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WHAT THE PUBLIC WANT. PRIVILEGES, NOT CONDITIONS

ON THEIR LIFE POLICIES.

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The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

EP It is universally admitted to be by far the simplest and most straightforward policy in use in this country.

R. MACAULAY. Manager.

R. MACAULAY, Manager.

alphabetic sound. To remrdy this, or rather profit by this speed in transmission, a "receiver" has been invented and patented which takes the message at the destination, and writes it out in type-writer style. The inventions have been tested on wires of the Pittsburg, Fort Wayne and Chicago railroads, and it is expected that one wire fitted with the new transmitter and receiver will do the work of three with the instruments in present use, while the liability of error in transmission is very materially lessened. With the new instruments in present use, telegraphy will be much less difficult to learn than now, as any person who can operate a type-writer can telegraph.

THE mill of the St. John Cotton Company, St. John, N.B., is being rapidly constructed. The capacity of the mill will be 17,000 spindles, but it is proposed to erect only 11,000 spindles this

THE PIGURE unid by the Citizens' Ins. Co. for the Canada Fire & Marine business was 30, not 324 as stated. Three other companies were bidders, one offering 35, a day too late; an agricultural company was willing to pay 45 for the three year risks.

R. BLYTHE & Co., the Brockville dry goods firm previously referred to, have effected a compromise with their creditors at 50c on the dollar with 5 per cent. off for cash. Their liabilities amounted to \$17,000, with assets nominally the

The importations of iron ore from Canada to the United States during 1981 amounted to 45,327 tons, of the value of \$145,105, being nearly 6 per cent. in quantity of total imports, but only about .07 per cent. of the total value.

AT A meeting of the shareholders of the old Metropolitan Bank, held in this city on Monday last, the final report of the liquidators was read and approved. It was then decided to present each of the liquidators with the sum of \$500, and the secretary, Mr. G. H. R. Wainwright, with \$2,000, for their services. The meeting adjourned until the 1st Monday in July.

Some more efficient protection from fire in Hamilton seems to be necessary, although as far as the brigade is concerned nothing further can be desired, but the water supply is lamentably weak. At a fire at Killey's engine works a few days since the water could not be thrown more than 30 feet high, and this building is immediately in rear of extensive premises entirely destroyed less than a year ago and since rebuilt. The proprietors urge the purchase of a steam fire engine. A large clothing firm who also have suffered severely by fire, and whose present building is a credit to the city, employing nearly 1000 hands, also urged the purchase of an engine, but, "the powers that be" cannot see the necessity of the outlay, arguing that the improvements now being made at the waterworks will ensure a sufficient supply.

THE stock and other property of Mr. R. I. Ledden, who has been in business as a dealer in picture frames, etc., at London for 25 years, has been seized for \$400 arrears of rent and under an execution. The liabilities are only about \$1,500. distributed in small sums amongst 12 or 15 wholesale dealers in Montreal, Toronto and elsewhere. After payment of the rent and the execution creditors upon a bailiff sale-there will be little left for the other creditors. The stock is very light, and barely sufficient to carry

on the business. Cause of failure too heavy rent for the business

A FREDERICTON, N.B., correspondent says :-The news from the timber drives is favorablebut the weather has been unusually dry; rain has been much needed to raise the water in the small streams. It would also be a great boon to the farmers as well as the lumbermen. Business is slack, owing to the unprecedented lateness of the season.

THE Hamilton Gas Company do not seem to dread the introduction of electric light; they are now erecting a somewhat massive circular structure 40 feet in height and 125 feet in diameter, stone and brick, and to cost \$34,000.-Messrs. James Stewart & Co. are building an extension to their foundry on Vine st., with a depth of 100 feet and a frontage of about 70.

A WINDSOR, N.S., firm write us as follows :-"Herewith find enclosed P. O. order for \$3.00 in payment of subscription to JOURNAL OF COM HERCE for eighteen months ending 5th July, 1883. The Journal is always welcome, and contains much that is of value to us in conducting our business. Could you inform us where Bill stamps are to be redeemed? The Bill that passed the House of Parliament provided that they would be received by postmasters in lieu of postage stamps any time before the 1st of June. Our postmaster says he has yet received no such orders." The department should see to this matter.

ELEMENTARY Science in Schools .- The present school system has spoiled tens of thousands of artisans, but in this respect it has in a measure only repeated the experience of other countries. To state its results mildly, it may be said to have created a disposition in