

were concerned. In his parting address the Marquis of Lorne declared that Canada might even now consider herself an independent country under the protecting shield of Great Britain. Not long ago, delegates from the various confederated provinces of the Dominion, re-assembled at Quebec, declared solemnly that the terms of the federal union ought to be rigidly maintained. Can it be believed that this country will be disposed to listen to a project of Imperial Federation?

"For nearly a hundred years Canada has conducted her affairs in her own way, and she will not, at this late day, confide to the British Parliament the duty of looking after her internal affairs. Canada has attained her majority: Imperial Federationists will do well not to forget the fact, and their troublous agi-

tation may easily result in provoking a state of things altogether opposed to that which they seek."

—That fine old company, the Atlas Assurance Company, of London, England, has been doing business in Canada for a year. It has insured property and life in Great Britain for eighty years, and with a capital of six million dollars (£1,200,000) has accumulated funds of seven millions and a handsome balance to the credit of fire fund, &c. The assets of the company have been increased by more than half a million dollars from the business of 1887, and its total assets are now over \$9,000,000. Dividend at the rate of 20 per cent. per annum on the paid-up capital has been declared. These are handsome figures. Such results betoken skilled management at head-quarters. We are glad to think that under the management in Canada of Messrs. Owen Murphy and L. J. Boulton we shall have to chronicle by-and-by an addition, derived from Canadian business, to the already great resources of the Atlas. The local agents, Messrs. Wood & Macdonald, tell us that the age and reputation of the Atlas enable them to get business with greater ease.

—Last year's report of the British Empire Mutual Life Assurance Company shows a development which an English exchange speaks of as extraordinary. In six years' time the business of the company has increased 50 per cent. In 1887, the new assurances effected numbered 2,075, having a policy-value of £905,110 and resulting in an income to the company of £31,313. The aggregate premium revenue for the year reached the sum of £185,551, as compared with £174,894 in 1886. Accumulated funds also show substantial additions, being for 1886 and 1887, respectively; £1,136,846 and £1,212,101. All this has been accomplished without any increase in the ratio of expenditure, and it is found possible, after the thirteenth triennial investigation, to recommend by way of bonus to members, upwards of £63,500.

—The Western Bank has held its sixth annual meeting, and an encouraging report was submitted. Net earnings were larger than in 1886-7; and after the usual seven per cent. dividend was paid, there remained \$15,000 to be placed to rest account, making that fund \$50,000 on a capital of \$329,500 paid up. Circulation stands at \$289,900, and there is an increase of \$112,000 in deposits during the year. Corresponding to this, we find immediately available assets increased by \$103,000. We observe, too, what is unusual,—a decrease in current discounts,—made up for by "loans to other banks," and also a decrease in past-due bills. Another branch, the fifth, has been established, this time at Port Perry.

—A Port Perry correspondent of the *Whitby Chronicle* writes that business is dull and merchants complain of slow payments. But he adds: "There seem to be a good many coming in every day during the winter who can always pay cash up for a good deal to drink, but they find themselves short of money to pay their debts to business men."

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