

It may be worth while, since the movement bids fair to become fashionable, to furnish our readers with the styles in bathing costumes. So large has the number of expert swimmers become, at the seaside resorts, says the *N. Y. World*, that there is a demand for bathing costumes of a less cumbersome material than the heavy flannel hitherto in vogue. Bathing suits are now worn of blue and white cotton fabric of heavy quality, a short sleeved bodice, overskirt and trousers reaching to the knee. Thick cretonnes, in plain colors, are also employed in these costumes. We are glad to see in Toronto warehouses some new goods which should meet the demands of fresh-water bathers. Ladies' knitted cotton bathing dresses are in stock in blue and other colors. Men's, too, are to be had. Dark blue is the popular color, for when tastefully trimmed is becoming to most bathers. Bunting lined with silesia is also employed to some extent for bathing dresses. Cotton stockings, of heavy texture, are the bathers' choice. Plain colors only ought to be worn. Thick linen shoes are the most comfortable kind and the ones usually selected.

#### FREIGHT RATES IN MANITOBA.

To the Editor of The Monetary Times.

SIR,—It might be interesting to your readers to know how the Canada Pacific is treating the people of this country in the way of freight charges. I have frequently seen it stated in the opposition press of Ontario that the rates were exorbitantly high and as often have I seen it denied by the Government organs. I will give you one sample, however, which I know to be true and allow you and your readers to draw what conclusion you please.

I had a car of machinery shipped from Galt, Ont., to Stonewall, the distance from Galt to St. Vincent is about thirteen hundred miles, for which the charge was \$174.30, or 13½c. per mile, this same car was hauled over the C. P. R. 85 miles, for which their charge was \$69 or 81c. per mile, which you will see is more than six times the rate charged by the G. T. R., and American roads over which this car passed. I got the rates on flour and grain from our agent here, to Port Arthur; the rate is 36½c. per 100 lbs., which would be about 20c. per bushel on wheat, a distance of 450 miles.

Now we will suppose the C. P. R. was open through to Montreal and the charges were in the same proportion, what will it cost to lay wheat down at Montreal? At the same rate the charge would be about 60c. per bushel, and at the present price of wheat the North-west farmer would get less than 50c. per bushel for his wheat.

Yours, &c,  
MANITOBA.

GUARDIAN FIRE AND LIFE ASSURANCE SOCIETY.—At the annual meeting of this company held in London Eng., on the 29th ult. the chairman remarked that the experience of this company had not been exceptional. In the fire department it had lost 75 per cent. of its premiums and as other companies had suffered heavily the past year he hoped that the result would be a diminution of competition and higher rates of premium. Certainly an improvement is much needed in the latter. The fire premiums, after deducting re-insurances amounted to £312,794 15s. 7d., being an increase of £28,841 over last year, and the losses to £234,901 3s. 11d. The report states that after adding £13,000 to the premium reserve fund for unexpired policies, the fire account shows a loss of £13,058 14s. 6d., which has been debited to the fire general reserve fund. The directors recommend that in addition to this sum a further sum of £7,941 5s. 6d., be taken from the fire general reserve fund, and transferred to the shareholders' account.

The premium reserve fund to cover unexpired policies will then stand at £140,500, and the fire general reserve fund, thus reduced at £262,000. There will be therefore an aggregate fund (apart from the shareholders' capital) of £402,500 to meet fire claims.

A dividend is advised on the subscription capital for the year ending the 31st December, 1882, of £2, 10s., being at the rate of 5 per cent. on the paid-up capital; and that £1 5s. on each share having been paid as an ad-interim dividend in January last, the balance of £1 5s., on each share, be paid on Monday, the 2nd July next, free of income tax.

QUEEN INSURANCE COMPANY.—The twenty-fifth annual meeting of this company was held in Liverpool on the 31st ult. In the statement then submitted it was shown that the premiums—less re-insurances amounted to £560,335 and the losses incurred were £440,906. It will be remembered that this is a reduction of about £40,000 on the premiums of the year 1881 and is the result of the thorough revision of risks that took place both at home and abroad. The company now finds itself in regard to new business in a much better position than two years ago. After providing for the losses on fire account and paying an interim dividend of 10 per cent. which absorbed £9,000 the directors authorized the payment of another dividend at the same rate for the last six months ending December the funds stand thus:—Capital paid up, £180,035; General Reserve and Fire Fund, £301,598; Life Accumulation Fund, £430,208; Annuity Fund, £135,96;—making a total of £925,438. The expenses of management in the Life department amounted to £5113, and the commission to £3,980. In the Fire office, the ordinary expenses of management were, including directors' and auditors' fees, £90,310, and the commission £94,766.

—The good people of Lindsay have experienced a new sensation; a few days ago many of the large stores and all the principal streets were lighted with gas for the first time.

—The tender of Messrs. J. O'Brien & Co., Montreal, for supplying 25,000 military coats has been accepted by the Department of Militia and Defence.

—To induce Mr. Cavalier, of L'Assomption, to build a boot and shoe factory in Ottawa, the City Council has awarded him a bonus of \$10,000. He will give employment to 100 hands.

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