

a mutual life company, must prove a farce. It is stated, for instance, that the Mutual Reserve Fund Life Association makes the boast that it is confident of getting a license at Ottawa upon making a deposit; nay more, that it agrees to increase that deposit as its business increases. But what does this mean? How can the requisite increase of deposit be arrived at? The company agrees, we understand, to deposit 25 per cent. of the assessments made for deaths—so that to increase the deposit the deaths must be increased. It is possible to make great additions to the number of certificates without anything like a proportionate addition to the number of deaths, so that this professed safeguard of an increased deposit is no safeguard at all. It is to be borne in mind, besides, that when the death rate reaches a certain point the reserve of this company becomes liable for the payment of death claims. This, again, tends to shake the value of the boasted (contingent) increase of deposit.

If the bill proposed to deal with co-operative societies separately, admitting them to do business, under supervision but without deposit, after their own plans, and professing to be what they really are, we should see no harm in it. But to raise them to a level with old established insurance companies, and to lift above them theegis of a virtual government guarantee, would be a proceeding which we must consider ill-advised and dangerous.

—During the present winter, Chatham, N.B., has shipped to the United States 1,250,000 pounds of frozen fish, for which about \$25,000 has been paid.

—“Sambo, can you tell me why dey invariably take de pennies from de children in de Sunday school?” “Course I kin. Dat is to get de cents of de meetin’.”

Leading Wholesale Trade of Toronto.

ESTABLISHED 1834.

Peter R. Lamb & Co.,

MANUFACTURERS,

TORONTO.

Blackings,

Glues,

Flint Papers,

Neat's Foot Oil,

Fertilizers, &c

STEELE BROS. & CO.,

Seed and Produce Merchants,

IMPORTERS AND DEALERS IN

Foreign and Home Grown Seeds.

Special attention to Red and Alsike Clover Seeds, Timothy, Orchard Grass, Blue Grass, Red Top, Hungarian, Millet, Seed Grain, Choice seed Potatoes, Oil Cakes, 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.

—“What did the Puritans come to this country for?” asked a teacher of his class. “To worship in their own way and make other people do the same,” was the reply.

—A rich young farmer of Dakota having announced that he would never marry until wheat sold at \$1 per bushel, a neighboring farmer who has a daughter willing to relieve the loneliness of the situation, has offered to take his entire crop at a dollar a bushel and give him a check for it at the wedding.

STOCKS IN MONTREAL.

MONTREAL, Feb. 25th, 1885.

STOCKS.	Lowest Point in Week.	Highest Point in Week.	Total Transaction in Week.	Buyers.	Sellers.	Average Price like date 1884.
Montreal.....	190	190½	200	190	190½	190
“ x.d.....						
Ontario.....			7	103		
Consolidated.....				45	54	
People's.....			11	113		116½
Molson's.....			4	1	179½	179½
Toronto.....				55	64	
Jac. Cartier.....				110½	111	116½
Merchants.....	118½	119	325	118½	119	123½
Commerce.....			60½	33		
Eastern Tps.....						
Union.....						
Hamilton.....						
Exchange.....						
Mon. Tel.....		116½	269	116½	117	
Dom. Tel.....						
Rich. & O.....	54½	55½	357	54½	55	59
City Pass.....				11½	119½	118½
Gas.....		183	25	182½	188½	194
“ x.d.....						
R. C. Ins. Co.....						

Leading Wholesale Trade of Toronto.

SPRING, 1885.

Millinery Opening.

BRAYLEY, McCLUNG & CO.

WILL SHOW THEIR

PATTERN BONNETS,

PATTERN HATS,

PATTERN MANTLES,

FRENCH COSTUMES,

and a Magnificent Stock of Novelties in every Department,

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.

BOECKH'S

CELEBRATED

“STANDARD”

BRUSHES

Send for New Catalogue.

CHAS. BOECKH & SONS,

80 YORK ST., TORONTO.

—A prominent banker of Cincinnati stated to a representative of the *Commercial*:—“Any kind of a life insurance policy, in a standard company, is well worth having, but I particularly like the endowment plan for men of means. It punctures even the old joke about a man having to die to realize anything from life insurance. The holder of an endowment policy has only to live and he gets his money back himself. It is an incentive to prudence, and is one of the most valuable ideas to the world modern financial science has ever evolved.”

WOOLEN MILL FOR SALE.

The two-set woollen mill in Orangeville recently operated by Stevenson & Graham, and which is in good running order is for sale by the town of Orangeville, the greater part of the building was erected last year, at which time the principal part of the machinery was placed in it. This is a splendid opportunity to acquire a good property on reasonable terms. Full information will be given intending purchasers by the undersigned.

W. L. WALSH,
Solicitor for the Town of Orangeville.
Orangeville, Feb. 21, 1885.

Leading Wholesale Trade of Toronto

**BRYCE,
McMURRICH & CO.**

We would direct the attention of the trade to our IMMENSE STOCK of

**COTTON, LINEN AND SILK
HANDKERCHIEFS**

which we are offering

At Lower Prices than ever quoted in this Market.

BRYCE, McMURRICH & CO.,
34 Yonge st., - TORONTO.

Christmas Goods.

Boxes Finest Vega Layer Raisins.

Boxes and Qr. Flats Finest Dehesa Layer Raisins.

“ Black Baskets

“ and Qr. Flats Black Baskets.

“ and Boxes London Layers.

“ and Selected Layers Valencias.

“ and Selected Valencias.

“ and Fine off Stalk Valencias.

“ Ordinary off Stalk Valencias.

“ Sultana Raisins.

Finest Elene Figs in 1 lb., 2s. 5s. 10s and 20s.

Malaga and Camadra Figs in Mats.

French Plums in Cases.

French Prunes in Kegs.

Bosnia Prunes in Casks, Kegs and Cases to arrive.

Finest Leghorn Lemon, Orange and Citron Peel.

A full assortment of Crosse & Blackwell's Table

Luxuries.

EBY, BLAIN and CO.

Importers and Wholesale Grocers,

Cor. FRONT AND SCOTT Sts., TORONTO

BERTRAM & CO.

General Hardware & Iron Merchants.

SPECIAL TRADE PRICES

Will be given by the undersigned on application for

Bar Iron, Horse Nails, Axes.

Boiler Plate, Horse Shoes.

Tire Steel, Anvils & Vices, Files.

CROSS-CUT SAWS,

All our Importations are made direct from the Manufacturers.

BERTRAM & COMPY,

114 Yonge St., Toronto.