

Fitch Bay, Que., January 1st, 1885. JOURNAL OF COMMERCE, Montreal.—Dear Gents,—Enclosed we send you \$4 in payment for the past and ensuing year. It seems that no business man can afford to be without such a valuable indicator of commercial matters of interest as the JOURNAL OF COMMERCE. Respectfully yours, T. B. & H. M. KIDEN.

The above is a specimen of the many kind and encouraging words frequently received from subscribers all over the Dominion.—Ed. J. of C.

Correspondence.

OUR NEW YEAR'S STORY.

MY DEAR MR. EDITOR,—What a wonderful change has taken place during the past few weeks in everything. I can hardly write, I am so nervous with delight and gratitude. I never knew a Christmas which approached with so cheerless an aspect, or which promised less of joy and comfort than the one which has just passed; the one ray of worldly hope, apart from the religious consolations of the season, arose from your kindness in promising to use your best influences to obtain employment for me, and that was not altogether without its dark side, because success meant parting from those so dear to me at home, so, in spite of my gratitude for your kindness, I was very unhappy, whichever way I turned, but to day I am not only grateful and thankful but positively happy and I long to tell you all about it as well as I can.

Well, on Christmas Day, Mr. Anly of Montreal called upon us, and attempted to explain a lot of business to my mother, but he kept looking at me so much that I could not understand him or make anything out of it, except that my father's real life insurance had been kept up, and that we were to get the benefit of it, and consequently we were to get over nine thousand dollars instead of being quite ruined. Do you know, my dear Mr. Editor, my mother looked ten years younger before the day was over, and as for the boys and girls they actually jumped for joy when they learned the good news, though I do think their enjoyment was increased by the fact that Mr. Anly had brought with him a hamper which he said had been prepared at Alexander's, and which contained all the necessities for a real Christmas Dinner and Tea and Supper in such profusion that when I proposed to bring in a lot of my Sunday School children to assist in disposing of the good things no one objected, but each one had some poor child or old man or old woman whose poverty or loneliness gave them a special claim to share with us the bounty sent by a good God by the hand of a good friend that blessed Christmas Day.

You know I am about nineteen, and my eldest brother is just sixteen. When he comprehended that the universal joy was caused by what Mr. Anly designated as *real life insurance*, and that our previous misery and despair had been caused by what we could not help calling "sham life insurance," my eldest brother Bob declared he would be a real life insurance man, and make every body happy all the world over, so

Mr. Anly has promised to find him a situation in his office, and to get him a salary as soon as he can make himself useful to the company.

My mother will now have nearly twelve thousand dollars, besides her house and garden. Of course it will not do to live upon this until it is exhausted, so she intends to open a school for young ladies, and I am to assist her, so we shall all be together, except Bob, who will be home very often, and we intend to teach our pupils the merits of and the necessity for real life insurance just as long as we live; but do you know, Mr. Anly has been out to see us nearly every day since Christmas, and has been advising and assisting my mother in her arrangements for her school and in Bob's preparations for his new sphere of life; and do you know I like Mr. Anly very much and he looks at me whilst he is talking to my mother, and I saw both him and my mother looking earnestly at me when they were talking together the other day, so I asked them what it was about, when I was very much surprised to see my mother smile and Mr. Anly blush like everything, so I could not help smiling and blushing too, though I really could not tell why I did so.

On that evening we were all to attend a concert, and, of course Mr. Anly escorted my mother whilst Bob was my escort; after we had been there a short time my mother found the room too warm, but when Mr. Anly offered to see her home again, she would not let him do so, saying that Bob could go with her if Mr. Anly would kindly look after me, which he at once consented to do, so when the concert was over we returned together. Very singular to relate, we somehow missed our way, and must have walked a long time, though it did not seem long to me, for on our way, Mr. Anly told me that he had been asking my mother for her consent to pay his addresses to me, and she had given her consent. He protested that he has been so attracted by me on his first visit as to cause him to invent excuses for his repeated returns, and he said a great many sweetly-foolish things which I dare not repeat to you lest you should smile and I should both smile and blush in return, but you may be sure that I was so full of gratitude to Mr. Anly for his good news on Christmas day and for his modestly thoughtful way of preparing for our enjoyment that I was readily prepared to look for his return with pleasure and to learn to admire him for himself, until his impassioned language during our walk taught me that my smiles and blushes were of the same cause as his own, so, as soon as reasonable time has elapsed I am to become his bride and I shall expect to see you at my wedding.

I am afraid this letter is incoherent and mixed up, but I am so excited I cannot express myself properly. All I can say is I wish you and all the real life insurance men many a happy and prosperous New Year, and that no one will ever again let go the substance of real life insurance for the shadow of Mutual Reserve Safety Fund Life Associations.

I shall call on you the first time I am in Montreal, and shall then try to thank you properly. Meantime, I am, my dear Mr. Editor,

Yours most sincerely,

ETHEL ST CLAIR.

FIRE RECORD.

QUEBEC.—Quebec, Nov. 19.—Insurances on Brunet's building where the fire occurred on Monday are as follows: American offices \$8000; Western, \$2,000. On stock the insurance is: Western, \$4,000; Lancashire, \$2,000. Simard's dry goods store, which was also damaged, had \$6,000 in North British and Mercantile, \$3,500 in Quebec, \$3,500 in Western, \$3,000 in Queen's, and \$1,500 in the New York. St. Pacome, Nov. 23.—The store and residence, of E. Leveque, destroyed. Loss \$4,000; no insurance. St. Johns, Nov. 28.—Mr. Bowler's wooden pottery destroyed. Loss is between \$5,000 to \$6,000. Insured as follows: Queen \$800, Royal Canadian \$1,600, Citizens, on building \$800, on stock \$1,000. Montreal Nov. 29.—P. Donnelly & Co.'s lumber yard damaged to the extent of \$1,000; covered by insurance. Dec. 2.—The offices of the North American Life Assurance Company partly burned. The workshop of Mr. Baker, stencil maker and rubber stamp cutter, was also damaged considerably. The store of Mr. Saunders, optician, sustained slight damage by smoke and water. The total loss will amount to \$1,500, fully covered by insurance. Cote de Neiges, Dec. 5.—The dwelling-house, barns and out-buildings of Mr. Peter Dame, destroyed with contents. Loss \$20,000; insured in the Imperial Company. Quebec, Dec. 8.—The annual report made by Chief Dorval to the city council shows that for the past year the number of fires were 51, ten more than in 1883. The losses, however, were much less, amounting to \$25,000, of which \$13,000 was on buildings and the balance on furniture and merchandise. The total insurance on property affected by the fires was \$200,000. The presbytery at St. Felicien, Lake St. John, destroyed with contents. A tenement house at No. 5 St. Roch street, damaged to the extent of \$1,200. Insurance unknown.

NOVA SCOTIA.—Dartmouth, Dec. 27.—The dwelling occupied by S. H. Black, destroyed. The building which cost \$4,000, was insured for about half the value in the Phoenix company of Windsor, N. S. The furniture was not insured.

JOSEPH E. SEAGRAM, DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT & "OLD TIMES"
WHISKEY.

MONTREAL WHOLESALE MARKETS.

Jan. 8, 1885.

The weather has again proved an unfavorable factor in the business situation, causing complete stagnation in many sections of the interior owing to the impassable condition of the roads and the impossibility of farmers making deliveries, and attending to market affairs. A leading merchant, however, discussing this matter said: "Anything for an apology." There is no question that business is exceedingly dull in quite a number of lines; but an important exception to the rule is the trade in breadstuffs which exhibits decided improve-