

Barrie.....	\$ 26,156	St. Maurice	20,000
Bonaville.....	28,439	St. Roch.....	33,316
Boucherville.....	21,000	St. Roch.....	21,000
Brantford.....	61,172	St. Stephen.....	22,178
Cannington.....	24,096	Three Rivers.....	37,270
Charlottown.....	39,688	Tilsonburg	22,000
Chatham.....	32,746	Toronto.....	1,238,036
Cote St. Paul.....	21,000	London.....	99,285
Fredericton.....	49,100	Montreal.....	1,838,617
Galt.....	26,304	Napanee.....	36,750
Greenwood.....	24,500	Neison.....	37,900
Guelph.....	21,000	New Glasgow.....	21,174
Halifax.....	195,590	N. Westminster.....	23,038
Hamilton.....	233,670	Ottawa.....	540,618
Hull.....	27,500	Pembroke.....	71,000
Kamloops.....	29,811	Quebec.....	382,423
Kingston.....	96,993	Vancouver.....	49,000
Sherbrooke.....	25,396	Victoria.....	82,606
St. Catharines.....	24,028	Windsor.....	36,000
St. Hyacinthe.....	28,273	Winnipeg.....	128,559
St. John.....	331,917	Woodstock.....	38,175
St. Johns.....	171,044	Yarmouth.....	26,323
St. Mary's.....	36,500		

Out of the 340 places for which returns are given there were 112 where the life insurance payments to policyholders and beneficiaries last year were over \$10,000. Leaving out the industrial and the unclassified from the total, the average amount paid was \$28,000.

FIRE AT ST. HYACINTHE.

The town of St. Hyacinthe suffered heavily by a fire that broke out on 20th inst., and destroyed several factories, stores, hotels and dwellings. A section of the fire brigade sent from Montreal did invaluable service in checking the spread of the fire. Several hundred men have been thrown out of work, and large numbers of families have lost all their belongings. The total loss is estimated at \$300,000. The insurance involved is as follows:—

Company.	Ins.	Company.	Ins.
Atlas.....	\$10,000	North America.....	\$6,000
British America.....	6,900	North British and Mer.	13,000
Caledonia.....	10,000	Northern.....	34,000
Commercial Union.....	6,000	Norwich Union.....	12,000
Guardian.....	49,000	Ottawa.....	8,500
Home.....	8,500	Phoenix of Hartford.....	8,000
Imperial.....	2,900	Phoenix of London.....	16,000
Liverpool & Lon. & G.	1,300	Quebec.....	2,000
London & Lancashire.....	14,000	Queen.....	10,000
London Assurance.....	14,000	Royal.....	51,000
Manchester.....	11,000	Scottish Un. & Nat.....	3,300
National of Ireland.....	2,500	Union.....	5,000
	8,500	Western.....	1,000
Total.....			\$322,500

MONTREAL TRUST AND DEPOSIT COMPANY.

It is understood that a large block of the stock of the above Company has been secured by Mr. David Russell, and that it is his intention, in concert with those with whom he is associated, to materially strengthen the resources of the Company. The paid-up capital is to be increased to at least \$500,000. The present Board is to be enlarged, and the following names are named in this connection:—Senator Mackay, Mr. Thomas Fyche, general manager Merchants' Bank, and Mr. Thomas Long, a director of the Merchants' Bank. The present directors are:—Mr. George Hague, President; Mr. R. Wilson-Smith, Vice-President, and Messrs. Robt. Archer, Lt.-Col. Prevost, Edwin Hanson and J. T. Ross.

PROMINENT TOPICS.

His Excellency; the Governor-General, has been granted an extension of his term of office for another year. Lord Minto has expressed his gratification at this arrangement, in which the country at large will share.

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The Bank of Montreal has acquired the Exchange Bank of Yarmouth, the shareholders of which will receive \$80 per share, the par value of which is \$70. The bank has a paid-up capital of \$266,896, and a reserve fund of \$50,000, a payment therefore of the capital at above rate covers also \$38,126 of the reserve fund, which is a good bargain for the shareholders. The paid-up capital at end of 1878 was \$338,165, since which date it has been reduced below what it was 29 years ago (1874). The bank has \$220,241 deposits, and \$405,552 discounts. There is another bank at Yarmouth whose paid-up capital is \$300,000, and reserve fund \$50,000. It would be advisable to have several other banks in different parts of the country absorbed by stronger institutions. This movement has been on so large a scale in England that the number of banks in the past two years has been reduced to about half. A similar movement for consolidating banks is not unlikely to be carried on in Canada.

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The sensation of the day was caused by an ultra-Imperialistic speech by the Hon. Joseph Chamberlain, delivered a week ago before the electors of Birmingham. The speech has roused intense interest throughout the Empire, has put Germany into a ferment, and created excitement in the United States. The speech is certainly remarkable for its bold declaration that concessions by colonies to the mother country, and reciprocations of them are "family arrangements" with which foreigners have no legitimate concern. To allow Germany to treat Canada as wholly distinct from the Empire, said Mr. Chamberlain, puts England "in a humiliating position." That is the highest point yet touched by the wave of imperialism.

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Mr. Chamberlain repudiated the established idea that Free Trade means free imports, and so implies that no Customs duties of any kind can be imposed in order to give colonial products a preference in regard to the British Customs. The Home Secretary says that this interpretation must be abandoned in favour of one that makes Free Trade elastic enough to sanction preferential duties on colonial imports and discrimination against rivals and competitors in favour of Imperial relations. The new departure is somewhat startling, its developments will be most interesting for a length of time.

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In view of the Chamberlain manifesto, the following statistics will be found especially interesting as show-