

Studies on the Industries of Quebec.

BY HUBERT LARUE, M.A., M.D.

THE MATCH FACTORIES.

The number of Match Factories of this city, according to the statistics published by the Society for the promotion of local industry, is six. A new establishment has since been erected by Mr. G. E. Paret, of St. Roch, so that the total number of these factories in Quebec and in the surrounding parish is seven. The number of persons—men and women—employed in all these factories, is about 72. The establishment of Mr. Hall at Montmorency Falls, employs 72 persons. In this number is not comprised the important establishment of Mr. Piché, of New Liverpool.

The small factories, as a rule, employ four or five—complete the working of the matches, that is to say: the dipping of the splints in sulphur and fixing to them ends the explosive compounds, and the other establishments manufacture the splints only, and export them to the United States.

The following varieties of matches are to be found at our grocers' and on our markets:

1. *Matches imported from England (Hull and Sherbrooke).* (See description, etc.) They are enclosed in small boxes made of gray paper, and can be distinguished only by the label. The splints of these matches are square. The price of these two kinds of matches is the same; these splittings progress in boxes. These matches are excellent.

2. *Matches having the form of a comb.* This variety is not to be found generally at our grocers, but is sold only by the hawkers on our markets to the people of our parishes, who find them very cheap. These matches offer all kinds of defects. In the first place, the splints are not cut, but sawn. Then the chemical operation having been done in a very imperfect manner, it happens frequently that all the splints of one comb, as well as the splints of different combs are sticking together, so that when you desire to remove a splint from one comb, or a comb from another comb, the friction produced by that separation often sets fire to a whole bundle.

3. *Green and Blue Cigarettes.*—These matches have been manufactured in Vienna, and are enclosed in small round boxes of a red colour. The colouring matter mixed with the paste is brown, blue, red, &c. Sulphur, in these matches, is replaced by a fatty body. Price: \$1 per gross in cases.

5. *Waxed Matches:* not much in use.

6. *Verdure and Flaming matches,* are well appreciated by smokers. Once ignited, they may be exposed to the strongest current of air, without being extinguished; a result which, I think, is due to their impregnation with nitrate or chlorate of potassa. They detonate strongly, and the sparks which they produce, very frequently damage dresses, fur coats, buffalo skins, &c. Of all these varieties of matches, those which are best appreciated and command a most ready sale are those of Hull and Sherbrooke. They are of an excellent quality and are very cheap.

The matches having the form of combs are manufactured here. They are sold at a cheaper rate than those of Hull and Sherbrooke; but, in reality, on account of their numerous defects, their use is denied, after some experience, to be double.

Accident.—A boy employed by Mr. McCord was most seriously injured on Tuesday last while working at a winch to haul up the steamer *Kane*. The chain snapped and three or four links flew off and struck the unfortunate boy, who was about forty feet off, on the head. It is not expected he will recover.

On the same day a butcher boy had his fingers chopped off in the Berthelot Market.

Joseph Pelletier, carpenter of St. Sauveur and employee of the Gostford Railway, was accidentally killed by falling between the cars.

DIED.

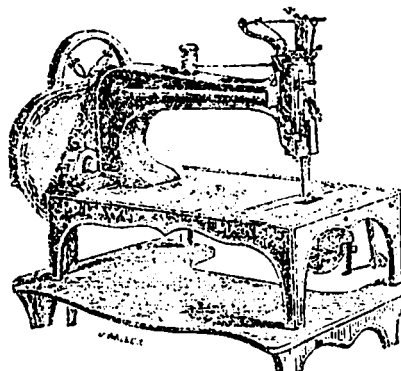
At Little River, St. Charles, Quebec, the 8th instant, Marie Louise Rosale, only child of Louis B. Caron, Advocate.

NEW ADVERTISEMENTS.

Province of Quebec, }
District of Quebec, } Circuit Court.
MICHAEL McAVOY, Plaintiff,
vs.
ELLEN CLARKE, Defendant.

In virtue of a writ of *Fenditioni Exponas* issued in this cause, the goods and chattels of the above named defendant, consisting of chest of drawers, table and chairs, &c., &c., seized in this cause, will be sold, on TUESDAY, the TWENTY-THIRD day of DECEMBER instant, at TEN o'clock in the forenoon, at the Jacques Carder Market place, St. Roch of Quebec.

ANT. H. FOURNIER, B. C. S.
Quebec, Dec. 6, 1879. 5—1w



NOTICE.

LAWLOR'S Little Lock Stitch Sewing Machines for simplicity and durability cannot be excelled. Every family should have one, H. Lawlor giving great facilities for payment.

Save 20 per cent by buying your Sewing Machines from the Manufacturer.

All Sewing Machines sold are guaranteed and kept in repair one year free of charge.

T. D. LAWLER,
Sewing Machine Manufacturer,
22, John Street, Quebec.

Dec. 10, 1879. 5—3m

GLENVIEW ACADEMY.

Vacancy for two more Pupils as Boarders.

Particulars, terms and reference on application at Mr. Morgan's Music Store.

December 10, 1879.

5—1m

NATIONAL LIFE INSURANCE COMPANY.

OF THE UNITED STATES OF AMERICA,
WASHINGTON, D.C.
CHARTERED BY SPECIAL ACT OF CONGRESS,
APPROVED JULY 25, 1868.
CASH CAPITAL, \$1,000,000,
PAID IN FULL.

Age.	Annual premium for life, payable per \$1000	If a man He will have paid	Should he die, his heirs will receive	His Premiums paid, with Compound Interest at 6 per cent, will amount to
20	\$18.70	20 Yrs.	\$361.00	\$1561.50
21	19.20	20 "	368.00	1588.00
22	19.75	20 "	375.25	1615.75
23	20.30	20 "	382.70	1643.70
24	20.85	20 "	390.30	1671.90
25	21.40	20 "	398.00	1700.40
26	22.00	20 "	405.80	1729.20
27	22.60	20 "	413.70	1758.30
28	23.20	20 "	421.70	1787.70
29	23.80	20 "	429.80	1817.40
30	24.40	20 "	438.00	1847.40
31	25.00	20 "	446.30	1877.70
32	25.60	20 "	454.70	1908.30
33	26.20	20 "	463.20	1939.20
34	26.80	20 "	471.80	1970.40
35	27.40	20 "	480.50	2001.90
36	28.00	20 "	489.30	2033.70
37	28.60	20 "	498.20	2065.80
38	29.20	20 "	507.20	2098.20
39	29.80	20 "	516.30	2130.90
40	30.40	20 "	525.50	2163.90
41	31.00	20 "	534.80	2197.20
42	31.60	20 "	544.20	2230.80
43	32.20	20 "	553.70	2264.70
44	32.80	20 "	563.30	2298.90
45	33.40	20 "	573.00	2333.40
46	34.00	20 "	582.80	2368.20
47	34.60	20 "	592.70	2403.30
48	35.20	20 "	602.70	2438.70
49	35.80	20 "	612.80	2474.40
50	36.40	20 "	623.00	2510.40
51	37.00	20 "	633.30	2546.70
52	37.60	20 "	643.70	2583.30
53	38.20	20 "	654.20	2620.20
54	38.80	20 "	664.80	2657.40
55	39.40	20 "	675.50	2694.90

The preceding Table shows for how many years this popular plan of Life Insurance is superior to annual deposits in a Savings Bank compounded at six per cent, per annum, and clearly demonstrates that a policy taken out on this plan is a first class investment.

Should death occur at any time prior to the number of years shown in the third column of the table, the heirs of the deceased will receive more than the insurer has paid, with compound interest at six per cent. Should the insured live for many years longer than shown in that column, it will still pay compound interest as an investment, but at a somewhat lower rate of interest. This chance of living beyond the number of years assumed in the table, is more than counterbalanced by the probability of death occurring before, in which latter case, particularly in the early years of the policy, it would prove an investment at a very high rate of interest.

Upon this plan of insurance, it is impossible for a policy holder to pay, in principal, as much as his heirs would receive at his decease.

It will be noticed that, as the age increases, the number of years for which the plan will pay compound interest at six per cent, decreases, simply because the life insurance costs more at the advanced ages, or what is the same thing, the expectation of life decreases as the age increases.

To prove that the company can afford to fulfil its contract, and still have a margin for expenses, it is only necessary to compound the premiums at six per cent for the full expectation of life.

A RETURN PREMIUM LIFE POLICY

Compared with a Compound-Interest Investment at Six per Cent, year by year.

Policy, \$1000. Age, 35. Premiums, \$31.75.

Year.	Total premiums paid, with Compound Interest at 6 per cent.	Policy, with Premiums added.	Difference in favor of Life Insurance.	Year.	Total Premiums paid, with Compound Interest at 6 per cent.	Policy, with Premiums added.	Difference in favor of Life Insurance.
1	\$32.66	\$1031.75	\$999.09	13	\$635.48	\$1413.75	\$778.27
2	65.32	1063.50	998.17	14	707.26	1444.50	737.24
3	97.98	1095.25	998.11	15	783.37	1476.25	692.88
4	130.64	1127.00	997.77	16	864.01	1508.00	643.99
5	163.30	1158.75	997.03	17	949.52	1539.75	590.23
6	195.96	1190.50	995.75	18	1040.13	1571.50	531.37
7	228.62	1222.25	994.00	19	1136.21	1603.25	467.04
8	261.28	1254.00	991.75	20	1238.03	1635.00	396.97
9	293.94	1285.75	989.00	21	1345.95	1666.75	320.80
10	326.60	1317.50	985.75	22	1460.37	1698.50	238.13
11	359.26	1349.25	982.00	23	1581.66	1730.25	148.59
12	391.92	1381.00	977.75	24	1710.21	1762.00	51.79

In the above circulations, the insured has been given the advantages of Compound Interest, which in ordinary business transactions is very seldom realized.

Application for Insurance to

JOHN FISHER,

Agent National Insurance Com.

Quebec, December 10/1879.

Peter Street.

6-1m