

at home, in order to avoid a second trip, leave money at hotels, places of amusement, and with railway companies, and are likely to become gradually pro-American in their feelings. Let our wise legislators reconsider this matter ere they allow another session to go by with such an anomaly in our commercial relations with our neighbors; let them remember that dealings cannot be carried on without indebtedness, and that dependence is a natural consequent. If these tendencies are not stayed in time, the merchants of Montreal, Toronto, St. John, Halifax, Quebec and Hamilton are certain to become merely retailers for New York and Boston. It is not for tears alone we must depend on New York; it is remarked that the vessels which have visited this and other ports of Canada every season with foreign fruit, spices, &c., have not made their appearance this fall.

In some late Australian papers we notice the sale in Melbourne last June of 2400 packages of Fowchoos, 1400 of Young Hysons and others, all amounting to 7000 packages in one week. Melbourne contains nearly fifty per cent. more population than Montreal, but the country districts are not as thickly settled as any part of Canada. Such transactions as these in Canada are beginning to become historical, a fact which every true Canadian must deeply regret. The tea trade of any country is of too considerable importance, and has too many interests dependant on it, to be lightly esteemed. It appears to us that in Montreal and Toronto especially the great decline in the apparent business activity of these centres dates from the period of the repeal of this differential duty.

PUBLIC HEALTH AND COMMERCE.

The influence of public health upon commerce is often greatly overlooked. It cannot be that it is so treated entirely through ignorance, for any reflecting mind must readily perceive and admit the numberless ways in which business with its many ramifications, may be made to feel the effects of wide-spread disease or contagion. But people generally are little given to reflection beyond that which immediately concerns their particular sphere of labor, or their personal physical condition—while the well-being of others is deemed a too-intrusive subject. This question of public health, however, has been forced upon the citizens so continuously, that an awakening to common sense has ultimately followed. We are disinclined to believe that this agitation has been rendered needful, by rea-

son of any evidences of extraordinary danger actually in existence here. But it is astonishing how much there is in an idea; and the idea has been allowed to be magnified by unscrupulous newsvendors in other cities, and trade interests have suffered materially by the exaggeration. That being the case, it has become advisable to closely examine into the general condition of sanitary affairs, in order that such measures might be taken as would in the future diminish the probability of even minor cases of contagious disease occurring, and thus render opportunities for exaggerating truth less possible. The organization which represents the business men of the city, perceiving the force of these things, has lately been reporting its views on questions of public health; there have been interviews with authorities, both civic and ecclesiastical; and subsequently the City Council have been urged to enact a By-Law by which the practice of vaccination may be made compulsory—such civic by-law being needful to give effect to what has already been placed within their power by legislation. And now, we have just been favored by His Worship, the Mayor, with an exhaustive treatise in advocacy of the practice of vaccination. It is gratifying to learn that all this agitation has been serviceable, as the large staff of medical men recently appointed to make a thorough canvass of the city are said to be meeting with unanticipated success. Still, there will doubtless be found a large proportion of ignorant people resolutely refusing to submit to the operation, and, as it is amongst this class that disease is likely to be most rife, there yet remains good reason for urging upon the "city fathers" the passing of the necessary by-law, and thus make assurance doubly sure in giving denial to an application—so far as Montreal is concerned—of the saying: "where there's smoke there must be fire." To detail all the ways in which commerce can be affected by disease would be out of the question. But premising the groundlessness of our supposition,—what would be the consequence to trade if it were even hinted that ready-made clothing, for instance, or furs, were being made in the homes of working people wherein healthfulness was at a discount, sending forth goods bearing contagion throughout the length and breadth of the land? Or, supposing it were to be hinted that a vessel clearing from this port for the West Indies, would have difficulty in obtaining a clean Bill of Health! Why, if such things were true, the indignation of citizens would be beyond control. But, fortunately, such things

are not true, and have no present application to Montreal and its commerce. But they serve the purpose of illustration, by possibility, of what *could* take place where public health is not properly respected and regulated. We have suffered by unjust rumors; we ought, *i. v. v. e.*, to protect the future. It is to be hoped, therefore, that those in authority will accept the full advantage of the present agitation, and ever realize the duty of protecting the commercial as well as physical well-being of their fellow-citizens and constituents.

HOW AN INSOLVENT ESTATE WAS DIVIDED.

It is not surprising that merchants often against their sense of moral rectitude so readily accept a debtor's offer of compromise rather than force him into the hands of the official assignee. More especially is this the case in remote districts; should the latter alternative be taken, as is usual where dishonesty is supposed to be a feature, the result is generally that the assignee and his friends manage to get a disproportionate share of the spoil while a trifling dividend is declared for the creditors, often not exceeding twenty-five cents in the dollar where the offer of compromise had been seventy-five. We do not pretend to say that some such case has recently come to an issue in the affair of Matthew Ferguson of Moncton, N.B., who failed in October, 1874, and made an offer of seventy-five cents in the dollar to his creditors; we give the facts, and let readers make their own deductions. An examination of the estate at the time of suspension showed fully one hundred cents, and it was resolved to let matters take their course. The total liabilities did not reach \$3,900. The sum of \$4,961 was realized on the estate, out of which a dividend of twenty cents in the dollar, amounting to \$756, was paid in September, 1875, and a further and final dividend of four cents lately. The following memorandum of expenses condensed from the official assignee's account will explain how the remainder was disposed of, by which the hundreds were given to the heirs of the estate and the thousands disposed of in one way and another by the executors:

Printing, advertising and notices...	\$161 49
Posting	16 88
Registry	9 80
Sundries	49 45
The Insolvent for care, &c.....	209 00
Insurance.....	60 00
Auctioneers.....	87 00
Assignee's and Inspectors.....	537 85
Counsel and Attorneys.....	539 35
Witnesses.....	24 60
Surveying, &c.....	223 30