

Philadelphia that within the next twelve months the retail price of coal will have been reduced at least one dollar a ton." Not satisfied with accomplishing this much, it now announces "five dollar coal," or a reduction in eight months of \$1.50 per ton.

The Shaw tanneries at Waterloo and Warden Que., will not be started again, for want of bark in the neighborhood of the respective places.

The motion of Mr. G. M. Rose, in the Toronto Board of Trade adjourned meeting yesterday, that the Mayor be petitioned to call a public meeting of citizens to arrange for tendering the Canadian volunteers in the North-West a public reception on their return home, was hailed with acclamation. That they will have a whole-souled reception at the hands of our citizens is sure, for they have done their duty nobly.

In the Province of Quebec we note the following failures, &c. Lazare Gagnac, store and match manufacturer, has assigned.—P. Lagarde, jr., grocer, Montreal, has failed after a short experience.—E. N. Chevalier, druggist, Iperville, has failed after only a few months trial. A doctor of good ability, intemperance has caused his downfall.—M. Besner, a general dealer at Beauvoir has obtained an extension.—At Frazerville, Isidore Boulet, storekeeper, has settled at 25 cents.

The following are among the minor failures that have occurred during the past few days:—Jas. A. Blott, grocer, Dunnville.—J. H. Lovely, shoes, Gravenhurst.—Jno. Roche, dry goods, Guelph.—Edward Kinsella, grocer, Hamilton.—B. Walden & Co., general store, Innerkip.—D. K. Dillabough, harness, Ayton. J. H. Ruddy, hotel, Bethany.—Sam'l Rowell, general store, Moorefield.—R. W. Wright, grocer and baker, Ripley.—Wm. Gibson, tailor, and D. Tees & Co., tea dealers, both of this city.

FINE salt was sold in Chicago on May 30th at the very low price of 80c. per bbl. There are now 12 salt blocks in Syracuse idle, the owners not having thought it worth while to repair them. A maker says: "The Warsaw manufacturers are forcing their salt into our markets at a lower figure than our customers pay us. Salt cannot be made cheaper in Warsaw than here, but the Warsaw people are making a special drive at losing prices. How long they can stand this is all we are concerned about."

THERE has been a heavy fall in grain freights from Montreal to Great Britain. The price was 8s. per quarter, but it is now only 9d. The cause alleged is that the railways are carrying wheat from Chicago to Boston and New York for merely nominal rates, and the Erie Canal route being without tolls can maintain its supremacy over the St. Lawrence. The abrogation of Canadian canal tolls is again being agitated in Montreal. The Harbor Commissioners of that city offer grain rates from Kingston to Montreal from 2½c. to 2¾c. up to the 1st September next, and if the Government reduce the canal tolls one half of the season, they will reduce their wharfage rates one half.

A MAN of value to the community is lost to Montreal by the death of Noel C. Lariviere, proprietor of the Canada Coach Factory. He may be considered the founder of the coach-making industry in that city. Succeeding his father in 1857, he has built up his establishment to the position of one of the first of its kind in Canada. At every one of the Canadian exhibitions carriages of his manufacture carried off valuable prizes. When he commenced business, says the *Gazette*, the carriage trade was principally centered in Quebec and through his enterprise the trade which is now such an important one was diverted to Montreal. He did much to make Can-

adian sleighs and carriages worthily known both in America and Europe.

A GENERAL order, authorizing important changes in the staff of the Grand Trunk Railway was issued last week, to take effect as from 25th instant. It refers to the freight department, and is in substance as under:—Mr. Thomas Tandy is appointed Through Traffic General Freight Agent, Western District and his office is removed from Hamilton to Detroit. He will have charge of the company's through States-to-States traffic, via the Detroit, Port Huron and Niagara Frontiers (other than that deal with by the Chicago and Grand Trunk Executive). Mr. Tandy will also have charge of the company's arrangements for their main line, on all lines (except those owned or operated by the company) west of the Detroit and St. Clair Rivers. Mr. John Earls will have charge of freight business east of the Detroit and St. Clair Rivers and west of Toronto, including the western freight to and from that city, and the local business of the district with the United States lines. His headquarters will be at Toronto. Mr. Arthur White, headquarters, Toronto, is placed in charge of the freight business between Montreal and Toronto, including the Midland system, the traffic from and for Toronto and the east, and the traffic for and from Montreal and the west. Mr. A. Burns takes charge of the freight business of the Montreal and Champlain, Champlain Junction, Lachine and main lines east of Montreal. His headquarters will be at Montreal. The official title of Mr. Earls, Mr. White, and Mr. Burns will be "District General Freight Agent."

INSURANCE NOTES.

Another mutual benefit society agent is coming this way, says the *Napanee Standard*, adding "Great Scott! cannot somebody convert his risk into a claim before he gets this far, or the place will be mutual benefitted to death."

From amongst a large number of applicants, Mr. Geo. McMurrich, late of the firm of Bryce, McMurrich & Co., has been appointed to the Toronto agency of the Royal Canadian Insurance Co., vacant through the death of Capt. Chas. Perry.

The fire business in Michigan, according to the commissioner, has not been remarkably profitable. The premium receipts during the past fifteen years have amounted to \$34,645,334, against losses of \$19,943,555, which with estimated expenses, leaves a profit margin of about 10 per cent.

Mr. W. H. Howland, president, and Mr. Jas. Goldie, directors in the new Millers' and Manufacturers' Insurance Co. have called a meeting in Guelph for next Wednesday afternoon, at the Wellington Hotel. Invitations have been issued to all the millers in this part of the country as well as the manufacturers. The company intends to begin business soon with a capital of \$250 000.

The collapse of the blatant "United Order of Foresters," and its lapse into a receiver's hands, ought to be an eye opener to the weak and blind brethren who still keep on paying assessments up to the time when nobody is left to pay assessment when their own time comes to drop out by death. It is those who drop out (wisely), before death, who do not have to squeal.—*Ins. Age*.

Mr. Thomas D. Jordan, for many years the efficient cashier of the Equitable Life Assurance Society of the U. S., has been appointed assistant secretary of the company. Mr. Jordan has fairly earned his official position by thorough devotion to the interests of the company, says the *Commercial Bulletin*. His brother has just

been made assistant treasurer of the United States at New York.

A resolution was recently passed by the directors of the Sun Life Assurance Company, Montreal, in which they dwell with deep regret upon the sad and unexpected death of Lieutenant-Colonel Kennedy, of Winnipeg. He was a local director of that company, in whose welfare he always took an active interest. The board respectfully tenders its sincere sympathy to Mrs. Kennedy and members of the family in their affliction.

An interesting compilation has been made by the Medical Director of the Union Mutual Life Company of Maine. It refers to the death losses sustained by that company during the eight years from 1877 to 1884, inclusive. The deaths numbered 1,300, and the principal causes of death were found to be consumption, heart disease, brain disease, lung troubles, kidney troubles. Out of the 1,300, there were 55 from bowel disease, 135 from brain disease, 208 from consumption, 46 from fever, 155 from heart disease, 103 from liver disease, 59 from paralysis, 16 from peritonitis, 15 from rheumatism, 40 from stomach trouble. The percentage of deaths from lung affections was 27 per cent., and 98 persons died from pneumonia.

TO CORRESPONDENTS.

This journal is glad to answer questions for correspondents, when it can, and is always glad to hear from any subscriber—that is, almost any subscriber. The one in a hundred whom we are not anxious to hear from, however, is the man who finds fault with everything, predicts general ruin, and blames the banks, or the government, or the county council, or the lumbermen, or the boat-owners for what is his own fault as much as theirs, or what is no one's doing but Nature's. Here is a trader, somewhere between the Ottawa and the Georgian Bay, we shan't give him away, whose particular grievance is the condition of the fur trade, but who makes that a text on which to hang a diatribe "agin the government," we don't say which, the local or the other, and against certain others of the powers that be. We can perhaps comfort him, and others who will read it, by the following from the *Springfield Union*, much of which, substituting 5,000,000 for 55,000,000 people, will apply to this country as well as to the States:

"Wholesale and jobbing merchants say that the spring trade is substantially over. It has not been a 'boom' and no boom can be looked for before fall. But a great deal of business must be done this summer. Fifty-five millions of people must be fed and clothed, and a large proportion of them are at least earning a living. Unless some calamity occurs, the farmers will raise produce enough for this country and have a surplus for export. The manufacturers will make and sell all the goods they can, and people will buy whatever they can afford. People who are saving their money and economising in hopes of better times, are always looking forward to the time when they can have more comfort and luxuries. We may not see a 'boom,' but a steady growth of business seems inevitable."

SUBSCRIBER: North-West.—Complains of the C.P.R. for "defrauding" him in establishing an arbitrary rule that 30,000 pounds shall constitute a car-load, and that a car-load of freight be charged accordingly, whatever the weight carried, and says very hard things of the road for this "robbery." We have to say, in reply, that the same kind of thing is done by other railways, and yet people do not consider themselves "robbed" or "defrauded." Sometimes indeed the boot is on the other leg; for we heard, only