Their memorial to the goverral on the subject of abolishing the anal tolls takes in several other matters

paragraph:

That while your memorialists express the foregoing views respecting what would be a present policy in the emergency that has arisen, they beg further to submit that most of, if not all, the obstructions and difficulties against which the produce trade of Canada has had to contend for many years, have arisen from the want of recipyers have arisen from the want of recipyers in the Montreal Gazette that all the land grant bonds of the Pacific railway company have been disposed of. Where they have here taken is still a matter of doubt; but the geater part of them must be in Canada. The effect of converting so large an amount of floating into fixed capital could not fail to be felt, and the mone-tary stringency which has for some time productions, the canals free from tolls and open to Canadian and United States vessels on equal terms, as well as the navigation of Lake Michigan (except the coasting trade of that lake) by Canadian vessels? In short, the mutual wants of the trade are free lakes, free cauals, free rivers for vessels carrying the natural products of both countries.

If reciprocity in natural productions be

r neighbors can, at any time when it so eases them, bring this kind of reciprocity to operation at short notice. For this prose no new treaty, no long-winded gotiations at Washington and no new gotiations at Washington and no new gislation on our part are required. Whenever our neighbors see fit to make natural oducts free on their side, a simple order-council will quickly reciprocate the council will quickly reciprocate the definition of the world's Dispensary Medical Association, Buffalo, N.Y. urpose no new treaty, no long-winded ver our neighbors see fit to make natural roducts free on their side, a simple ordercompliment on ours. The Canadian offer of reciprocity in natural products has remained standing ever since March 15, 1879 : and it is the best answer that can be given to demands for reciprocity, from Times of yesterday to the effect that the pa-

on the subject of reciprocity; and recently ferred to was that of a local railroad in both Canadian and American gushers seem Manitoba. This paper had been endorsed to have broken out afresh. The subject being evidently up again and before the public, one may well wonder whether the fact is generally known that all the legislation of the capital stock of this instantion by the directors of the company, and should have been taken up by their a-sociates in the east last week. Through some misundation the same will be payable at the Bank and its Branches on and after the capital stock of this instantion.

Yet can upon the capital stock of this instantion in the capital stock of this instantion in the capital stock of this instantion. The subject is given by the directors of the company, and should have been taken up by their a-sociates in the east last week. Through some misundation is a subject to the company and should have been taken up by their a-sociates in the east last week. Through some misundation is a subject to the company and should have been taken up by their a-sociates in the east last week. Through some misundation is a subject to the same will be payable at the Bank and its Branches on and after the capital stock of this instantion. fact is generally known that all the legisla-tion necessary on our side is already on the Canadian statute book, and has been there for now nearly four years. We may won-der more particularly whether the gentle-men of the Montreal corn exchange were aware of this fact when they approved the aware of this fact when they approved the above quoted. It would be well for the Canadian press to republish extensively section 6 of the N. P. act of 1879; and so re. mind people on both sides of the border that on Canada's part reciprocity is already. draft of the paragraph in their memorial that on Canada's part reciprocity is already provided for by law, waiting only acceptance by the United States to bring it into

THE New York Herald takes note of the fact that in the census returns of 1870 olecmargarine did not appear. But, according to a census bulletin just issued the amount made in the United States in 1880 reached a value of nearly seven million dollars. This indicates lively progress of the nfant industry during the past decade in spite of the legislative and other obstacles thrown in its way. The census of 1890 will doubtless show a far greater advance of the new product in the zealous competition with its old-fashioned rival.

statement of the Federal bank, somebody writes to the Montreal Gazette as follows, over the signature of "Conservative" The statement of the Federal bank of Canada just published has been pointed to by the local press as something exception lly brilliant. The profits are undoubtedly very large, and it seems pertinent to enquire how it is, that in the face of such a good showing the stock has declined, and the true reason is not far to seek. Because the rest is made up mainly of enormou premiums on new issues of stock, justead of that of solid earnings, as in the case of older and more conservative institutions. Aud further, because of their heavy advances in the shape of loans on stocks. Shareholders are adverse to a policy that seems to foster epeculation. Any bank doing a

pusiness of this character must neces make large profits, but it is clear that in times of depression their losses must be proportionately large. It would be well if all banks would strive to comply in every particular, not only with the letter, but with the spirit of the banking act.

WE FIND in the London Free Press the following account of the kind of stuff that the dominion government is blamed for not allowing to be brought into Canada :-

allowing to be brought into Canada:

"At the late session of the New York state board of health it was reported that of three kerosene accidents investigated two resulted in loss of life, and all were caused by oil which was found to be below the legal standard required by the state. Of six samples of oil purchased in Buffalo four were below the standard; of ten samples purchased in Batavia none were up to the state test; of six samples purchased in Syracuse one only was up to the standard; of ten samples purchased in Rome all were found to be bad; of 145 samples purchased at 123 stores in Brook yn five were up to the required standard. Twenty-two samples emitted combustible vapors at the ordinary temperature. Mr. J. N. Partridge, fire commissioner of Brooklyn, was reported as having adopted the instrument fixed by the state board of health for testing oils, and as being willing to prosecute offenders in future."

the bond of the 2-have been disposed of the company and interference of converting as an anomato of footing into face design of the control of the continue of

The Paper that was Protested. With reference to the report which ap-



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Neuralgia, Sciatica, Lumbago, Backache, Soreness of the Chest. Gout, Quinsy, Sore Throat, Swellings and Sprains, Burns and Scalds, General Bodily Pains,

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CHRISTMAS CIFT

LOAN & SAVINGS COMPANY Thirty Ninth Half Yearly Dividend.

Notice is hereby given that a dividend for the six months ending December 31, 1882, at the rate of TEN ER CENT. PER ANNUM has been declared on he capital stock of this commany, and that the same will be anyable on and after Monday, the 8th day of learners were January next
The trunsfer books will be closed from the 20th to
the 31st inst. inclusive By order.
611102 WALTER S LEE, Manager.

either side of the border.

On both sides there has been a good deal of "gush" during these fifteen years past on the subject of reciprocity; and recently in Toronto, it is learned that the paper re-Notice is hereby given that a Dividend of Fou

The Transfer Books will be closed from the 16th of December to the 31st of December, both days in

W. N. ANTERSON, General Manager Standard Bank of Canada. DIVIDEND NO. 14.

Notice is hereby given that a dividend of three

Tuesday, the 2nd day of January next. The transfer books will be closed from the 16th to the 31st December, both days inclusive. By order of the Board,

f the Board, J. L. BRODIE, Cashier. Toronto, 20th Nov., 1882. The Home Savings & Loan Company

(LIMITED.) DIVIDEND NO. 7

Notice is hereby given that a dividend at the rate of SEVEN PER O. NT PER ANNUM upon the paid up capital stock of this institution has been declared for the halt-year ending 31st December, 188, and that the same will be payable at the office of the Company, in Toronto, an and aft r

By orde of the Board. JAMES MASON,

PHOTOGRAPHY.

PER DOZEN

-FOR PIXELY PIXELED—

CABINET PORTRAITS! No other house in the city is making the

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Remember-Everything on which there s two bids received is sold. These goods were bought exclusive y f r the re-gular legitumat trade, and there is not a dollar's worth of Aff TEON TEA ASH smong it. Do not be deceived by a few jealous jewelers who are losing their large profits by our sale, but call and/sec the goods and judge for yourselves.

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Diamond Hall, 148 Yonge St.

To parties in want of Christ-mas goods this sale offers an ex-celent opportunity of Every Watch guaranteed for 5 years. C. M. HENDERSON & CO., AUCTIONEERS.

EGAL NOTICE

EGAL NOTICES. RIDAY, THE TWENTY-SECOND OF DECEMBER mext, will be the last day for receiving Politions for Private Bi is Fild y, the twenty-nigh of December next, will be the last day for introducing Pri ate Bils to the Tuesday, the second of January n.xt, will be the last day for presenting Reports of Committees relative to Private B lis.

CHARLES T. GILLMOR,

Clerk of the Legislative Assembly. 17th November, 1882 NOTICE TO CREDITORS.

Tuesday, 2nd day of Jan. next. Pur nant to the order made by the County Court of the County of York for the winding up of the The transfer books of the company will be closed Trade and Commerce Mutual Fire Insurance Tompany,

Notice is hereby given that all creditors of, and others having claims against the said Company are, 31st Pay of January, 1883.

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ond Rings. Solitaire and Cluster Diamond Setts Diamond Frooches Diamond Ear-rings Diamond Lockets Diamond B acelets Diamond studs, Dia-mon Scarf ins etc., etc.

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THE ETNA LIFE INSURANCE COMPANY of Hartford, was organized under a charter fracture of Connecticut, and has a paid-up capital of \$750,000. It commenced business 50. During the earlier years its progress may be said to have been slow, as the referred to proceed carefully and judiciously in a business then somewhat new, rather lasks and responsibilities not well understood. To the knowledge of life insurance acoustics and the foundation then laid, the substantial success that has since attended. starting a measure be sacribed.

It is a stock company, issuing policies upon the participating as well as non-participating as well as non-participating as well as non-participating as the company are seen plan are kept distinct, and the expenses of the company of the proportion to the amount of business. It gives to the insured many advantages, that company, Among these are:—The additional security of the capital; the guaranteen transport success in the caroful supervision of its business by the directors and stock-house are interest in the caroful supervision of its business by the directors and stock-house are interest in the capital; the guarantees of edivided between the two departments; all the benefits of dividends and none of the second supervision of the second supervision of dividends and none of the second supervision of the s as in mutual insurance.

Since its organization it has received in premiums to January 1st, 1892 46,661,172.90

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And has in good, productive assets. 27,055,581.70

This difference, \$7,621,404 66, is the excess of interest over all expenses, showing that the nittle start has been conducted most economically; all commissions, salaries, dividenders, taxes, rents, etc., since its commencement having been \$7,621,404.66 less than theired. But few, if any companies have had so great a degree of prosperity and can she Valuing its policies in force by the government standard, it has above total liabilities exceleding \$6.60,000. So large a surplus while providing against greater mortality in the against other contingencies, will by its earnings increase the amount to be divided an incliers, so that, with the moderate expenses and favorable rates of interest received, it was the superstanding of the continuous concerning dividends to the insured must be realized. With an accumulation of over TWENTY-SEVEN MILLIONS, and a surplus of over TOUR MILLIONS, and a surplus of over TOUR MILLIONS. It has been the aim of the management to make it one of the most solid and enduring it it kind. That they have thus far succeeded its present financial standing well postulists in the company fully illustrates that its affairs are conducted with great caution standing its extensive operations, as much care is exercised in every department as the far and concervative business man bestows upon his individual gransactions.

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WILLIAM H. ORR, Manager, Toronto.

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