

## COMPLETE INDEPENDENCE.

The mercantile calling would appear to possess a charm for most men beyond that of other pursuits, probably because there is of necessity so much of outward show connected therewith. The retailer especially must have a well assorted stock and place it to the best advantage to tempt the wavering purchaser, and this appearance of more or less splendor must be maintained although bankruptcy may be barely averted, and he be at his wits' ends how to meet a maturing note. This inward trouble is carefully concealed, and the great majority of his acquaintances and customers are probably envying him his apparent wealth. Even when the crash comes it is often attributed to any but the real cause. It is not the intention here to enter into an enumeration of the proportion of traders who fail; but let merchants look around their own neighborhood and reckon the business changes that have occurred, say within the last ten years,—how many of their old competitors are now in business,—how many have retired with a fortune? The prizes will be found to be few and far between. This being the case, it is a matter of surprise that so few business men avail themselves of the advantages of life insurance, particularly of that form of it known as the "endowment plan." In this respect we cannot do better than reproduce part of an article under the above heading from the *New York Insurance Times* for March:

The men of vigor, worth and ability who allow themselves too little intellectual repose and restorative diversion form a numerous host. Without some secure rest and comfort for the mind, it must infallibly suffer from constant wear, and when it is completely broken down, the loss is irreparable, rendering life and even the whole world, could it be acquired, of little value or service to the possessor. And what, after all, is the anticipated reward and compensation for so great a sacrifice? Is it the gratification of the individual's pride and love of riches for their own or his own sake? No; the man of business is seldom personally selfish. When he is striving to attain affluence or to accumulate wealth he is not prone to take so narrow a view of the benefits of its acquisition, or to consider it other than a means of contributing to the satisfaction, independence and happiness of those nearest to him and most beloved. Every man of observation and intelligence knows that no business in which he may be engaged, however prosperous, is altogether certain in its operation and perfectly secure in its stability and permanence. The fluctuations of trade and the rising and falling of values, continually alternating or taking place in the commercial and money markets, expose almost every business, by such changes, often abrupt, unexpected and eventful, to calamitous reverses and failure, and merchants and manufacturers, previously rich, powerful and thriving, are thus plunged suddenly into bankruptcy, and after all at last die penniless, leaving their heirs a legacy of poverty and distress, instead of the hundreds of thousands or millions they confidently expected to bequeath. These voluntary slaves of business were not left ignorant of more trustworthy, prompt and unflinching means of shield-

ing their families against the degradation and suffering that wait on dependent indigence, which life insurance affords; but when its agent sought them, and called their attention to its merits to prevail on them to accept its protection, his visit was perhaps resented as an intrusion, with loftiness and chilling reserve. That it should be imagined for one moment that they could possibly ever fail to preserve themselves and their families in affluence and high social rank, was regarded as an insult to their worth, power and dignity. Yet are those standing highest in self-estimation the very men who, when they fall, sink the lowest, and are left by the fickle and ruthless goddess Fortune in the most despairing and abject condition. When they begin to roll down the hill they do not stop till they reach the bottom. Their reverses not only cost them their riches, but seem also to deprive them of the spirit and capacity for recovery. On the other hand, the man who amply insures his life for the protection and welfare of his family, secures at once a great moral and material gain and lasting advantage for himself during life and for his family after his death. In the first place, he unfolds his mind of the incubus of haunting care and harassing solicitude. In freeing himself from this burden, he adds to his strength and enhances his ability to fight the battle of life and immeasurably improves his chances of success. The wear of his occupation is lessened, his path is smoothed, and his mind is fortified with the calm and content born of the consciousness of a chief duty's fulfillment. If disappointment and misfortune visit him, he bears them with greater fortitude and resignation, because he knows that the beings cherished most in his affection are provided for, and that all his success could have brought is already in store for them against the hour of bereavement and need. He has made them independent. He has done so by the aid of life insurance, and in this world and land of vicissitude it has come to pass that few wise and provident men feel that they or their families are or can be made really and permanently independent without life insurance. Not a few of our greatest merchants and other men of wealth and distinction acknowledge this truth, not only in theory, but in practice, by insuring their lives in one or more of our life insurance institutions, possessed of an amplitude of resources, character and ability for the full and faithful fulfillment of their pledges. If men of such solid wealth, clear foresight and superior ability secure certain independence for their families by life insurance, what excuse is there for the neglect of this manifest duty on the part of others depending for their support on their salaries, daily and weekly wages, or a business comparatively small and insecure? Life insurance is the best handmaid of true liberty.

## MINISTER OF AGRICULTURE'S REPORT.

The annual report of the Minister of Agriculture was submitted on the 11th inst., and contains a good deal of interesting information a summary of which may be found interesting:—

The total number of cattle imported and subjected to quarantine were:—Improved breeds of cattle, 620; milch cows, 98; calves born in quarantine, 33; total, 751. The number of pure-bred sheep imported for the same purposes was 1,179, and 53 pigs. The export trade showed a falling-off in both cattle and sheep. The number exported through Canadian ports was:—Cattle, 45,535; sheep, 62,401. In addition it is estimated there were shipped through United States ports 7,965 cattle and 9,465 sheep.

The number of patents granted during the year was 1,732, against 1,408 in 1880, and the fees received amounted to \$52,356, against \$42,141 last year. The total number of registrations of copyrights, trade marks, &c., was 451.

The total number of arrivals of immigrant passengers and settlers was 117,016, against 85,850 in 1880, and 61,052 in 1879. The arrival of immigrants by the St. Lawrence route was as follows:—

1881.	1880.	1879.	1878.	1877.	1876.
30,238	24,997	17,251	10,295	7,743	1,901

The number of immigrants who arrived during the last 5 years, and who were reported by the agents of the department as having stated their intention to settle in Canada was as follows:—

1876	1877	1878	1879	1880	1881
25,633	27,082	29,807	40,492	38,505	47,991

There was an increase this year of arrivals at Quebec of 5,241. There was also an increase at the suspension bridge of 10,067. The value of the personal effects of immigrants entered at the Customs House as settlers' goods amounted in 1881 to \$437,425, against \$335,899 the previous year. The value in money and property brought by the immigrants into the country in 1881 was over \$4,000,000 ascertained, besides a very large amount unascertained. In addition to this amount there were very large amounts unascertained, but undoubtedly very considerable, values of tools, implements and effects, brought by them, of which there are no means of taking any account. Of the 30,238 immigrants for Canada reported at Quebec last year, 13,154 were English, 9,600 Scandinavians, 3,785 Irish, and 2,880 Scotch. The efforts of the agents of the department have been mainly directed to the bringing out of agriculturists, with capital, together with agricultural laborers and female domestic servants. All the agricultural laborers who came were placed in situations. The demand for this class of laborers in the Spring and Summer was not satisfied. All through the season, and even after the Winter set in, the demand was good. The immigration of artisans and mechanics has been mainly moved by the demands of their several trades, and the numbers which arrived fell very far short of the demand, especially in western manufacturing cities and towns, where twice as many could have been satisfactorily placed. The number of emigrants, chiefly children, brought to Canada under charitable auspices was last year 727, against 672 in 1880 and 478 in 1879.

The per capita cost of settlers to the Government for a number of years past has been as follows:—

	Settlers.	Cost.
1875.....	19,243	\$14 00
1876.....	14,490	19 60
1877.....	15,323	12 00
1878.....	18,372	9 63
1879.....	30,717	5 74
1880.....	27,544	6 59
1881.....	32,587	6 32

The export of phosphate of lime amounted to 15,601 tons, valued at \$239,493, against 12,000 tons last year. A paragraph referring to the lazaretto at Tracadie, Gloucester, N.B., states there are now 22 inmates, representing all the stages of leprosy. One death occurred and seven new cases admitted. The total expenditure during the year on account of the census was \$333,015.

The total number of persons who went to Manitoba and the North-West in 1881 is reported in round numbers to have been 28,600, ascertained as follows:—Reported at Emerson, 27,212; Graham's party from the Western States, 399; along the frontier from Emerson to Fort Benton, 1,000. The nationalities were:—From Europe, 3,340; Canada, 21,513; United States, 3,758. Deducting 17 per cent. for floating population, it is estimated that 22,000 settled in Manitoba and the North-West.

## THE ANGLO-FRENCH TREATY.

The convention regulating the commercial and maritime relations between Great Britain and France, signed at Paris, February 28th, has just been published. The preamble recites:—