

Britton, in Toronto, and S. Catchpole & Co., manufacturers of ink, etc., have sold out to J. Lowe, Son & Co., also in this city.

ABOUT six years ago B. R. Heaslip sold his farm, and with the proceeds began doing a dry goods business in Port Hope. Owing to keen competition with numerous bankrupt stocks in town, Mr. Heaslip has not found it possible to make any money, but he does find that he owes \$5,400. To pay this sum he has nominal assets of \$7,000. He assigns to C. Langley.—In September last E. H. Kelcey, at Loring, Ont., claimed a surplus of \$7,700 in his business, which included real estate valued at \$2,000. This surplus, if it ever existed, disappeared at the rate of nearly \$1,000 per month, and now Mr. Kelcey assigns to Campbell & May.—After being in business at Mount St. Louis a number of years, J. D. Hough has found that he could not make any money saw-milling. He has always been slow pay, and now one of our city banks holds a chattel mortgage of \$6,000. He assigns to A. A. Allan.—It is now over thirty years since Wm. Dunn, postmaster, began keeping a general store at Washington, Ont. He was always considered straightforward, but never accumulated a competency. In March last he, however, claimed that he had a surplus of \$2,000 in the business, and his real estate showed a balance of \$3,000 on the right side. It is evident that he could not realize on his assets, or assignment, last week, would not have been necessary.

#### INSURANCE NOTES.

The town council of Renfrew has purchased a Watrous fire engine.

The Union Fire and Marine Insurance Company of New Zealand, so advices just received at San Francisco state, has been absorbed by the Alliance of London.

The new business of the Aetna Life during the first quarter of this year exceeded by \$1,500,000 the amount written during the corresponding period in 1891.

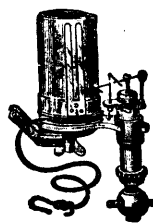
A notice of a recent steamboat explosion, in a Western paper, ends as follows: "The captain swam ashore. So did the chambermaid. She was insured for \$15,000 and loaded with iron."

The regular life insurance companies, says the *Investigator*, paid to policy-holders and their representatives last year, enough to have given every man, woman and child in the United States \$1.40.

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When the Bradford, Ont., firemen undertook to test their engine a few days ago, it wouldn't work. It had been tampered with; a large woollen sock and a handkerchief had been forced into the nozzle. A person who would do such an act ought, in the opinion of an exchange, to have the full benefit of the stream from the nozzle on his bare spine until his vitality had been lowered to nearly the snuffing out point.

A prominent New York insurance agency company, according to the *Bulletin*, recently received a daily report of a new risk from a Southern agent, which was accompanied by a letter saying: "This barn was on fire last Saturday night, but was put out without much damage. Cause of fire unknown. She now keeps a barrel of water on hand for putting out fires, and as her morality is all right I recommend you to carry."

"I have known some very good people," says a well known Canadian divine, "who object to the whole system of life assurance because, they say, it implies want of faith in God's providence. They might as well object to the employment of a physician or to taking medicine under any circumstances. God requires man in every department of life to do what he can for himself, and having done that honestly and honorably, he may reasonably expect the blessing of God to rest upon his endeavors. There are a great many people in the world who look upon a life insurance agent as a perfect nuisance: but next to the man who stands in the pulpit and pleads with you in the interests of your soul, the man who pleads with you in the interest of your family is really your friend, and that is the life insurance agent."

Erastus Wiman is furnishing homes on Staten Island to persons of moderate means on payments of \$18 per month, through the aid of the building association and life insurance plan. He says: The weak point which the building-loan association movement seemed to possess was that in the event of the death of the wage-earner, the inability of the widow and children to keep up the instalments and interest due on the mortgage held by the association imperiled the loss of the home. My plan is, through the Travelers Life Insurance Company, to insure the life of the wage-earner for the unpaid instalments, he paying a small monthly premium into the association with his instalments, which premium gradually diminishes as these instalments extinguish the debt. If the father lives, he pays for the home; if, alas! he dies, the widow and children have the home because the insurance

company pays immediately the unpaid instalments and thus liquidates the mortgage. So, whether living or dying, the family are in possession of the home!

#### THE FARMERS' ALLIANCE, A WESTERN VERSION.

Kansas farmer (buying goods at Alliance store).—"I guess that'll be enough for this time. Forty-seven dollars and a half? All right. Charge it." Alliance merchant.—"Great Scott, Mr. Bilby, we can't do business on credit! The margin of profit on these goods is less than 8 per cent. gross. You know that well enough." Farmer.—"Can't sell me goods on credit! Didn't I subscribe for \$200 of stock to start this store?" Merchant.—"Certainly, Mr. Bilby, but—" Farmer.—"Ain't I buyin' a big enough bill?" Merchant.—"Of course, but—" Farmer.—"That's right! I know what I'm doin'! When I've traded out that \$200 I'll come round and pay it, b'gosh!"—*San Francisco Country Merchant*.

—"Although I look healthy," said a gentleman. "I live in constant fear of death." "How's that?" "Well, what with diseased meat, typhus microbes in the city water, and the deadly trolley cars, a man has but little chance nowadays to live to a good old age as they did in war time."—*Buffalo Courier*.

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