

Another imposition merchants suffer under is the imposition of insurance companies. Why should a merchant pay 2½ to 3 per cent. per annum for insurance, while farm property is insured in the same concerns for 75c. on \$100 for three years? A few days ago, while in conversation with the inspector of the Glasgow and London Insurance Co., he admitted that his company lost more money on farm property than on the mercantile, yet we pay four times as high a rate in some cases. It is high time merchants unite on these matters. Thanking you, Mr. Editor, for the space.

Yours truly,

E. MORGAN, General Merchant.  
Delhi, Ont., 22nd July, 1889.

### THE TRADE CONGRESS.

PAISLEY, Ont., July 22, 1889.

DEAR SIR,—I am glad to see that so many important subjects are to be taken up at the trade congress to be held shortly in Hamilton, all important to the trade. There is no doubt but that bankruptcy and unjust compromises rank as one of the most important grievances in the trade, and I would just like to be there to hear the discussion and listen to the different remedies proposed for the relief of the hundred cents on the dollar merchants. I suppose they will be about as numerous and varied as the patent remedies for dyspepsia. It is rather annoying to a person in regular business that a pedlar should be allowed to go about the country selling to every one without having to pay a cent in the way of taxes for the benefit of the place. There must be something very loose about the license law when a person can evade it by simply going round and taking orders for the goods for future delivery. Sometimes the goods are delivered in a few minutes after the order is given, others again deliver and take orders for the next trip. It is about as barefaced a sham to get out of paying a license as it is possible to get up. Surely a remedy will be found to abate the nuisance. Yours, etc.,

SAUGEEN.

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