TO CORRESPONDENTS.

Subscriber writes from Chatham to the following effect:--"An inspector and an agent of the Federal Life Company are informing the people here that the above company can give life insurance for from one third to half what it generally costs in the leading companies on the ordinary plans. Are these promises likely to prove misleading or has the Holman system such inducements to offer that a young company can bring about such results?" [We reply that the Homans plan of temporary insurance, which we understand to be referred to, is, as the term implies, a temporary substitute for something better. It is not possible to give reliable and lasting insurance on the rates described as charged for the first year. Our correspondent will find that this company's rates increase become burdensome in old age. The system used by the Federal, like that of the co-operatives, may have an attractive feature in its cheapness, and if an insurant dies within the first few years his heirs may get his insurance money without his having paid much for it. But the system cannot provide an adequate reserve for after years, so small is its premium; and hence its insurers who live to advanced life have a poor guarantee or none that their beneficiaries will get what they demand.

S S.St. John.—See article on the subject in to-day's issue, to be followed shortly by others-

The Regina & Battleford railway is to be built, it is said. According to the Winnipeg Sun. Foley Bros. have got the contract for building it, and it is provided that the road must be complete to Long Lake by 1st August next.

Leading Wholesale Trade of Toronto.

IMPERIAL BLACKING.

Put Up in Half Gross Cases. ONLY TWO SIZES.

No. I Retails at 5 cents per Box. No. 2 Retails at 10 cents per Bex.

For Sale by all Wholesale Grocers and Wholesale Boot and Shoe Merchants in Canada.

Large handsome COLORED SHOW CARDS sent free of charge to any address where advised by wholesale trade.

Montreal Agent, H. BERNARD 309 St. Paul Street.

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STEELE BROS. & CO., Seed and Produce Merchants.

Fureiga and Home Grown Seeds.

Special attention to Red and Alsike Clover Seeds, Timothy, Orchard Grass Blue Grass, Red Top, fungarian, Millet, Seed Grain, Choice Seed Potatoes, full Cake, Corn, Oats, Hay, and Feeding Stuffs of all kinds,

WANTED.

OATS AND CORN. Correspondence solicited by mail or wire form all dealers wishing to buy or sell.

STEELE BROS. & CO.

Seed and Produce Merchants, Cor. Front and Jarvis Streets, TORONTO. STOCKS IN MONTREAL.

MONTREAL, April 29th, 1885.						
Stocks.	Sellers.	Buyers.	Highest Point in Week.	Lowest Point in Week.	Total Transac'n in Week.	
Montreal	1931	198}	2011	1981	1066	1901
" x.d. Ontario	111 58 114 183 1121 1213	109 54 112 1821 574 112 1211	184	1834	40 50 283	105 63 179 122
Union Federal Exchange Mon. Tel	60 <u>1</u> 119 1	46 1184	60 1194	•••••	4 57	
Dom. Tel Rich.&O. City Pas: x.d. Gas	57 1144 178+	563 1134 178	573 116 1793	11 /2	500 1033 3662	61½ 178
C. Pacific R. R. N. W. Land	35¥ 36.6	35 ł 36		1112	30C2	

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BRYCE, McMURRICH & CO.

34 YONGE ST.,

JUST RECEIVED, NEW LINES IN

Ginghams,

Newest Styles and Right in Value.

Also snother shipment of

Linens, Tablings, Towe!s & Towelings, &c. BRYCE, McMURRICH & CO.,

IMPORTERS

AND

Grocers.

Cor. Front and Scott Sts.

BERTRAM & CO.

General Hardware & Iron Merchants

SPECIAL TRADE PRICES

Will be given by the undersigned on application for

Horse Nails. Bar Iron, Boiler Plate. Horse Shoes. Tire Steel.

CROSS-CUT SAWS, All our Importations are made direct from the Manufacturers.

BERTRAM & COMPY, 114 Yonge St., Toronto.

SEEKING A SIGN.

Some one signing himself "J.S." writes to the Chicago Tribune as under, on St. George's

day:
Will you please decide a question between several business-men? Which is correct to put on a sign over a store:

(1) Hatter and gents' furnisher.

Hatter and gents' furnisher.
 Hatter and men's furnisher.

(3) Hatter and men's furnishing. (4) Hatter and gents' furnishings.

By doing so you will greatly oblige.

To which the Tribune editor replies: The attention of "J.S." and the business men is respectfully called to a mot of Oliver Wendell Holmes to the effect that "gents" are that limited class of the community who wear "pants." "Gents" is an unpardonable vulgar-"pants." "Gents" is an unpardonable vulgarism which never should be perpetrated through
the glaring medium of a sign board. "Man"
is a good enough name for any man. Again,
there is a manifest impropriety in coupling
"hatter" with the gaudy but inanimate generality "furnishing." It is unfair to the hatter.
But the query of "J. S." is vague and unsatisfactory. Over a store? What kind of store?
Due regard to the contents of the emporium
might necessitate some auch sunplemental an-

might necessitate some such supplemental announcement as "Hatter and Men's Furnisher and Saws Filed." "Hatter and Men's Furnisher and Roller-Skates Sharpened," or "Hatter and Men's Furnisher; Take Home an Oyster Fry in a Box," and so on through countless variations.

But, as between the four suggested by "J.S.," The Tribune hatter is unequivocally for No. 2.

Leading Wholesale Trade of Toronto.

SPRING. 1885:

Millinery Opening.

BKAYLEY, MCCLUNG & CO.

PATTERN BONNETS. PATTERN HATS. PATTERN MANTLES. FRENCH COSTUMES.

and a Magnificent Stock of Novelties in every De

On Tuesday Next, March 3rd and following days.

Every buyer of these Goods should see our Stock

BRAYLEY, McCLUNG & CO. 9 & 11 Wellington St. East, TORONTO.

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