey, 32 u.p..	0 21 1 67
Martell's.....	2 25 2 40	" 36 u.p.....	0 20 1 63
		" 40 u.p.....	0 19 1 59
		Wool.	
		Fleece, lb.....	0 45 0 50
		Pulled.....	0 35 0 39

STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Dividend last 6 Months.	CLOSING PRICES	
				Toronto, Jan. 8.	Montreal, Jan. 8.
BANKS.					
British North America.....	£50	4,866,666	3 b 1/2 p.c.	B. C.	B. C.
Canadian Bank of Commerce.....	\$50	5,300,000	4	117 1/2 118	117 118
City Bank, Montreal.....	80	1,200,000	3		81 1/2 84
Du Peuple.....	50	1,600,000	3		104 105
Eastern Townships.....	50	750,000	4		
Exchange Bank.....					96 99 1/2
Hamilton.....				96 98 1/2	96 97 1/2
Jacques Cartier.....	50	2,000,000	4		106 107 1/2
Mechanics' Bank.....	50	1,500,000	4		80 81
Merchants' Bank of Canada.....	100	7,200,000	4	108 108 1/2	118 111
Metropolitan.....		1,000,000	..		99 100
Molson's Bank.....	50	1,500,000	4		109 111
Montreal.....	200	8,000,000	6 & b 2	180 181	180 180 1/2
Maritime.....					93 98
Nationale.....	50	1,250,000	4		B. C.
Dominion Bank.....	50	8,884,000	4	105 107 1/2	
Ontario Bank.....	40	2,500,000	4	100 101	99 100 1/2
Quebec Bank.....	100	2,000,000	4		
Royal Canadian.....	40	2,000,000	4	93 98 1/2	97 97 1/2
Toronto.....	100	1,500,000	4	196 198	195 198
Union Bank.....	100	2,000,000	4		99 101
MISCELLANEOUS.					
Canada Landed Credit Company.....	50	500,000	4	100 104	
Canada Permanent Building Society.....	50	1,500,000	5 1/2	150 ex div	
Canada Navigation Co.....	100				
Canada Rolling Stock Co.....	100				100 102
Farmers' & Mechanics' Bdg Socy.....		850,000			100
Freehold Building Society.....	100	500,000	5	128 1/2 130	
Huron Copper Bay Co.....			25		
Huron & Erie Savings & Loan Society	50	520,000	4 1/2	120	
Montreal Telegraph Co.....	40	1,250,000	5	B C	B C
Montreal City Gas Co.....	40		4		210 214
Montreal City Passenger Railway Co.	50		4		
Quebec Gas Company.....	200		4		
Richelieu Navigation Co.....	100		4		184 191
Dominion Telegraph Company.....	50		5 12mo.	110 113	109 112
Provincial Building Society.....	100	350,000	4 1/2	104 105 1/2	
Imperial Building Society.....	50	200,000	4	100 100 1/2	
Building and Loan Association.....	25	200,000	4		
Toronto Consumers' Gas Co.....	50	400,000	2 p.c. 3 m	131	
Union Permanent Building Society.....	50	125,000	5	110 112 1/2	
Western Canada Building Society.....	50	500,000	5	130	

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Dec. 14, 1872.)

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton Medical and General Life	£10	2	2 1/2
50,000	20	Commerc'l Union Fire, Life & Marine	50	5	9 11
24,000	8	City of Glasgow	25	2 1/2	4 1/2
5,000	10	Edinburgh Life	100	15	3 1/2
20,000	6 b 10 s	Guardian, £10 originally paid	100	50	5 1/2
12,000	£1 p.sh.	Imperial Fire	100	10	8 3/4
00,000	15	Lancashire Fire and Life	20	2	4
10,000	11	Life Association of Scotland	40	8 1/2	29
55,862		London Assurance Corporation	25	12 1/2	5 1/2
10,000	5	London and Lancashire Life	10	1	2 1/2
391,752	40	Liverpool & London & Globe F. & L.	20	2	3 1/2
50,000	14	Northern Fire and Life	100	5	17 1/2
40,000	28	North British and Mercantile	50	6 1/2	13
	£6 p. s.	Phoenix			132
200,000	10	Queen Fire and Life	10	1	27
100,000	11 1/2 b.f.	Royal Insurance	20	3	6 1/2
20,000	10	Scottish Provincial Fire and Life	50	2 1/2	6xD
10,000	25	Standard Life	50	12	7 1/2
4,000	5 b	Star Life	25	1 1/2	13
	£4 15s. 9d.				
CANADIAN.					
6,000	4-6 mo	British America Fire and Marine	\$50	\$25	p. c.
2,500	5	Canada Life	400	50	85 90
10,000	7	Citizens Fire and Life	100	25	
15,000		Confederation Life	100	10	
5,000		Sun Mutual Life	100	10	
5,000		Isolated Risk Fire	100	10	100 102
4,000	12	Montreal Assurance	£50	£5	200
10,000	None.	Provincial Fire and Marine	60	11	
	3/4 p. sh.	Quebec Fire	40	3 1/2	
	10	" Marine	100	40	
2,000	10	Queen City Fire	50	10	
10,000	1-6 mo	Western Assurance	40	10	104 107 1/2

AMERICAN

When org'niz'd	No. of Shares.	Last Dividend.	NAME OF COMPANY.	Par val. of Sh'rs.	Offered.	Asked
1863	20,000	15	Agricultural	\$ 5		
1853	1,500		Ætna Life, of Hartford	100	250	300
1819	30,000	6	Ætna Fire, of Hartford	100	153 1/2	157 1/2
1810	10,000	10	Hartford, of Hartford	100	157	159
1863	5,000		Travelers' Life & Accident	101	122	125

RAILWAYS.

	Sh'rs.	Paid.	Toronto Jan. 9.	London, Dec. 14.
Atlantic and St. Lawrence.....	£100	All.		94 94
Do. do. 6 1/2 p.c. stg. m. bds.....	100			100 102
European & N. A., 6 per 1 M. Bonds, 1898				76 77
Grand Trunk.....	100			17 1/2 18 1/2
Do. Eq. G. M. Bds. 1 ch. 6 1/2 p.c.	100			59 100
Do. First Preference, 5 1/2 p.c.	100			67 68 1/2
Do. Second Pref. Bonds, 5 1/2 p.c.	100			57 58 1/2
Do. Third Pref. Stock, 4 1/2 p.c.	100			36 37
Do. Fourth Pref. Stock, 4 1/2 p.c.	100			22 23 1/2
Great Western.....	20 1/2			22 23 1/2
Do. 6 1/2 p.c. Bonds, due 1873-76.	100			99 101
Do. 5 1/2 p.c. Bonds, due 1877-78.	100			100 101
Do. 5 1/2 p.c. Pref. issue at 80				30 32
Do. 6 per cent. 1st issue at 90				106 108
Midland, 6 1/2 p.c. 1st Pref. Bonds	100			85 87
Northern of Canada, 6 1/2 p.c. Pref. Bds.	100			93 95
Do. do. Second do.	100			88 90
Toronto, Grey and Bruce.....	100	60 p.c.	50 52	
Do. do. Bonds	100		94 1/2 95 1/2	
Toronto and Nipissing, Stock	100	90 p.c.	100 105	
Do. do. Bonds	100		98 99	

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days.....	9 1/2	9 9/8
Private do.....		8 8/8
Bank on New York.....	11 11 1/2	10 1/2 11 1/2
Private do.....		
Gold Drafts do.....	par to 1/2 premium	par to 1/2 prem
American Silver.....	3 1/2 5	3 1/2 5

PRODUCE.

Comparative Prices in Toronto Market.

	1873.		1872.		1872.		1871.		1870.	
	Jan. 2.	Jan. 9.								
Wheat, Fall... 60 lbs.	1 25 @ 1 37	1 25 @ 1 35	1 22 @ 1 24	1 30 @ 1 32	1 23 @ 1 25	1 17 @ 1 20	1 10 @ 1 12	1 10 @ 1 12	1 10 @ 1 12	
" Spring.....	1 15 1 20	1 15 1 20	1 30 1 32	1 23 1 25	1 17 1 20	1 10 1 12	1 10 1 12	1 10 1 12	1 10 1 12	
Barley..... 43 lbs.	0 56 0 66	0 65 0 66	0 60 0 60	0 60 0 60	0 60 0 60	0 58 0 60	0 58 0 60	0 58 0 60	0 58 0 60	
Oats..... 34 lbs.	0 37 0 40	0 38 0 40	0 43 0 45	0 43 0 44	0 44 0 44	0 44 0 45	0 44 0 45	0 44 0 45	0 44 0 45	
Peas..... 60 lbs.	0 65 0 66	0 65 0 66	0 62 0 67	0 65 0 70	0 65 0 70	0 68 0 70	0 68 0 70	0 68 0 70	0 68 0 70	
Flour, No. 1, Super. brl.	5 55 5 65	5 30 5 35	5 50 5 70	5 50 5 75	5 50 5 75	5 50 5 75	5 50 5 75	5 50 5 75	5 50 5 75	
" Fancy..... brl.	5 85 6 00	5 75 5 80	5 60 5 70	5 65 5 70	5 65 5 70	5 75 5 80	5 75 5 80	5 75 5 80	5 75 5 80	
" Extra..... brl.	6 40 6 45	6 30 6 35	5 90 6 00	5 85 5 90	5 85 5 90	6 00 6 00	6 00 6 00	6 00 6 00	6 00 6 00	
Oatmeal..... brl.	4 75 4 80	4 75 4 80	4 70 4 80	4 70 4 80	4 70 4 80	6 25 6 30	6 25 6 30	6 25 6 30	6 25 6 30	
Pork, Mess..... brl.	14 00 15 00	16 00 16 00	15 00 16 00	15 00 16 00	15 00 16 00	18 00 19 00	18 00 19 00	18 00 19 00	18 00 19 00	
Butter..... lb.	0 10 0 16	0 09 0 16	0 14 0 19	0 13 0 18	0 13 0 18	0 13 0 18	0 13 0 18	0 13 0 18	0 13 0 18	
Hides, green... 100 bs.	9 00 9 50	8 00 8 50	7 00 7 00	8 00 8 50	7 00 7 00	8 00 8 50	7 00 7 00	8 00 8 50	7 00 7 00	

Insurance.

LONDON AND LANCASHIRE
Life Assurance Company.

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

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

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

WILLIAM ROBERTSON, Manager for Canada.
A. W. SMITH, Agent for Toronto.

BEAVER AND TORONTO
Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington Street.

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

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

CLASS OF PROPERTY INSURED.

Mercantile Branch.

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

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

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

6m

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

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

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

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

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

3rd. The large amount of cash on hand enables it to meet all its engagements promptly.
4th. Being purely mutual, all profits accumulate for the benefit of the members, and are:—paid away to go into the pockets of stockholders, as in the case in proprietary companies.

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

D. C. MACDONALD, Secretary.

COADY General Agent and Inspector.

Agents' Directory.

JAMES H. PECK, Agent for Lancashire, Aetna, and Andes Fire Insurance Companies, also Se: and Treas. Hastings Mutual Fire Insurance Co., Belleville, Ont.

D. W. COWARD & CO., Com. & Produce Merchants, Agents for the Liv. and Lon. and Globe Fire and Life, Com. Union Fire and Life, Andes Fire and Marine Ins. Co's, Ottawa

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

R. & H. O'HARA, Agents for Western, Queen, Andes and Hartford Fire Ins. Co., Travelers' Accident, and Canada Life Ins. Co. Bowmansville, Ont.

Insurance.

Fire and Marine Insurance.

THE BRITISH AMERICA
ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets,
TORONTO.

BOARD OF DIRECTION:

Hon G. W. Allan, M.L.C., Hugh McLennan, Esq.
George J. Boyd, Esq., Peter Paterson, Esq.,
Hon. W. Cayley, G. P. Ridout, Esq.,
Peleg Howland, Esq., E. H. Rutherford, Esq.,
Thomas C. Street, Esq.

Governor:

GEORGE PERCIVAL RIDOUT, Esq.

Deputy Governor:

PETER PATERSON, Esq.

Fire Inspector:

E. ROBY O'BRIEN

Marine Inspector:

CAPT. R. COURNEEN.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.

Agencies established in the principal cities, towns, and ports of shipment throughout the Province;

THOS. WM. BIRCHALL,
Manager.

23-13.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE....TORONTO STREET....TORONTO, ONT

PRESIDENT:

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

VICE-PRESIDENT:

Lewis Moffatt, Esq., of Moffatt, Bros.

OTHER DIRECTORS:

C. J. Campbell, Esq., of Campbell & Cassells, Toronto.
W. J. MacDonell, Esq., President, Toronto Savings Bank, Toronto.
A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto.
H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto.
A. Cameron, Esq., Cashier, Merchants' B'k, Toronto.
Geo. Duggan, Esq., Judge of the County Court, County York, Toronto.
A. T. Fulton, Esq., of Geo. Michie & Co., Toronto.
Angus Morrison, Esq., Barrister M.P., Toronto.
W. Kay, Esq., Goderich.

Manager.—Arthur Harvey, Esq. Geo. A. Hine, Esq. Asst.-Sec'y. Fire Inspector.—Wm. Henderson, Esq. General Agent, Marine Department.—Capt. C. G. Fortier. Bankers.—The Canadian Bank of Commerce.

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

ARTHUR HARVEY, Manager.

COMMERCIAL UNION

Assurance Company (Fire and Life).

CHIEF OFFICES:

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

CAPITAL.....£2,500,000 Stg

MORLAND WATSON & Co., Gen'l Agents for Canada
FRED. COLE, Secretary.

39-1Y **W. M. WESTMACOTT,** Agent at Toronto

ROYAL

Insurance Company.

Of Liverpool and London—Fire and Life.

Subscribed Capital.....\$10,000,000
Annual Income over.....4,000,000
Funds in hand over.....9,500,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium

Life Assurances granted in all the most approved forms Gentlemen of position and influence desirous of acting as Agents in unrepresented districts, should apply to the undersigned.

H. L. ROUTH,
E. F. BEDDALL

Chief Agents for the Dominion.

TORONTO OFFICE—Royal Insurance Bldgs., Yonge St.
F. H. HEWARD, Agent.

AGRICULTURAL

Insurance Company of Watertown, N. Y.

CANADA OFFICES—KINGSTON, ONT., AND 235 St. JAMES STREET, MONTREAL.

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

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

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

ADVANTAGES OFFERED.

- 1st. Absolute security to Policy-holders in the shape of a large paid-up Cash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of Canada Policy-holders especially.
- 2nd. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.
- 3rd. A large and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay without any delay.
- 4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

A. W. SMITH,
Agent for Toronto and vicinity.

Office—Wellington Street.

The Waterloo County

Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.

ESTABLISHED 1863.

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

THE MUTUAL

Life Association of Canada

HAMILTON OFFICE—No. 20 James Street South.
TORONTO OFFICE—No. 4 British America Assurance Company's Buildings.

PRESIDENT.

James Turner, Esq., of James Turner & Co.

VICE-PRESIDENT.

A. Wood, Esq., of Wood & Leggatt.

ACTUARY AND MANAGER.

William Powis.

SECRETARY.

Robertson Macaulay.

ATTENTION is invited to its system, which is purely Mutual.

Low PREMIUMS, which nevertheless are high enough to sustain any future depreciation in rate of interest.

PREMIUMS ABSOLUTELY NO-FORFEITABLE, and which may be withdrawn at any time with interest, deducting therefrom an equitable share for claims and expenses.

PROFITS DISTRIBUTED EQUITABLY—Members securing to themselves in future the full benefit of length of Membership, with constant increase of profits.

DEFERRED OR TONTINE PROFITS—A separate Branch is in operation for the benefit of those who prefer this system.

POLICIES are not allowed to lapse so long as the Premiums in arrear do not exceed cash value.

W. J. SMYTH,
Manager Toronto Branch.

Queen

FIRE & LIFE INSURANCE COMPANY

OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms

LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL£2,000,000

CANADA BRANCH OFFICE—Exchange Buildings, Montreal
Resident Secretary and General Agent—

A. MACKENZIE FORBES,
Great St. James Street, Montreal.

WM. ROWLAND, Agent, Toronto.

Insurance.

**THE STANDARD
Life Assurance
COMPANY.**

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

Policies in force, over Eighty Millions of Dollars.
Accumulated Fund, over Twenty Millions of Dollars.
Income, over Three Millions and a half.
Claims paid in Canada, over \$500,000.
Funds invested in England, United States, and Canada, with the most perfect safety.
Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,

Manager, Canada.

WESTERN

Assurance Company,

INCORPORATED 1851.

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

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JOHN McMURRICH, President.

CHARLES MAGRATH, Vice-President.

DIRECTORS.

JAMES MICHIE, Esq. | NOAH BARNHART, Esq.
JOHN FISKEN, Esq. | ROBERT BEATTY, Esq.
A. M. SMITH, Esq. | Wm. GOODERHAM, Jr., Esq.

JAMES G. HARPER, Esq.

B. HALDAN, Managing Director.

FREDK. G. C. LOVELACE, Secretary.

WM. BLIGHT, Fire Inspector.

CAPT. J. T. DOUGLAS, Marine Inspector.

JAMES PRINGLE, General Agent.

INSURANCES effected at the lowest current rates on buildings, Merchandize, and other property, against loss or damage by fire.

On Hull, Cargo, and Freight against the perils of Inland Navigation.

On Cargo Risks with the Maritime Provinces by sail or steam.

On Cargoes by steamers to and from British Ports.

THE ONLY BRITISH INSURANCE COMPANY
HAVING A HEAD OFFICE IN ONTARIO IS
**THE LANCASHIRE
INSURANCE COMPANY.**



Capital

£2,000,000 Stg.

Head Office for Ontario:

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

GENERAL AGENTS,—

S. C. DUNCAN-CLARK & CO.,

MANAGER,—

Wm. CAMPBELL.

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

McDonald & Badgerow,

Barristers, Attorneys, and Solicitors,

WHITTEMORE BUILDINGS,

Toronto Street, Toronto.

D. MITCHELL McDONALD.

GEO. W. BADGEROW

Insurance.

**EQUITABLE
LIFE ASSURANCE SOCIETY**

No. 120 Broadway, New York.

Wm. C. Alexander, President.

Henry B. Hyde, Vice-President.

R. W. GALE,

Manager for the Dominion of Canada,

198 St. James Street, Montreal.

1. Net Cash Assets, 1st Feb., 1872 \$18,000,000
2. Annual Cash Income..... 8,000,000
3. Total paid policy-holders, 1871 3,459,340.37
4. Surplus, 1871..... 1,700,000

NEW BUSINESS, SUM ASSURED, 1871,

\$41,804,027.00.

This Society has led the van in the Insurance world for many years; it has introduced more improvement; and given greater impetus to the business than any Life Company in the United States, and is deserving in this respect of the praise and gratitude of the community.

There are many reasons for selecting the **EQUITABLE LIFE ASSURANCE SOCIETY.**

FIRST—No Company has such large annual transactions, thereby infusing into its business a constant accession of fresh and selected lives, which is one of the greatest elements of strength.

SECOND—Liberality in dealing with all claims: observing, at the same time, a due regard to the interests of its present large body of Policy-holders by a firm resistance to any attempt at imposition.

THIRD—Perfect organization in every department, which renders official information easily attainable and secures a complete administration of its affairs.

FOURTH—Being one of the most progressive institutions of its kind in the world, it is ever prepared to seize at once upon all the improvements in the business that Science can suggest.

The **EQUITABLE LIFE ASSURANCE SOCIETY** issues every recognized form of Policy, and especially the

TONTINE SAVINGS FUND INSURANCE, which the Company introduced. This new plan has become very popular, as equalizing among all who are insured under it the advantages which arise from the profits of the business, without in any respect infringing upon the normal results for which Life Insurance was first instituted.

The **EQUITABLE** feels that it has the strongest claims upon public confidence. Under the management that distinguishes it and the principles by which it is guided, perfect security is given for the future, than which no greater inducement can be held out to all wishing to insure their lives.

Further information regarding the different kinds of Policies issued by the Society can readily be obtained at

The Company's Offices,

120 Broadway, New York.

Or from any of its representatives throughout the United States and Canada.

HEAD OFFICE FOR ONTARIO,

58 CHURCH STREET, TORONTO.

CAPT. R. N. MacCUAIG,
General Agent, Ontario East and Inspector

J. GORDON MORTIMER,

Inspector of Agencies, Ontario West

EDWARD A. SCADDING, Special Agent.

GEO. B. HOLLAND,

General Agent for Ontario.



NOTICE.

INTERCOLONIAL RAILWAY.

The Commissioners appointed for the construction of the Intercolonial Railway, hereby give Public Notice that they are prepared to receive Tenders at their office in Ottawa, up to 12 o'clock, noon, on Friday, the 31st of January, 1873, for 700 Tons of Railroad Spikes, according to sample, to be seen at the office of the Chief Engineer at Ottawa, and the offices of the Engineers at Rimouski, Dalhousie, Newcastle, and Moncton, Tenders to state price per ton of 2,240 lbs. delivered as follows:—300 tons at Campbellton, 225 Tons at Newcastle, 175 Tons at Moncton, N. B., in equal quantities in the months of June, July, August, September, and October next.

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

Intercolonial Railway,
Commissioner's Office,
Ottawa, Dec. 12th, 1872.

The Gore District

Mutual Fire Insurance Company

HAVE BEEN DOING BUSINESS ON THE Mutual System for THIRTY-THREE YEARS. It undertakes the insurance of all descriptions of property, excepting certain which are extra hazardous, against loss or damage by fire or lightning. The cost of insuring with it ranges from

SIXTEEN TO TWENTY CENTS IN THE DOLLAR

Less than in an ordinary proprietary company. It offers the option of insuring either on the PREMIUM NOTE, or CASH PREMIUM system; and although by adopting the latter a very considerable saving can be effected. The premium note system is undoubtedly the cheaper of the two. Its special tariff of rates for the insurance of

ISOLATED DWELLINGS,

And their contents recommends itself on the score of economy. It offers security which is ample; and by never allowing its limit of insurance on a single risk to exceed an amount which is proportionate to its assets, it is enabled to meet its engagements as they may mature and settle them with promptitude and liberality.

THOS. M. SIMONS,
Secretary.

A. T. McCORD, Jr., Agent,
No. 7 Toronto Street, Toronto.

February 1st, 1872.

Canada Farmers'

Mutual Insurance Company.

HEAD OFFICE,.....HAMILTON, ONTARIO

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

THOMAS STOCK,
President.

RICHARD P. STREET,
Secretary and Treasurer.

Montreal

Assurance Company

INCORPORATED 1840.

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

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER.

BRANCH OFFICE—22 Wellington Street, Toronto.

Marine InspectorCAPT. DAVID ROSS KERR.
Local Secretary and Agent.....R. N. GOOCH.

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

WM. MUIR, Dealer in Plasterers' Hair, Glue Pieces, Cat le Tails, Curriers' Grease, Leather Scraps, Wool, Hides, &c. GENERAL COMMISSION MERCHANT, 34 George Street, Toronto. REFERENCE—Thorne, Parsons & Co.

Ætna

Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECON-
omical management in financial ability, in com-
plete success, absolute security, by any com-
pany in the world.

Its valuable features—

LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM,
Commend themselves to those desiring Insurance in any form.

JOHN GARVIN,
General Agent, No. 2 Toronto St., Toronto.

**SCOTTISH IMPERIAL
INSURANCE COMPANY.**

CAPITAL £1,000,000.

Head office for the Dominion, 9 St. Sacrament Street,
Montreal.

H. J. JOHNSTON, Gen'l Agent.

ISAAC C. GILMOUR, Agent, Toronto.

McKENZIE & MACKAY } Agents, Hamilton
TAYLOR & MINTY }

**ST. LOUIS MUTUAL
Life Insurance Comp'y.
OF ST. LOUIS, MO.**

ASSETS OVER \$6,000,000.

This Company having deposited with the Receiver-General \$50,000, for the benefit of its CANADIAN POLICY HOLDERS, and having complied with the law in all other respects, its General Manager for Ontario, Mr. R. S. BAIRD, has opened an office in this city at No. 11 TORONTO STREET.

That eminent and well-known actuary, Hon. Elizur Wright, of Boston, in a letter to this Company says:— "The higher rates of interest in the West give your Company a decided advantage, and the day is not far distant when, if you seek those fields, the St. Louis Mutual Life will draw more money from the East than Eastern Companies now draw from the West. The indemnity will be as certain, and, on the average, sure to cost less than in companies which cannot invest so profitably."

\$1,000 compounded for thirty years at ten per cent. interest amounts to \$17,449.40, while the same amount, compounded for the same length of time at six per cent., amounts to only \$5,743.50. It is therefore a self-evident fact that the company which receives the highest rate of interest on its investments, other things being equal, will pay the largest dividends to its policy holders.

Particular attention is invited to the

SAVINGS DEPOSIT PLAN,

recently introduced by this Company. On this plan a person can insure on the ordinary life rates, and at the end of fifteen years, or of any subsequent period of five years, withdraw his entire interest in the Company, which, at the end of twenty years, would, on most conservative estimates, be considerably more than DOUBLE THE AMOUNT OF PREMIUMS PAID..

THOSE DESIRING LIFE INSURANCE

Would do well to examine this as well as the other popular plans presented by this Company, before insuring elsewhere.

WM. OLDRIGHT, M. D.,
Medical Examiner,

JAMES FORSTER.
CITY MANAGER.

The Ontario

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

THIS COMPANY IS ESTABLISHED FOR THE Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

**METROPOLITAN
LIFE**

Insurance Comp'y

OF NEW YORK.

OFFICE, - - No. 319 BROADWAY.

JOSEPH F. KNAPP, President.
J. R. HEGAMEN, Vice-President.
R. A. GRANNISS, Secretary.
WILLIAM P. STEWART, Actuary.
B. R. CORWIN, Manager.

Deposit at Ottawa for Canadian
Policy-holders.

THE RESERVE DIVIDEND SYSTEM

is one more step in the march of progress. Presented only after mature thought, it invites the test of the severest scrutiny. Its chief merit is its

PERFECT ADAPTABILITY

to the wants of insurable lives. The

RESERVE DIVIDEND

AND

RESERVE ENDOWMENT POLICIES

originated and published by the Company's Actuary, under copyright, in 1869.

These Policies mark a REVOLUTION IN THE PRACTICE OF LIFE INSURANCE, and are conceded by disinterested Actuaries, and those most familiar with the business, to possess advantages over any plans hitherto introduced.

The principle involved renders EVERY FORM of insurance a provision in life. It converts an ordinary Life Policy, otherwise payable only in the event of death, into

**A CASH ENDOWMENT, MATURING EVERY
TEN YEARS.**

F. A. MOORE & SON,
60 Church St., Toronto,

Superintendents for Ontario and Quebec.

THOS. A. TEMPLE & SON, St. John, N.B.

Superintendents for the Maritime Provinces.

Western Assurance Co.

Notice is hereby given that a Dividend at the rate of FIFTEEN PER CENT. PER ANNUM

has been this day declared on the paid-up capital stock of this Company for the half-year ending the 31st inst., and that the same will be payable at the Company's Office, on and after

Wednesday, the 8th of January next.

The Transfer Books will be closed from the 26th to the 31st inst., inclusive.
By order of the Board,

BERNARD HALDAN,
Managing Director.

Western Assurance Company's Office,
Toronto, 24th December, 1872.

Insurance.

CANADA

Life Assurance Company.

This Institution having been

ESTABLISHED IN 1847,

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

Its ample Capital and Funds,

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

Perfect Security

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

MODERATE RATES,

render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

A. G. RAMSAY,

Manager and Secretary.

R. HILLS,

Assistant Secretary.

Agent in Toronto.—E. BRADBURNE,

BRITON

MEDICAL AND GENERAL

Life Association.

with which is united the

BRITANNIA LIFE ASSURANCE COMPANY,
Capital and Invested Funds.....£750,000 Sterling.
ANNUAL INCOME, £220,000 STG.:

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

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

Office.—A joining Bank of Toronto, Wellington St.

THOMAS R. WOOD, Agent.

JAMES B. M. CHIPMAN,

Manager for Canada, Montreal

Oct. 17—9-177.

PHENIX

Fire Insurance Company. of London.

ESTABLISHED IN 1782.

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

GILLESPIE, MOFFATT & Co.,

General Agents for Canada,

310, St. Paul Street, Montreal.

JAMES DAVISON, Manager.

Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office or the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

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

Surplus \$101,520 00

JAS. GRANT, Resident Secretary

Agent—WM. JEFFERY, Esq., Broker.

Insurance.

THE

Connecticut Mutual
LIFEINSURANCE COMPANY,
OF HARTFORD, CONN.,Organized in 1846, had, on the first day of January, 1872,
Assets amounting to \$31,978,401.66, and a Surplus
of \$5,670,764.74.

This Company has steadily pursued two great practical ends:

FIRST.

To place the security of its policies beyond the power of adverse contingencies. Nothing containing any element of hazard is truly safe unless more than apparently safe: a purely Mutual Company has no resource whatever beyond the premiums charged upon its policies; wherefore these premiums must be apparently higher than any foreseen contingency will exhaust, or future solvency is in peril:

SECOND.

To reduce the actual outlay of its members for their policies to the lowest possible rate. To accomplish this, and yet maintain that perfect security without which all insurance is a delusion, it charges a nominal premium entirely ample for any contingency, and higher than it expects ever to really need; and then to practically reduce this premium in each year to the actual necessities of the Company for the time being, and take from the policy holder no more than present conditions demand, it allows him to retain from 20 to 30 per cent. of the first premium as a permanent credit or loan, and to retain from each subsequent premium that portion of the previous year's full premium actually proved to be surplus; so that at no time does the Company take from him a higher actual premium than is needed to carry the risk for the year, and provide the reinsurance fund.

It is strictly Mutual. Nothing is diverted to stock holders, and each member has his insurance at its exact cost to the company.

Its rate of expense has been from the beginning less than that of other companies; its mortality has been favorable so far, and its rate of interest as high as can be had upon investments of the highest order.

It is believed that in the accomplishment of these two great purposes the Company has had no superior competitor.

JAMES GOODWIN, President.

JACOB L. GREENE, Secretary.

Liverpool and London and Globe
Insurance Company.

AVAILABLE ASSETS - - - \$27,000,000

DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman,
HENRY STARNES, Esq., Deputy Chairman, (President Metropolitan Bank).E. H. KING, Esq., (President Bank of Montreal.)
WM. CHAPMAN, (Commissioner Trust & Loan Company.)

THOS. CRAMP, Esq., Merchant:

LOSSES PAID IN COURSE OF THIRTY-FIVE
Years exceed FORTY MILLIONS OF DOLLARS.

Claims by CHICAGO FIRE, estimated at nearly \$3,000,000, are being liquidated as fast as adjusted WITHOUT DEDUCTION.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this wealthy Company.

FIRE AND LIFE POLICIES issued with very liberal conditions

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

THOMAS BRIGGS, Agent, Kingston.

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

GEORGE J. PYKE, Inspector of Agencies, Life Branch.

WILLIAM HOPE, Agent Life Department, 18 King Street East.

G. F. C. SMITH,

Chief Agent for the Dominion, Montreal.

THE ONTARIO MUTUAL

Life Assurance Company

ISSUE Policies on all the most approved methods.

This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assurance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders.

Dividends declared yearly after Policies are three years

WM. HENDRY, Manager,
Waterloo, Ont.

Insurance.

CONFEDERATION

LIFE ASSOCIATION
OF CANADA.

HEAD OFFICE, MASONIC HALL, TORONTO

CAPITAL, - - - \$500,000.

Stock and Mutual Plans Combined.
Deposited with Dominion Government for Security of
POLICY-HOLDERS, \$50,000.

OFFICERS:

PRESIDENT—SIR FRANCIS HINCKS K. C. M. G.,
Finance Minister of Canada.VICE-PRESIDENTS—HON. WM. P. HOWLAND,
C. B., Lieutenant-Governor of Ontario.
HON. WM. McMASTER, President Canadian Bank
of Commerce.This Association offers the following advantages:
1. It is a Canadian Institution under home management.

2. Perfect security by character of directors, wealthy proprietary and large guarantee capital, only one-tenth of which participates in profits.

3. Holders of mutual Policies share in profits and management.

4. Equal and just application of non-forfeiture principle, not arbitrary, but fixed by charter.

5. A policy free from vexatious restrictions.

6. Its investments made in Canada, thus being a source of home benefit, instead of a constant drain of wealth into foreign channels.

7. Comparatively low rates, its participating premium is over 20 per cent. less than ordinarily charged by mutual companies, and the stock rates over 25 per cent. less than the same.

Agents wanted in unrepresented districts.

Apply with references to

WILLIAM McCABE,
General Manager, Toronto.

Life Association of Scotland.

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

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

CANADA—MONTREAL—ST. JAMES ST.

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GEORGE MOFFATT, Esq. (Gillespie Moffatt & Co.);
ALEXANDER MORRIS, Minister of Inland Revenue
SIR G. E. CARTIER, M.P., Minister of Militia.
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J. H. R. MOLSON, Esq. (J. H. R. Molson & Bros.)

Solicitors—Messrs. RITCHIE, MORRIS & ROSE.

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Secretary—P. WARDLAW.

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

R. N. GOOCH, Agent.

THE MONETARY TIMES AND TRADE
REVIEW—INSURANCE CHRONICLE.

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Mining, Public Companies, Invest-
ments, and Joint Stock En-
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ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS\$2 a year.
BRITISH "10s. stg. a year.
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Office—No. 64 Church Street, Toronto, Ontario.

J. M. TROUT,

Business Manager.

ESTABLISHED IN 1849.

CUT NAILS, TACKS,

SHOE NAILS, BRADS, &c.

Formerly W. H. ADAMS' CITY NAIL WORKS,

NOW

S. R. FOSTER & SON'S

STANDARD

NAIL, SHOE NAIL, and TACK WORKS,

ST. JOHN, N. B.

ALL DESCRIPTIONS OF GOODS IN THIS LINE OF EXTRA QUALITY OF MATERIAL,
Make and Finish, kept Constantly in Stock, and Manufactured to order.

SPECIAL ATTENTION GIVEN TO ORDERS FOR FOREIGN SHIPMENT.

Nails, Tacks, &c. for the Shoe Trade a Specialty.

OFFICE AND DEPOT, 9 & 11 GEORGES STREET.

MONTREAL AGENCY, as below

JOHN A. ADAMS,

No. 6 Lemoine Street.

POST OFFICE ADDRESS, BOX 722½.

The present proprietors succeeded the late W. H. ADAMS in 1860. The old reputation for superior Cut Nails has been well sustained. While thanking our old friends for their steady and unwavering support, we would also here and now extend a welcome to all our new. We pledge continued unceasing care and devotion to our business, and shall not spare any efforts to keep all our manufactures up to the old reliable standard. Continued study of Nail and Tack machinery, conjoined with a strong desire to improve upon the old methods, has resulted in the development of many valuable labor-saving improvements, which in these latter days of high priced labor and high priced material, is of manifest advantage, as it enables us to quote low prices, and at the same time leaves us a fair margin for profit.—S. R. F. & S.

FIRE AND MARINE INSURANCE.

THE British America Assurance Comp'y.

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

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GEORGE PERCIVAL RIDOUT, Esq.

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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.

Thomas Wm. Birchall,

MANAGER.

WESTERN ASSURANCE COMP'Y.

Head Office Toronto. Incorporated 1851.

CAPITAL STOCK	-	-	-	-	\$600,000 00
RECEIPTS FOR THE YEAR ENDING JUNE 30, 1872	-	-	-	-	475,494 19
SURPLUS FUNDS	-	-	-	-	208,374 15

DIRECTORS.

HON. J. McMURRICH, President,
JOHN FISKEN, Esq.,
JAMES MICHIE, Esq.,
A. M. SMITH, Esq.,

CHARLES MAGRATH, Esq., Vice-President.
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JAMES PRINGLE, General Agent.

Insurances effected against loss or damage by fire. Inland and Ocean Marine at usual current rates. Losses liberally adjusted and paid in full at once on proof of claim.

Special rates and Policy for the Insurances of Dwellings, Schools, and Churches, in Town or Country, for one or three years. This branch of the business will be found highly favorable to the Farming Community. Conditions of Policy materially modified for this special class of Insurance.

HEAD OFFICE—Corner Church and Colborne Streets, Toronto.

PROVINCIAL INSURANCE CO.

Of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE.....TORONTO STREET,.....TORONTO, ONTARIO.

PRESIDENT;
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VICE-PRESIDENT.
LEWIS MOFFATT, ESQ., OF MOFFATT, MURRAY & BEATTY.

OTHER DIRECTORS;

- | | |
|--|---|
| C. J. CAMPBELL, of Messrs. Campbell & Cassels, Bankers, Toronto. | GEO. DUGGAN, ESQ., Judge County Court, County York, Toronto. |
| W. J. MACDONELL, ESQ., President Toronto Savings Bank. | A. T. FULTON, ESQ., of Geo. Michie & Co. and Fulton, Michie & Co., Toronto. |
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| A. CAMERON, ESQ., Cashier, Merchants' Bank, Toronto. | W. KAY, ESQ., Goderich. |

Manager—ARTHUR HARVEY, ESQ. Assistant Secretary—GEO. C. HIME, ESQ. Chief Fire Inspector—WM. HENDERSON, ESQ. Inspector Eastern District—G. H. McHENRY, ESQ., (Maitland). General Agent Marine Department—CAPT. C. G. FORTIER. Solicitor—JOHN DUGGAN, ESQ., Q.C. Bankers—THE CANADIAN BANK OF COMMERCE.

This old established and popular Company invites attention to the following list of payments made to the public of Canada for Insurance losses for the past ten years, being in all, over ONE MILLION TWO HUNDRED THOUSAND DOLLARS:

FIRE CLAIMS PAID.

1862-3.....	\$48,992 27
1863-4.....	45,347 71
1864-5.....	60,273 42
1865-6.....	59,002 45
1866-7.....	35,280 52
1867-8.....	46,892 94
1868-9.....	77,976 67
1869-70.....	68,006 97
1870-1.....	118,130 79
1871-2.....	106,816 17

\$666,720 01

MARINE CLAIMS PAID.

1862-3.....	\$28,244 32
1863-4.....	24,688 58
1864-5.....	44,585 04
1865-6.....	57,529 65
1866-7.....	77,976 09
1867-8.....	72,983 01
1868-9.....	73,491 77
1869-70.....	56,843 78
1870-1.....	42,942 56
1871-2.....	55,131 04

\$534,365 84

The Income of the Company is now considerably over \$200,000 per annum, and during the busy season is over \$1,000 per day.

The PROVINCIAL has always led the van in the liberality of its Fire Policies. Its Mercantile Policies are thought to be less encumbered with conditions than those of any other company; and its three years' Policies on dwelling houses are issued virtually without conditions—nothing but vacancy or change of risk being held to vitiate them. It invites public attention to the simplicity and business-like wording of its contracts, in this respect.

The PROVINCIAL, while believing that Insurance rates have not for some years been sufficient to afford the Companies that margin for profit which they should have, is not in favor of an indiscriminating advance, and to be able to treat its old customers and some of its trusted agents according to its own discretion, HAS REFUSED TO ENTER INTO THE NEW COMBINATION, and will treat every renewal and every application ON ITS MERITS.

It has always been the aim of the PROVINCIAL to be distinguished for PROMPTNESS AND LIBERALITY IN SETTLEMENT, whenever claims arise from accident and are honestly asserted; but claims fraudulent in their origin or in their amount will be steadily resisted, and the Company believes that the time has arrived when the Judges on the Bench, Juries in the box, and Public sentiment generally will support Companies in such a course. It is the interest of the people to discountenance dishonesty in dealing with Insurance Companies, because, Insurance could be granted for less than half the present rates if it were not for incendiary fires and excessive and fraudulent claims.

The continued confidence and patronage of the Public are respectfully solicited in the following branches:—

Fire Insurance on all description of property. Ocean Marine Insurance on shipments of produce to Great Britain and Ireland, or to any of the Provinces of the Dominion. Inland Marine Insurance from port to port on our inland waters.

Provincial Insurance Company's Offices:
Corner Toronto & Court Streets,
Toronto.

The following are the principal Fire losses paid since the date of the above statement, July 1st, 1872, viz:—

Silas E. Haight, Bosworth.....	\$450.00	David Livingstone, Point Edward.....	1,750.00	Alex. Munro, ".....	400.00
Robert Fitzsimmons, Brockville.....	15.00	W. Bingham, Orillia.....	80.00	E. J. & E. Walker, ".....	850.00
Thomas E. Heron, West Port.....	1,500.00	Mulcahey & Co. ".....	3,036.36	E. L. Johnson & Co., Goderich.....	111.50
Richard Hanney, Widder.....	400.00	F. T. Gribbin, ".....	2,000.00	H. L. F. Pulford, Windsor.....	213.10
Alex. Beattie, Strathroy.....	300.00	J. W. Slaven, ".....	1,500.00	Jas. C. Ross, Parkhill.....	1,731.61
George A. Mann, Strathroy.....	296.55	Thomas Matheson, Mitchell.....	1,500.00	John Dawson, ".....	162.50
Sharp & Ashnell, Strathroy.....	45.00	Thomas Goffatt, Orillia.....	50.00	John Noble, ".....	71.36
H. Meadows, Ottawa.....	1,150.00	John Fogg, Markham.....	50.00	Hall & Frost, Hope.....	105.00
Ferris & McLean, Ingersoll.....	350.00	George Brown, Brinsley.....	37.00	Henry Simpson, Newmarket.....	364.75
Catharine Grinton, Woodstock.....	280.00	Miss M. Powley, Orillia.....	350.00	Wm. Dickie, Oshawa.....	2,114.00
Thos. Gillespie, Kenmore.....	300.00	Lockhart & Miller, Peterboro.....	200.00	Jas. Willox, ".....	423.00
Horseman, Bros, St. Thomas.....	62.27	R. M. Roberts, Port Perry.....	11.00	Gibb, Bros ".....	108.33
Wm. Heard, Whitby.....	300.00	Joseph Leach, Caledonia.....	1,000.00	S. Hinds, ".....	30.00
Andrew Kellock, Mount Brydges.....	800.00	Patrick O'Connor, ".....	50.00	W. F. Corvan, ".....	11.53
J. B. & W. G. Lloyd, Aurora.....	157.00	C. H. Clark, Tp. Sunnidale.....	285.00	T. H. Carr, Floss.....	400.00
Mary Ann McGaffin, ".....	250.00	Robert Campbell, Scarborough.....	86.75	Messrs. Blackburn, London.....	347.00
James McGaffin, ".....	160.05	Daniel Fordham, Chatham.....	110.00		
J. Tanent & L. Evans, Muskegon, Ill's.....	2,500.00	E. J. & E. Walker, Aymer.....	250.00		

TORONTO SAFE WORKS.

NOS. 117 TO 119 FRONT STREET EAST, 16 TO 32 FREDERICK STREET.

J. & J. TAYLOR,

Manufacture at their extensive Establishment, now complete in all its branches, their celebrated

PATENT FIRE PROOF SAFES.

COMBINED

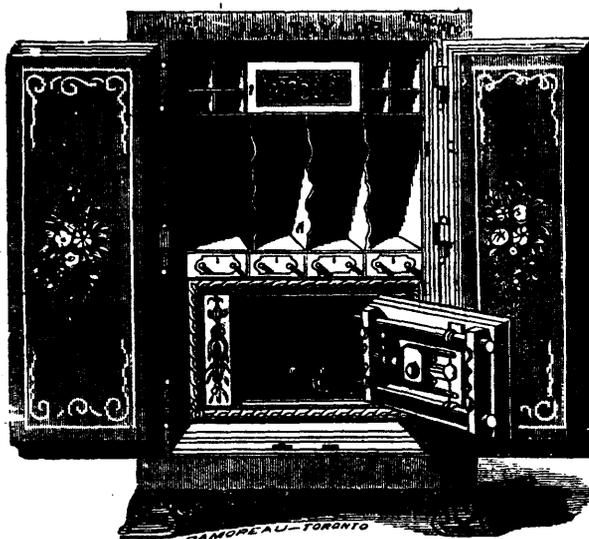
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Burglar Proof

SAFES,

Burglar Proof

STEEL SAFES.



BANK VAULTS

VAULT DOORS,

Of Every Quality

AND STYLE.

And every description of Burglar Proof Securities.

During the past 20 years these Fire Proof Safes have been sold in every part of the Dominion, as also Prince Edward Island, and in numberless cases of Fires never failed to preserve their contents uninjured.

No Business Man should be without one.

To Managers of Banks, Bankers, and Brokers we are prepared to offer a special quality, having made this branch of our trade a specialty. Our Burglar-Proof Work now embraces many late and valuable improvements, well worthy the attention of those interested in securing valuables from Burglars.

A Full Stock of our various Sizes and Styles always on view.

Inspection solicited and every information furnished.

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R. LEWIS & SON, TORONTO.

GEO. D. GUFFIN, *Travelling Agent.*

SECOND HAND SAFES BOUGHT, SOLD, OR EXCHANGED.

Factory and Show Rooms, 117 to 119 Front Street East.