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Life



As at
December
31st, 1895:

ASSETS:

\$3,136,012

RESERVE (Actuaries 4%):

\$2,933,283

INCOME:

\$731,302

SURPLUS (Actuaries 4%):

\$196,736

SURPLUS (Hm. 4½% Government Standard)

\$315,000

INSURANCE:

\$19,312,477

CIGAR VERSUS PIPE.

The Boston *Herald* says Gen. Weyler's edict may be a blow to our cigar industry, and it is a monumental discourtesy besides; but if it brings the pipe into more general use among the smokers of the country it will not be an unmixed evil. A majority of American citizens who use the weed at all prefer the pipe, but they labor under the embarrassment of the delusion that it is not good form. Without aping English manners, we might imitate their democracy in this respect to advantage. They enjoy the pipe. It is a part of their social and literary history. Thackeray always invested his heroes with pipes when describing them in the acme of their enjoyment. Indeed, when Thackeray himself was last seen in Boston he was riding away from the Tremont House with his feet on the front seat of the carriage and his favorite pipe in his mouth. We need but to pass our northern line to see how much more the pipe is honored there than here. A gentleman of the Dominion, when he enters the smoking compartment of a drawing-room car, does not draw out a fragrant Havana, but he unsheathes a handsome pipe, cuts up some Canadian twist, and is happy.

—In a speech delivered in the United States Senate in 1844, with regard to the proposal that a mail service should be established between Missouri and the Pacific Coast, Webster said: "What do we want with this vast, worthless area, this region of savages and wild beasts, of deserts, of shifting sands and whirlwinds of dust, of cactus and prairie dogs? To what use could we ever hope to put these great deserts, or these endless mountain ranges, impenetrable, and covered to their bases with eternal snow? What can we ever hope to do with the western coast, a coast of three thousand miles, rock-bound, cheerless and uninviting, with not a harbor on it? What use have we for such a country? Mr. President, I will never vote one cent from the public treasury to place the Pacific Coast one inch nearer Boston than it is to-day.—*Scientific American*."

Commercial.

MONTREAL MARKETS.

MONTREAL, 3rd June, 1896.

ASHES.—Since last report there have been some moderate shipments of both pots and pearls to Glasgow, and for the latter sorts there is rather a firmer market, quotations being now \$4.80 to 4.90. First quality pots continue to be quoted at \$3.60 to 3.65; seconds, \$3.30 to 3.35 per cental.

CEMENTS AND FIREBRICKS.—Some houses report a fair aggregate of business in small lots, but trading is not brisk. Prices remain the same as for some weeks past, namely, \$1.95 to 2.05 for British cement; \$1.80 to 1.95 for Belgian. Firebricks, \$16 to 20.00 per thousand.

DAIRY PRODUCTS.—The cheese market shows no improvement. The usual arrivals of Quebec-made cheese early in the week sold at 6½ to 6¾c. per lb.; finest Western is quoted nominal at 6½ to 6¾c., prices which must be discouraging to the producer. New grass creamery butter is quoted at 16 to 16¾c. per lb., but other kinds are quite neglected. Eggs are quoted at 9 to 9¾c. per dozen for fresh boiling stock.

DRY GOODS.—Stock-taking is now pretty general, and a good many travellers are in warehouse preparing samples for the regular fall trip, so that business is not very brisk. However, quite a few country buyers were in town last week picking up "drives" which were being cleared out before stock-taking, and a certain amount of city sorting is still being done. Some houses report a little falling off in remittances, but on the whole the improvement of the last few weeks is fairly maintained.

GROCERIES.—There is quite an absence of any interesting features in this line of trade. Jobbers all report a quiet time, and travelers say that every country store is turned for the nonce into a sort of mock parliament, where all the political points, on which the coming elections hinge, are discussed, *pro* and *con*, all day long, and that it is hard to get the merchants down to solid business. With regard to values there is little new to be said. While sugar quo-



St. Lawrence Canals

IROQUOIS DIVISION

NOTICE TO CONTRACTORS

The time for receiving tenders for the Iroquois Division of the St. Lawrence Canals has been postponed to **Friday, 28th June, 1896**, and the time for the exhibition of plans till **Monday, 1st June, 1896**.

By order,

JNO. H. BALDERSON,
Secretary.

Department of Railways and Canals,
Ottawa, 22nd May, 1896.

British Columbia.

Firms in Eastern Canada desirous of extending their business in the West should advertise in

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Wm. Parks & Son

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Mills—New Brunswick Cotton Mills, St John Cotton Mills.

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