

It has often been asserted that the agent who acquires a knowledge of life assurance beyond that necessary to make out applications, just so far impairs his effectiveness, and there was a semblance of truth in the assertion so long as opportunity and importunity did the work, but we venture to predict that from this time forth, and we hope forever, the price of success will be the ability of the agent to make intelligible to the assured and the candidate for assurance the methods of the company he represents, to describe the use to which his money is applied, the assessments upon the net premium for present claims, and the progressive accumulation of over payments during the earlier to make up the deficit of later year, to predict the amount of reserve and self-assurance, and the value of the policy at every stage of its existence until it becomes a claim.

Such a course, though it involves the acquisition by ninety-nine agents in one hundred of much hitherto neglected information, will carry with it the force and power which conscious knowledge always enjoys, and will open to the solicitor an avenue of access to the prospective assurer which will be profitable and satisfactory to both.—*St. Louis Review.*

THE EQUITABLE.—Mr. G. B. Holland is now sole agent for Ontario of this Company, the late firm of Holland & Deming having been dissolved by the retirement of Mr. Deming.

—The Insurance Commissioners and Superintendents of the different States were to assemble in New York, on Wednesday last, on the invitation of Mr. Miller, Superintendent for the State of New York; the object being to discuss a class of questions relating to the insurance interest, in which all the States are interested.

Railways.

GREAT WESTERN RAILWAY.—Traffic for week ending May 5th, 1871.

Passengers.....	\$27,469 31
Freight and Live Stock	50,940 77
Mails and Sundries.....	2,025 92
Total Receipts for week.....	\$80,436 00
Corresponding week, 1870 ..	86,271 35
Decrease.....	\$ 5,835 35

NORTH SHORE RAILROAD.—The following Directors were elected at the general meeting of Stockholders, held in Quebec on the 20th May.—Hon. Jos. Cauchon, Hon. J. J. Rosa, Hon. Thomas McGreevy, Colonel William Rhodes, J. D. Brouseau, Esq., M.P., J. B. Renaud, Esq., Wm. McDougall, Esq., Willis Russell, Esq.

NEW RAILWAY.—The electors of the township of Bolton, E. T., have voted forty thousand dollars towards the construction of the new railway from Richmond Junction, through Melbourne, Ely, Stukely, Bolton, and Pottou to meet at the Province Line, near Masonville, the new road now built from St. Albans and Richford, Vermont, about twelve miles from the Province Line. The Municipalities of Melbourne and Brompton Gore, and of Melbourne Village, have voted their proportion of the expenses of the preliminary survey of the above road.

—The city of London, Ont., has voted \$100,000, by way of bonus, to aid the construction of the London, Huron and Bruce Railway.

RAILWAY TRAFFIC RETURNS FOR THE MONTH OF MARCH, 1870.

	Miles 1870.	Miles 1871.	Total 1870.	Total 1871.	Freight.	Mails and Sundries.	Passengers.
Great Western.....	3511	3511	\$336,757	\$378,034	\$262,941	\$7,871	\$107,822
Grand Trunk.....	1,377	1,377	483,378	576,307	395,136	23,000	148,181
London and Port Stanley.....	244	244	2,914	2,530	1,073	102	1,250
Welland.....	25	25	4,070	2,771	1,115	38	1,624
Norfolk.....	97	97	31,614	42,043	20,480	1,379	11,839
Midland of Canada.....	56	56	8,113	9,206	5,125	274	3,807
Cobourg, Peterboro' and Marmora.....	.....	.....	.....	.....	.....	.....	.....
Brockville and Ottawa.....	.....	.....	.....	.....	.....	.....	.....
Canada Central.....	.....	.....	.....	.....	.....	.....	.....
St. Lawrence and Ottawa.....	54	54	10,300	10,753	4,448	1,003	5,284
Carleton and Grenville.....	.....	.....	.....	.....	.....	.....	.....
Stansfeld, Shefford, and Chambly.....	.....	.....	.....	.....	.....	.....	.....
St. Lawrence and Industry.....	.....	.....	.....	.....	.....	.....	.....
New Brunswick and Canada.....	116	116	8,311	14,569	12,371	100	2,183
European and North American.....	108	108	15,143	20,408	13,176	753	6,474
Eastern Extension.....	.....	.....	.....	.....	.....	.....	.....
Western Extension.....	.....	.....	.....	.....	.....	.....	.....
Nova Scotia.....	145	145	15,497	21,070	14,086	719	6,265
Windsor and Annapolis.....	.....	.....	.....	.....	.....	.....	.....
Total.....	2,354	2,354	907,003	1,078,870	738,853	35,182	301,835

Commercial.

MONTREAL MARKET.

MONTREAL, May 23, 1871.

The cold bleak weather which has prevailed for so long a time, has at length changed; on Saturday morning, the sun broke out with mid summer splendor, and with a light south-west wind the temperature rose, the thermometer indicating 87° in the shade, Monday was cloudy, but very warm. Vegetation has taken a sudden start, and trees which a week ago were nearly as bare of leaves as in the winter, are now clothed with summer verdure. The light frost which we had early last week, has not injured the fruit so much as was feared, the lateness of the spring having kept back the blossoms. Reports from the country districts state that farming operations are progressing favorably.

Business in almost all departments has been fair, without being what may be called active; in breadstuffs, a pretty large business has been done at about last week's rates. Ashes steady. Provisions generally dull. Freights are firm and higher than last week, almost all vessels offering are readily taken up at our quotations, higher rates are demanded, but we have not heard of this being acceded to.

ASHES.—*Pots.*—The decline noted at the close of the market last week did not continue, and a large number of parcels changed hands at \$6.30; some heavy Tares which were in demand being held for \$6.40; market closes steady at \$6.35 to \$6.40 for firsts; Seconds, \$5.50 to \$5.75; Thirds, \$4.75. *Pearls.*—The market for this description of ash has been quiet, some few lots selling at \$6.95 to \$7, closing easier at \$6.90 to \$7. Stocks now in store are Pots 943 brls., Pearls, 147 brls.

BOOTS AND SHOES.—There has been little doing lately in this department, business having been

mostly in sorting up. Our manufacturing houses are all fully occupied in preparing fall goods, no change can be noted in prices, which are steady at last week's rates.

COAL.—There has been rather more movement in this article a good deal Smith and Steam coals have arrived, and were sold "ex ship" at \$4.75 to \$5 for Steam, and \$5.75 to \$6 for Smith. Some English coke was placed on the market and sold at \$9 per ton ex ship. In American coal, there has been very little doing.

CATTLE.—The number of Cattle in the market has been large, and almost all desirable stock found buyers at full prices which are rather easier than last week, 1st quality Cattle are quoted \$7.50 to \$8; 2nd quality \$7; 3rd quality \$6.50; Mitch cows \$25 to \$50. *Hogs.*—have been in fair demand especially fat stock of light average at \$5.75 to \$6.50 per 100 lbs. *Sheep.*—The market has been rather poorly supplied, and prices are firm and higher than last week, Extra animals are quoted \$8 to \$10, and ordinary \$4 to \$6. *Lambs.*—\$2.50 to \$4, market firm owing to the scarcity of stock.

DRY GOODS.—After the busy season which has been experienced the comparative quietness which now prevails causes this market to be looked on as dull, still there is some degree of life in it yet, most houses have their travellers out, and orders are arriving from them freely. In Linen and Woollen articles there has been a slight advance in price, and Cotton is firmer, but not quotably higher. Collections from all districts are reported as being satisfactory more so than in any former year. In Clothing there has been a fair amount of business done, and the number of orders received will take the manufacturing houses some time to fill.

DRUGS AND CHEMICALS.—This market continues very firm, but there is no material change to note in prices: Epsoms are a trifle easier and are now quoted 2c to 2½c; Saltpetre in store \$9.25 to \$10, considerable quantities offering to arrive at \$8½; Brimstone is scarce and held for \$3.75 to \$3.85; Alum easier \$2.12½ to \$2.15. Bleaching Powder is very scarce and almost none offering, prices have advanced to 3c to 3½c; Copperas 95c to \$1.05; Caustic Soda 3½c to 4c. Some to arrive has changed hands at 3½c to 3¾c; Bi Carb \$3.50 to \$3.80, some parcels are understood to have been sold at \$3.50. In Soda Ash there has not been much done, and any sales which have transpired were at 2½c to 2¾c; Sal Soda is firm at \$1.60, but holders are asking an advance on that price: Cream Tartar Crystals 22½c to 23c; ditto ground 25c to 28c; Blue Vitriol 7c to 8c; Liquorice Paste 14c to 20c.

FISH.—This market has been very dull, and prices are almost nominal: Dry Cod alone meets a good demand at \$5.50 to \$5.75; Salmon sells at \$15.50 to \$16; Bay of Island Herrings \$2.50 to \$3; two cargoes of those herrings have arrived, one cargo being sold entire at \$2.50, the other in lots at \$2.50 to \$3, other kinds of herrings are not quotable.

FREIGHTS.—The number of vessels arriving in Port this, last week has not been so large as was anticipated, and high rates of freight are asked, but they have not been acceded to, the rates are, however, rather higher than last week. The latest engagements by sailing vessels to Liverpool and Glasgow were 5s. to 5s. 6d for 480 lbs. for wheat, and 2s. to 2s. 1½d per brl. for flour. To London wheat 6s. 6d.; flour 2s. 6d. A number of engagements to Ports in the United Kingdom for orders have been made at 6s. 6d. for wheat. The rates by steamers for Liverpool and Glasgow are advanced a little since last week, the quotations now being 6s. for wheat and 2s. 6d. for flour. For Ashes, Butter, Cheese and Provisions, there is no change to note.

FURS.—The market for Raw Furs has been quiet, but prices are firm and unchanged, as under, Red Fox \$1.25 to \$1.50; Pale Martin \$1.50 to \$2; Dark Martin \$5 to \$10; Mink \$3 to \$4; Bear \$7 to \$10; Lynx \$1; Canadian Wolf \$1.50 to 2; Fisher \$4 to 5; Beaver \$1.20 to 1.40; Winter