

We hear from Montreal that Mr. S. H. Ewing has been chosen vice-president of the Sun Life Assurance Company, of Canada, in succession to the late Hon. A. W. Ogilvie. For many years Mr. Ewing has been a director of the company. He is very well and very favorably known among the business community of Montreal.

A remarkable compliment was paid to the management of the Mutual Life of New York in the will of the late Mr. Frederick D. Tappen, president of the Gallatin National Bank, long looked up to as one of the wisest of business men in the United States. In the last clause of his will he instructs his directors to invest his estate only in such securities as are "included in the list of investments made by the Mutual Life Insurance Company of New York, not limiting my said executors and trustees to such investments only as trustees are by law authorized to make."

The new rates proposed by the Dominion Council of the Royal Templars of Temperance are at age 25, for \$1.00, 55 cents per month; age 35, 95 cents per month; age 45, \$1.80 per month; age 55, \$4 per month; age 60, \$7.50 per month; age 65, \$16.65 per month; age 69 and upwards, \$81.25. The rates to come into force on 1st May next. Not many, we fancy, will be found to remain in the fold over the age of 65, for their contributions at that age and over will amount to \$200 to \$975 per annum. It is especially hard on these elderly men, who may have been twenty years in the the order. How are they to be compensated? Their certificates, the circular says, "shall have a surrender value proportioned to the member's interest in the funds on hand, after all liabilities are paid." This sum cannot possibly be a large one, the circular adds, but it will be as large as the circumstances will permit. "Let no one say that this is an effort to freeze out old members."

The eleventh annual meeting of the Canadian Fraternal Association was held on Thursday and Friday, 24th and 25th April, in Toronto. We have referred editorially to the important business done thereat. On Friday evening the following officers were elected: President, J. S. Dench; vice-president, W. J. McCamon; secretary-treasurer, W. F. Montague; counselor, Lyman Lee; medical officer, Dr. S. B. Pollard. The special committee on Legislation consists of representatives from each society in the association. They are: For the Ancient Order of United Workmen, A. G. F. Lawrence; for the Canadian Order of Chosen Friends, J. W. Frost; for the Catholic Mutual Benefit Association, Hon. M. F. Hackett; for the Canadian Order of Foresters, Robert Fleming; for the Independent Order of Foresters, John A. McGillivray; for the Knights of Maccabees, J. A. Paterson; for the Canadian Order Home Circles, W. A. Dowler; for the Oddfellows' Relief Association, W. H. Godwin; for the Royal Arcanum, William Ray; for the Sons of England, J. W. Carter. No one was appointed for the Royal Templars of Temperance.

A prospectus of the Nova Scotia Fire Insurance Company reaches us, provisional directors well known and influential men of Halifax, capital \$500,000. The first sensation of the reader is one of surprise that a community which only a few years ago launched the Eastern Assurance Co., and had to wind it up as unsuccessful, should so soon go into another fire underwriting venture. But this prospectus shows that the proposed company is to be confined to the province of Nova Scotia, where, as the circular tells us "the moral hazard is declared to be very much less," which may be true, "and the danger of large conflagrations not so great as in the larger cities of Upper Canada," which is surely a mistaken notion, for Nova Scotia is very largely wood-built. Mr. Macleod, the secretary to the provisional directors, instances the success of two local fire companies which have done business exclusively in that province, and cites the action of various boards of trade of Nova Scotia pledging support to local organizations of this and other kinds. Nova Scotians have always possessed a strong *amour propre*, and if they wish to make all the money there is to be made out of future fire underwriting in that province, we can scarcely think that the other provinces will be jealous. Fire insurance, as exemplified in Canada of late years, is a mighty uncertain business.

FOR GROCERS AND PROVISION DEALERS.

The Laing Packing and Provision Company, Montreal, have now completed their new abattoir in Point St. Charles, and it is said to be one of the best on the continent.

In Germany, according to a regulation recently made, it will be illegal to offer butter for sale which contains in 100 parts by weight less than 80 parts of fat or more than 18 parts of water if unsalted, or more than 16 parts of water if salted.

The Butchers' Association, an influential body in London, Eng., are petitioning Parliament to remove the restrictions existing on the importation of cattle from Canada and Argentina, in order to prevent the meat famine which looks so imminent for the Coronation season.

Reports from London, dated April 18th, spoke of a good consumptive demand for cheese, and prices were quoted both for white and colored at a shilling advance, compared with the previous week. Stocks were only about equal to those of the year before last, but prices were 4s. per cwt. below that period.

One frog farm in Ontario, it is said, produced last year 5,000 pounds of dressed frogs' legs and, what is even more remarkable, 7,000 live frogs for scientific purposes and for stocking depleted waters. The business is said to be so profitable, especially supplying the United States market, that the Ontario Government is constantly in receipt of applications for leases of lands suitable for frog raising.

The Toronto Association of Produce Men have organized under the following officers: President, J. T. Madden; vice-president, Andrew Gunn; secretary-treasurer, A. J. King; board of directors, W. J. Marshall, Robert Thompson, J. A. McLean, J. J. Fee, and the three executive officers. Committees have been formed to attend to the following matters: Transportation, finance, and trade, complaints and arbitration, and collections and credits.

Experiments recently made by Mr. F. T. Shutt of the Central Experimental Farm, Ottawa, show the superiority of Canadian flour for bread-making purposes. The percentages of albuminoids or protein, the most important part from a nutritive standpoint, were Canadian, best patents, 12.59 per cent; Hungarian, best grade, 11.27 per cent. The determination of gluten, both wet and dry, was also in favor of Canadian flour, namely, Canadian, best patents, wet gluten, 34.22; dry gluten, 12.33; Hungarian, best grade, wet gluten, 26.17; dry gluten, 9.79.

The fruit cargo of the Thompson steamship "Fremona" met with a ready sale in Montreal on Friday last. Mr. Walter Kearns, the auctioneer, disposed of the entire cargo, consisting of 62,000 boxes of lemons and 834 boxes and 559 half boxes of oranges, in four hours, at satisfactory prices. The bidding was lively all through the sale, and while the prices realized for the lemons were 10 to 15% lower than last year the quality of the fruit was very good. The heaviest buyers of lemons were from the United States, those from Toronto probably coming next, and the range of prices was from about \$1.10 to \$2.65 a box. The offering of oranges was small and prices were high, ranging fully \$1 a box higher than those of last season. Prices ranged from \$2.40 to \$2.80 for boxes and \$1.30 to \$2.10 for half boxes.

FOR DRY GOODS DEALERS.

—The bonus of \$100,000 towards a shipbuilding plant in Halifax harbor was voted upon last Wednesday, and carried by a sweeping majority.

Again come reports to hand from London of advancing prices for furs, the Hudson Bay Company's sales of last month showing a higher range of values even than was the case in January and March.

The sealing steamer "Walrus" has returned to St. John's, Nfld., from the icefields with 17,000 seals on board. This is one of the heaviest cargoes brought in this season. Four other sealing steamers still remain out, but they should return very soon. The total catch of seals this year, it is believed, will reach 270,000.