

BUY A  
Steel  
Wind  
Mill

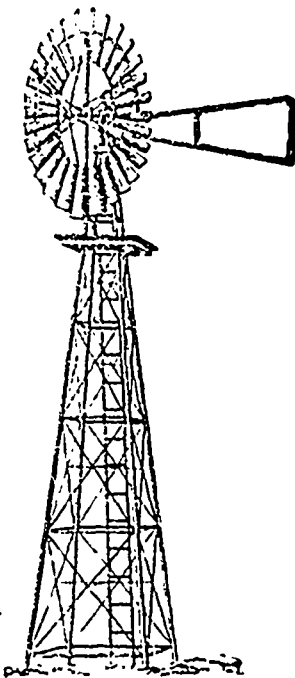
AND

Keep up with  
the times.

Call and see  
the mill in  
operation at

29  
McGill St.

Write for cir-  
culars



**R. Donaldson & Sons,  
MONTREAL.**

All communications, advertisements, etc., intended for insertion in "The Trade Review" should reach this office by Wednesday morning.

#### INSURANCE NOTES.

Edward B. Christopher, of Newark, N.J., an employe of the Prudential Insurance Company, has been arrested for defrauding the company of a sum between \$10,000 and \$11,000.

The news that Mr. W. J. Landers had secured the Imperial and Lion for the Pacific Coast has aroused much interest in managerial circles and it is thought may increase the Pacific Insurance Union's difficulties. The report that the Guardian's Pacific Coast business has been reinsured by the Imperial and London, proves incorrect.

The rage of Pacific Coast General Agents at Landers' good fortune can hardly be adequately estimated. They hate Landers cordially and had supposed that the retirement of the Guardian would be a severe blow to him. That it has turned out otherwise will be a stunning surprise to his Pacific Coast competitors.

Negotiations for the establishment of a Western Department for the North British and Mercantile Insurance Company has been completed in Chicago Mr. W. J. Littlejohn, of that city, being selected as manager and Mr. J. C. Griffiths, of Milwaukee, as associate manager. The appointments are to take effect on July 1.

General Manager Burnett of the North British, United States Manager Bowers and Mr. William Prier, Manager of the Foreign Department, have been in the West for several weeks giving the field a thorough inspection, and they selected the representative to take charge of the important interests of the company in the West only after the most careful consideration.

Mr. Henry Lye, the well-known, able, and much respected insurance adjuster and accountant got into conflict with the authorities at Toronto when voting at the recent Election. Mr. Lye objected, we believe, to his ballot being read by the returning officer. The ballot vote is said to be secret, but it is not so, as the papers are so fixed that the vote of each elector can be detected and traced, which is a gross outrage on the electorate. The arrangement must indeed be highly objectionable, and unfair to arouse the indignation of so quiet and so retiring a citizen as Mr. Lye, who has done good service by his vigorous protest.

Agency managers are in receipt from their agents of the following circular which the latter had received from Messrs. Courtney & McCay, Resident Managers of the Imperial:

"You have no doubt seen the article in the 'Weekly Underwriter' in reference to this Company, but in case you should not have done so, we enclose a copy of it. We wish to say that the purpose of this letter is not to find fault with the article in any way, as the most casual reading of it will reveal to any one its humorous and satirical nature. Realizing however, how easy it is for our competitors to make capital out of the slightest available material, we take this opportunity of advising you in the most emphatic terms that the Imperial is by no means thinking of withdrawing from the country. 'Although, as you are aware, business generally throughout the country has not been profitable for some years, the Directors are not discouraged by it, but are now making every effort to place the business of the Imperial upon such a footing that they hope in the near future to increase their operations proportionately when the improvement in the business, which is universally hoped for, sets in. We have for some time been seeking an opportunity such as is now afforded us of addressing our agents generally, in order to explain to them that whilst they may have felt since the beginning of the year, that our policy has been rather to diminish our business than to increase it, our only aim in pursuing this course has been that we might improve it, in order to enlarge it eventually.'

The North American Life Assurance Company, Toronto, Ont., made excellent gains in every department tending to financial prosperity, during the year 1893. The Cash Income of the Company for the year amounted to \$482,514.03. Its Assets now stand at \$1,703,453.39. Reserve Fund, \$1,319,510.00, and its Net Surplus for the security of policy holders has reached the handsome sum of \$297,062.26. For full information as to the position and plans of the Company, apply to the Company's representative at Montreal, Dr. Charles Ault, 62 St. James St., or to Mr. Wm. McCabe, Managing Director, Head Office, Toronto, Ont.

A meeting of the Lumber Exchange was held on 2nd inst at Buffalo to take action on the clause in the Tariff bill placing lumber in a finished state of the free list. Mr. M. S. Burns presided and the secretary read a number of letters from prominent lumber dealers in the different lake cities asking that the association take action by sending a delegation to Washington, to protect the lumber interests of the lakes. Several protests were also heard from prominent lumbermen regarding the proposal and a committee was appointed to draft resolutions to be forwarded to Washington.

The creditors of the firm of Boisseau & Poliniere, "Cie Generale des Bazaars," have before them a proposition from Boisseau to take over the estate at 60¢ on the dollar, to be paid at 6, 9, 12 months, with a guarantee of the payment. They will do a wise thing by accepting this reasonable proposition, which is approved by some of the leading creditors here and those in Toronto. Mr. Boisseau is entitled to every consideration. He placed a large capital in this concern only a few months ago, under a very unfortunate impression that the concern at the time had a large surplus over all liabilities. This was not so, and as soon as he discovered the actual state of affairs, he, like an honest man, consulted with the largest creditors, and an assignment was arranged. Had he been less honorable he might have gone on for years, clearing money for himself, and at length leaving the creditors "in the soup," with a nominal dividend. Such conduct demands sympathy and entitles him to the support of the creditors in his proposal. Mr. Boisseau is a practical man, he knows the trade well, "from cellar to garret," and is the kind of merchant who should be sustained. We trust his proposition will be unanimously endorsed, as we are certain it will be the best course the creditors can take in their own interest.

#### THE DAIRY.

An English paper says: "England has long been famous for the quantity and quality of its cheese.

Canada, however, in a wholesale way, is destroying all the traditions of cheese. One steamer lately carried to England 750,000 cheeses. Perhaps, after a chemical treatment, many of them, like good citizens, would have returned home to delight unwitting natives by their fine foreign finish. Yet, though Canada makes cheese by the mountain load every year, there are not, as in England, France and Italy, any localities famous for special brands. The reason is not far to seek. Our cheese factories collect the milk of various areas, having different soils and peculiarities of pasturage, and mix them, striking thus an average, eatable indeed, but lacking character.

It has been proved beyond a peradventure that the quality depends on the pasturage. Cows, dairy-maids and special methods of making have been taken from Cheshire to another part of England, and the result was a product very different from the famous Cheshire cheese. Ceddar, too, which comes from a vale in Somerset, where the famous Sydney Smith was born, has a flavor like his pungent blend of wit and humor, for which there is no chemical counterfeit. It smacks of the soil; it breathes of the pasture.

But the glory of England's cheese as to quantity has been eclipsed by Canada and as to quality by France. France cannot keep pace with the demand for her cheeses. Consequently a large amount of spurious French cheese is sold in England."

Prof. Robertson, Dairy Commissioner, has reported on his visit to the Maritime Provinces. At the dairy stations, P. E. Island, \$1000 worth of cheese is made daily. In 1892 there was only 1 station, now there are 18. In Nova Scotia the station at Nappan receives 10,000 lbs. of milk daily, and new cheese and butter factories are being started. In New Brunswick interest in dairying is greatly on the increase. He considers the Maritime Provinces to have