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LETTER ORDERS from the trade will receive careful attention.

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" " " "	7s
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MONTREAL.WHAT THE PUBLIC WANT.
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ON THEIR LIFE POLICIES.

The unconditional policies of the Sun Life Assurance Company of Montreal contain not one condition, but have the following privileges on them:

1. Liberty to travel anywhere without extra.
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The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives. It is universally admitted to be by far the simplest and most straightforward policy in use in this country.

R. MACAULAY, Manager.

of the most meagre description, and if the year's sales or work had been all profit together would not have allowed him a living. It certainly seems surprising how some people can go on periodically victimising their creditors as employers when their proper position should be that of employees, as is very evident in this case, and it is more surprising to find those willing to credit parties whose antecedents are bad. The reckless distribution of credit makes more defaulters than anything else. We understand that the assets are so small in amount that it is questionable if the funeral expenses and those of the last illness can be paid out of them. Apart from these the liabilities are about \$3,500, and the assets are of the nominal value of \$300. The deceased bore a good character as a dutiful son to his parents, having provided for them in a comfortable manner while they lived, but creditors may be supposed not exactly to sympathize in such a state of things when the duty is fulfilled at their expense.

The loss of the steamer *Asia* on Georgian Bay the 14th inst., while on her way from Collingwood to French River, adds another to the list of terrible disasters which have characterized the recent navigation of the northern lakes, no less than ten vessels having been lost during the last three years, and upwards of two hundred lives lost. The present vessel belonged to the Great Northern Transit Company of Collingwood, and was laden with lumbermen's supplies for the shanties at French River and carried some sixty passengers, only two of whom survive to tell the tale. The spot where the *Asia* foundered was about 35 miles north-west of Parry Sound, and probably ten miles from French River, for which point a large

number of the passengers were bound. The storm, which was foretold by the U.S. weather bureau, was general, but as the point at which the vessel foundered was about opposite the entrance to the bay, between Manitoulin Island and the mainland, the *Asia* must have received the full force of the terrific gale which prevailed. There are various small islands in the vicinity of the scene of the disaster, and it is just possible that some of the crew or passengers may have reached the shore, but the hopes are only faint. In all probability, the man and woman who made the dreaded voyage to the coast with their dead companions in the same boat, alone remain to tell the sad story of the *Asia's* down-going. Mr. Tinkiss, one of the survivors, was one of those rescued from the ill-fated *Manitoulin*, which was burned off Manitoulin last May with considerable loss of life. He is a member of a firm of storekeepers in that village, and he and his brothers have repeatedly had narrow escapes from a watery grave in these lakes of almost Oceanic extent. The *Asia* was of the same model as the *Lake Erie*, of Hamilton, lost on Lake Michigan last year, and the *Persia*, now on the line between Montreal and St. Catharines. She was regarded as a safe boat, and next to the iron steamer *Campana* apparently the best fitted to encounter a sea.

JOSEPH GOLDNER, who has carried on business in London, Ontario, for the last 18 or 20 years in the clothing and gents' furnishing line, was arrested on the 18th inst. in that city on a charge of fraud and remanded to gaol until to-day, bail being refused. Goldner, who, except for a while in 1878, paid his bills promptly, was believed to be making money, and had worked himself into good credit—so good that

the local wholesale trade would have trusted him to almost any amount. It appears, however, that the suspicions of Bradstreets were aroused, owing to frequent enquiries made of them by the wholesale trade, at home and abroad, for report on this party. On instituting further enquiries, it was ascertained that Goldner's recent purchases were on a much more extensive scale than formerly, also that some goods bought and shipped from Europe had their destination changed in transitu from London to Toronto, where the duties, freight, etc., on same were paid by an auction and commission firm, and consigned to that firm's warehouse. It is but fair, says the *Globe*, to the head of this firm to say that when Bradstreets' representative called upon him he freely responded to his enquiries, and added that he would have nothing more to do with this man, or any one whose movements were of so suspicious a character. The information which led to Goldner's arrest was laid by Mr. L. N. Benjamin, Montreal. George C. Gibbons, of Gibbons & McNab, London, Ontario, is acting on behalf of the creditors in Europe and Canada, and it appears that their number is many. Goldner began business on his own account on the retirement of Hiram Waterman of London, (afterwards Waterman Bros., oil refiners), with whom he had been an esteemed employe, and whose stock he purchased, succeeding to the business. His liabilities are probably from \$15,000 to \$20,000.

STOCK OPERATIONS.—An American writer commenting upon the proportions to which stock gambling has attained, quotes the opinion of an experienced and successful broker in New York, who being recently asked what proportion of the business of the Stock Ex-