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Devoted to the Industrial and Commercial Interests of the Maritime Provinces.

VOL. I.—No. 11.

SAINT JOHN, N. B., JANUARY, 1875.

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Manager for Maritime Provinces,
23 Prince Wm. St., St. John, N. B.

R. FLAHERTY & CO., MANUFACTURERS OF FIRE AND BURGLAR PROOF SAFES.—[See page 263.]

(Compiled for the MARITIME TRADE REVIEW by J. L. WOODWORTH.)

SAINT JOHN, N. B. PRICES CURRENT.—WHOLESALE.

January.] All quotations are duty paid unless otherwise stated; and it should be understood that prices are for the whole generally. In the making up of small orders, higher prices are charged.

Table with multiple columns listing various commodities such as Canvas, Cordage, Candles, Coals, Coffee, Drugs and Dyos, Fish, Oysters, Smoked Herrings, Flour and Meal, Fruits, Hay, Iron, &c., Lumber, and various oils and fats. Each item is followed by its price in dollars and cents.

Saint John Business Directory.

ARRANGED alphabetically according to character of business, and constituting a ready reference list of principal houses, &c., for all class of purchasers.

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VICTORIA STEAM CONFECTIONERY WORKS, Manufacturers of Pure Confections. Wholesale only. *Office Waterloo Street.*

Commission Merchants.

W. S. CALHOUN, Commission Merchant, Wholesale dealer in Groceries and Lubricating Oils. *Nos. 10 & 12 Nelson Street.*

JAMES ROUE, Produce Commission Merchant, and Dealer in Oats, Feed, Bran, Meal, &c. *Mill Street.*

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H. J. CHITTICK, General Agent and Commission Merchant. *22 Germain Street.*

E. H. & G. C. ISRAEL, Commission Merchants, Importers and dealers in West India Produce, Teas, Tobaccos, and General Groceries. *28 South Market Wharf.*

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E. PEILER & BROS., Dealers in Music and Musical Instruments. The best assortment in the Maritime Provinces. *64 Prince Wm. Street.*

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BLAKSLEE & WHITENET Agents for Raymonds Singer Sewing Machine. Warranted to prove the cheapest in the market. Needles and Oil always on hand. *No. 22 Germain Street.*

MILLAR & HARNEY.—The attention of Sewing Machine dealers is directed to the complete assortment constantly on hand at the Establishment. *79 King Street.*

C. H. HALL calls the attention of those wishing to purchase either Sewing or Knitting Machines to his extensive stock. *53 Germain Street.*

Saws.

A. RICHARDSON & CO., Saw Manufacturers. Saws of every description Guaranteed at this establishment. *Union and Dock Streets.*

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Bridge Contract.

TENDERS will be received at the Office of Public Works, Fredericton, until SATURDAY, the 30th day of January, 1875, at noon, for the erection of a

New Bridge over Salmon River,

Chipman, Queen's County, according to plan and specification to be seen at said office, and at the store of G. G. King, near the site of said Bridge. Each Tender to be marked, "Tender for Salmon R. Bridge," and to give the names of two responsible persons willing to become sureties for the faithful performance of the Contract. The Commissioner does not bind himself to accept the lowest or any tender.

WM. KELLY,
Chief Commissioner.

Department of Public Works,
Fredericton, December 23th, 1874. }

TAYLOR'S DIAMOND COMBINED WRITING & COPYING BLACK INK,

MADE from Pure NUTGALLS, writes a beautiful Blue, turns Jet Black by exposure to the light, and copies Jet Black at once. Try it.

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Satin, Cloth, Straw and Felt

HATS,

Silk, Cloth, Velvet, Fur and Scotch

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HATS & CAPS,

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A WELL SELECTED STOCK OR

Ladies' & Gentlemen's Fur Goods,

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A FIRST-CLASS REPAIR SHOP IN CONNECTION.

Intercolonial Railway

WINTER ARRANGEMENT.

1874-5.

ON and after MONDAY next, the 14th inst., Trains will run as follows: -

DAY EXPRESS TRAINS

will leave Halifax for St. John and St. John for Halifax at 8 a. m.

NIGHT EXPRESS TRAINS WITH PULLMAN SLEEPING CARS

attached, will leave Halifax for St. John at 4.45 p. m., and St. John for Halifax at 7.30 p. m., making close connections at St. John with the Steamers of the International Line, and Trains of the Consolidated European and North American Railway

PASSENGER ACCOMMODATION TRAINS

will leave Pictou for Truro at 3 p. m., Truro for Pictou at 10.45 a. m., St. John for Sussex at 4.45 p. m., Sussex for St. John at 7.25 a. m., Point DuChene for Painssee at 11.45 a. m., and 3.25 p. m., Painssee for Point DuChene at 12.35, and 4.20 p. m.

MINED FREIGHT AND PASSENGER TRAINS

will leave Halifax for Truro and Pictou at 9.30 a. m., and Pictou for Truro and Halifax at 7.45 a. m., Truro for Painssee and Moncton at 7.00 a. m., and Moncton for Painssee and Truro at 7.00 a. m., Point DuChene for St. John at 8.15 a. m., and St. John for Point DuChene at 10.00 a. m.

FREIGHT TRAINS

will leave Truro for Halifax at 7.00 a. m., Halifax for Truro at 1.20 p. m., Moncton for St. John at 8.00 a. m., and St. John for Moncton at 12 noon.

For particulars and connections see small Time Tables.

LEWIS CARVELL,
General Superintendent.

Railway Office, Moncton, }
20th Dec., 1874. }



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British and Foreign

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keep constantly in stock one of the largest stocks of

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Gloves, Hosiery, Ribbons, etc.,

of the best qualities and most fashionable styles to be found in the City, and at most reasonable prices.

Our stock is also well supplied with a large assortment of Household Goods, in

Cottons, Flannels, Linens, Napings, etc.

and would direct attention to the favorable terms on which we open family accounts.

To Wholesale purchasers we offer special inducements for good accounts, and as we keep on hand a large and well assorted stock suitable for country trade. Buyers will do well to give our stock an inspection.

Gent's Furnishing Goods

in immense variety.

White and Fancy Shirts, Underwear, Scarfs,

Collars, Neckties, etc., etc.

of the newest designs.

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White, Blue, Red, Orange and Green, Nos. 5's to 16's. Warranted Full Length and Weight. Stronger and better in every respect than any other English and American Warp.

Beware of Imitations. None is genuine without our name on the Label.

COTTON CARPET WARPS.

Made of No. 8's Yarn 4 Ply Twisted, White, Red, Orange, Brown, Slate, Blue, Green, &c. All Fast Colours.

Beam warps for Woollen Mills.

ANY WIDTH AND NUMBER OF YARN.

WARRANTED TO WEAVE WELL.

GREY COTTONS.

We would ask the attention of purchasers to the Grey Cottons we are now making. This Article is manufactured out of

AMERICAN COTTON,

Which is much superior to the material used in making English Grey Cottons.

It will be found quite as cheap, and really **MUCH BETTER** than any other Cotton in the market.

All our goods have our name upon them; and are warranted to be all that we claim for them.

They are sold by us only to the
WHOLESALE TRADE.

from whom Country Merchants can always obtain them by asking
SPECIALLY FOR THEM.

WM. PARKS & SON

New Brunswick Cotton Mills,

The New Inland Revenue Act.

TO PREVENT THE ADULTERATION OF FOOD, DRINK AND DRUGS.

The Act passed by the Dominion Parliament for this purpose came in force the 1st of January, 1875. Its points are clear, and penalties severe, and if properly administered it will be an inestimable blessing. We make the following extract of the principal points, and call upon our Inland Revenue officials to do their duty without fear or favor.

It defines all spirits distilled in Canada as "Canadian" spirits. Compounded spirits shall include all articles containing Canadian or other spirits as follows: "Imitations of British or foreign wines, brandy, rum, gin, old tom, Geneva schnapps, whiskey, bitter liquors and cordials. Adulterated liquors to include all spirituous and fermented liquors to which has been added cocculus indicus, common salt coppers, opium, indian hemp, strychnine, tobacco, darnel seed, logwood, salts of zinc, lead, alum, etc.

Adulterated Food or Drink shall mean and include all articles of food or drink with which the... has been mixed any deleterious ingredient, or any material or ingredient of less value than is understood or implied by the name under which the article is offered for sale.

Food includes every article used as food in the state in which it is offered for sale, or that is used in the preparation of food by admixture there with, either before, during or after cooking.

Drink means and includes any liquid used as a beverage, and any article used in or for the preparation or partial preparation of any beverage.

Drug means and includes all articles used for curative or medicinal purposes.

Compounders must be licensed; and pay a fee of \$50. Each article made by a com-

pounder shall be designated by some label or brand, at the option of the authorities, to be in the form of a stamp; sub-section two of the 42d section of the old Act is repealed and it is enacted that fluids shall be measured in gallons; measurement by bushels to be replaced by measurement by centals, the Government to appoint in each division one or more persons possessing competent medical, chemical, and microscopical knowledge as analysts of food, drink, and drugs purchased, sold or offered for sale within such division.

DUTY OF INLAND REVENUE OFFICERS.

The officers of Inland Revenue, Inspectors of Weights and Measures, Inspectors and Deputy Inspectors, acting under the Act respecting the "Inspection of Staple Commodities," shall, when required to do so, procure and submit samples of food, drink, or drugs, suspected to be adulterated, to be analysed by the analysts appointed under this act, and upon receiving a certificate signed by an analyst that such article of food, etc., is adulterated, shall seize the article from which the sample was taken. Persons authorized under this act can procure samples of articles offered for sale; the certificate of the analyst to be used against the person from whom the sample was taken; expense of analysis, in case of conviction for adulteration, to be borne by the guilty party.

PENALTIES.

Every person who shall wilfully admix, or order other persons to admix with any article of food or drink any deleterious or poisonous ingredient or material to adulterate the same for sale, and every person who shall wilfully admix any ingredient or material with any drug to adulterate the same for sale, shall, for the first offence, forfeit and pay a penalty of one hundred dollars, together with the costs attending the conviction, and for the second offence shall be guilty of a misdemeanor, and

be imprisoned for a period not exceeding six calendar months with hard labor. The same penalty to be imposed for offering adulterated articles for sale. For a second or subsequent offence, the guilty person shall pay a penalty of \$200; any one who shall sell food, drink or drugs mixed with any substance in order to fraudulently increase its weight or bulk, not declaring the same to a purchaser, shall be judged guilty of selling an adulterated article.

ADULTERATED LIQUORS.

Compounders of liquors who knowingly have adulterated liquors in their possession, or any deleterious ingredient, shall be liable for the first offence to a penalty not exceeding one hundred dollars, or to imprisonment for a term not exceeding one month, with or without hard labor; and for the second or any succeeding offence, to a penalty not exceeding four hundred dollars, or to imprisonment for a time not exceeding three months with or without hard labor.

The *American Manufacturer*, in speaking of the stagnation of business, says:

"In periods of depression, arising from whatever cause, the want of confidence, which is the great hindrance to the return of a normal condition of affairs, and which always appears so difficult to remove, has, in the end, disappeared almost as by magic. Some act or circumstance has been an inspiration, has had an energy in it that has stirred to action and brought the confidence needed. Some of our readers may remember the times of the bank fight, the removal of the deposits, the wild mania that followed; Van Buren's specie circular and the prostration that resulted. For months there was an utter absence of anything like confidence in the future and a complete stagnation in business. Under a Whig administration the tariff of '42 was enacted. It was the inspiration, the spark that fired the train, and before it went into effect its influence on the business of the country was something remarkable. It was not what the tariff gave that did this, for it was not a very high

H. FEILER & BROTHER,

64

PRINCE W. STREET, ST. JOHN, N. B.

64

Dealers in Music and Musical Instruments,

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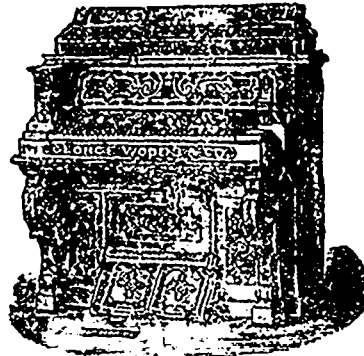
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PIANO-FORTES.

PIANOS Tuned and Repaired.

LETTERS promptly attended to.

SOLE AGENTS FOR THE



GEO. WOODS & CO.

THE TAYLOR & FARLEY ORGAN CO.

ORGANS.

A complete assortment of

MUSIC,

MUSIC BOOKS, and

GENERAL MUSIC and MERCHANDISE,

always on hand and for sale at Wholesale and Retail.

one, but its effect in restoring confidence was marvelous, and under it business revived at once. What we need in the present hour of depression is some act or some movement that will restore confidence. Those who have money to invest and would gladly put it into activity, fear to do so, as they have no confidence, and they prefer to keep it idle until the time comes that the clogged wheels of trade are again in motion."

It thinks that the Senate finance bill will be the needed restorative to confidence, although it possesses many objectionable features, and says:

"It seems to have called forth a greater expression of confidence than any financial measure that has been proposed since the panic."

It continues to say that granting of aid to the Pacific roads will be another spoke in the wheel. We quote their reasons:

"We do not mean that the one hundred and fifty tons of iron per mile that these roads will require—and by the way this we believe must all be American iron—will at once set all the mills of our country in operation, but we do believe that the confidence in the revival of business that this will inspire will at once bring capital into the market for investment, and business will at once revive. And when this revival comes it will be the opportunity for a greater development of our industries. Heretofore we have been content to struggle for the control of our own markets. With our vast resources it will be our own fault if we do not control the markets of this continent at least. Evil is very rarely un-mixed with good, and if the result of our panic shall be to so cheapen the cost of manufacturing iron as to enable us to enter markets from which we have heretofore been shut out it will not be the worst thing that could have happened."

The italics are ours; and the remarks show that our manufacturers have every reason to congratulate themselves that there is little prospect of the Reciprocity treaty passing the U. S. Senate.

Do not waste time in useless regrets over losses,

A QUESTION OF MARINE INSURANCE.—The *London Times* has the following report of a decision of the English Court of Error in the Exchequer Chamber:

"*Jackson v. the Marine Insurance Company.* This was a marine insurance case. A ship belonging to the plaintiff was chartered to go to a certain port and there load a cargo. He insured the freight to be earned. In consequence of storms the ship did not get there until long after she was expected to arrive there, and on her arrival the charterer found that the purpose of the voyage was defeated and so he failed to provide a cargo. Thereupon the plaintiff, the shipowner, sued on the policy to recover the amount of the freight upon the ground that the charterer was justified in throwing up the charter, as its object had failed through the perils of the sea, as that came within the exception in the charter party; and that on the same ground the underwriters were liable. The Court of Common Pleas was divided on the question, the late Lord Chief Justice Bovill was in favor of the underwriters, while Mr. Justice Brett and Mr. Justice Keating were for the plaintiff. The Court of Error were also divided on the point.

"Baron Bramwell delivered a judgment in which Mr. Justice Blackburn, Mr. Justice Lush, and Baron Amphlett concurred, in favor of the plaintiff, on the ground that the storms which delayed the vessel and defeated the object of the voyage were perils of the sea, within the exception of the charter party, and that therefore, the charterer could not be liable to the shipowner for the freight, and that hence the underwriters were liable to the shipowner.

Baron Cleasby delivered an elaborate judgment the other way, in accordance with the view taken by the late Lord Chief Justice in favor of the underwriters, to the effect that the charterer was not discharged, and that the shipowner's remedy was against him, and not against the underwriters.

The judgment, therefore, is for the plaintiff, the shipowner, in accordance with the opinion of six judges against two—that is, Baron Bramwell, Mr. Justice Blackburn, Mr. Justice Brett, Mr. Justice Keating, Mr. Justice Lush, and Baron Amphlett, against the late Lord Chief Justice Bovill and Baron Cleasby.

Oysters.

We gather the following from an article appearing in the *Popular Science Monthly*:

Our bivalve, however, does not spawn after the manner of mollusks generally. It is in its own way viviparous. It does not emit eggs, but, at the proper time, sends forth its young alive. The eggs are dislodged from the ovaries and committed to the nursing care of the gill and mantle. At first each egg seems to be enclosed in a capsule. It is of a yellowish color; but as incubation or development progresses, the color changes, first to a grey, then to a brown, afterwards to a violet. This is a sign that the time of ejection is at hand; for nature now issues her writ to that effect. And wonderful little beings they are when the writ arrives to vacate the homestead, for whole troops of them can go gracefully, and without jostling, through the mad revolutions in that tiniest sphere—a drop of water. As cited by F. W. Fellowes, in the *American Naturalist*, says M. Davaine: "Nothing is more curious than to see under the microscope, these little mollusks travel in a drop of water in vast numbers, mutually avoiding one another crossing each other's tracks in every direction with wonderful rapidity, never touching and never meeting." The parent oyster has indeed a prodigious family to turn out upon the world. But when this time does come, though winter be near, her actions are summary, and the wee bairns are every one ordered from home. They are spit forth, or ejected from the shell. Filled with water, the valves are suddenly snapped together. Every snap emits a small whitish cloud. Though a little of the milky fluid be in it, this whitish cloud is composed chiefly of the tiny fry, for individually they are almost invisible. Who then shall count the oyster's offspring? Science, by her own methods has made the computation, and she gives us the astounding assurance that a single oyster during one spawning season emits 2,000,000 embryos!

We drew attention, in a previous issue, to the splendid harvests that might be reaped by cultivating our valuable Oyster Beds, and also to the liberal offers made by the Dominion Government to encourage such work. We copy the above article which gives such as-

WILLIAM S. CALHOUN,

COMMISSION MERCHANT,
WHOLESALE DEALER IN

GROCERIES & LUBRICATING OILS

Nos. 10 & 12, Nelson Street, St. John, N. B.

GROCERIES.

Flour,	Corn Meal,	Sugar,
Soap,	Hops,	Tallow,
Teas,	Tobacco,	Molasses,
Pork,	Fish,	&c. &c.

OILS.

Pale Seal,	Cod Oil,	Straw Seal,
Fish Oil,	No. 1 Lard,	Extra Winter Lard,
Paraffine Lubricator,	Native Oil,	See Elephant Oil,
Cod Liver Oil for Druggists.		Extra Winter Whale Oil.

ST. JOHN

TOBACCO WORKS

OFFICE AND WAREHOUSE:

21 WATER STREET.

ALL KINDS OF

TOBACCOS AND CIGARS

ALWAYS IN STOCK.

JOHN D. ROBERTSON & CO.

tonishing figures, that we feel sure it will induce some of our local capitalists to come into the field, before it is monopolized by foreigners.

Judge Waples, of Ohio, has recently decided in the case of a life policy of \$2,500 having been transferred to a creditor to secure \$298 that upon the death of assured the assignee is entitled to the whole amount insured! The sister of the deceased has brought suit to recover the overplus after paying the debt, and rascal gambling policies are common in Ohio, we should presume that she can recover. Life policies are usually payable to the heirs or assigns of an insured party, and where an assignee shows his interest we presume he collects to its amount, and the residue should go to the heir of a deceased.—*Ins. Reporter.*

There was a pleasant Christmas Gathering of those employed in the Cotton Mill of Wm. Parks & Son. The room was handsomely decorated with festoons of evergreens and flowers, the pillars entwined with wreaths, and on the wall at the lower end was the appropriate motto "A Merry Christmas and a Happy New Year!" In the centre of the room a decorated orchestra stand had been erected for the musicians. There were some 200 present, 150 of whom, of both sexes, were employed in the mill, and a capital supper was laid out as a preliminary to further proceedings. Mr. Parks in presiding briefly addressed the company stating the pleasure he felt in being present, the fitness of their meeting one evening at the close of the year in this manner, and his obligations to the fairer portion of those present for the taste with which the room had been decorated. After grace was

said all sat down to supper, which was the more enjoyed by the younger folks, as it was unalloyed by the thoughts of long speeches afterwards, the eloquent voice of the violin alone being permitted, aloud, to address the company.

The tables were speedily cleared and stowed away, and the musicians soon set the room in motion which was simply the introduction to a score of dances which had to be gone through before morning if possible.

Messrs. Parks & Son are appreciated both by their employes and their customers.

The Burland-Desbarats Lithographic Company.

The first annual general meeting of this Company was held on Monday last, at the Printing Office, 311 to 319 St. Antoine street. A full and influential gathering of shareholders assembled. Mr. G. B. Burland, Provisional Manager occupied the chair, and Mr. W. Salter acted as Secretary. The Manager read a report of the present state of the Company's affairs, showing good progress and indicating a liberal and at the same time economical management. The bye-laws of the Company were read and passed *seriatim*; and the charter, under signature of the Governor-General, was laid on the table for the inspection of the shareholders.

A board of seven directors was chosen by ballot, Messrs. W. D. McLaren and Bond acting as scrutineers, who declared the following gentlemen elected:

- G. B. BURLAND,
- G. E. DESBARATS,
- GEO. LAFRICAN,
- T. E. FOSTER,
- CHAS. GARTH,
- G. ROSS, M.D.,
- W. D. McLAREN.

Subsequently, at a meeting of the Board of Directors, Mr. G. B. Burland was chosen Pres-

ident and general manager; Mr. George E. Desbarats, Vice-President; and Mr. J. H. Ross, Secretary and Treasurer of the Company.

We are pleased to notice the complete organization of this company, whose success, in connection with the important illustrated publications it issues, interests the whole country. Under its present strong management, the general engraving and lithographic business of the company, as well as the sever-papers it publishes, will no doubt be pushed with vigor, and become at once a source of revenue to the shareholders, and a benefit and honor to the Dominion.—*Montreal Gazette.*

The above company was formed to continue the business lately carried on by our enterprising countryman, G. E. Desbarats, and it certainly deserves the most liberal support, especially in the publication of such valuable papers as the *Canadian Illustrated News*, *The Patent Record*, *The Favorite*, &c. They are a credit to our young Dominion.

NEWSPAPERS.—How many persons are aware of the labor of making up such a paper as the *Daily Witness*? How many understand the amount of thought and labor required to send out one issue creditably? Take the typographical portion merely as an example. The type from which the *Daily Witness* is printed comprises not less than five hundred thousand separate pieces, most of which are arranged and rearranged daily. If one of these falls out of its proper place there is danger of the whole structure, of which it forms an atom, coming to pieces. When a painter makes a mistake he can paint it over again, and no notice is taken of it; but if a printer transposes one of the 500,000 letters which he and his companions place together daily, the public cry, "How stupid those printers are!" The number of pieces placed in a year to satisfy the readers of the *Witness* is about one hundred and fifty-four million five hundred thousand, and these are placed and replaced, corrections made, and they are handled many times before the paper is in a fit condition to appear

Victoria Steam Confectionery Works,
WATERLOO STREET.

We call the attention of WHOLESALE DEALERS and others to our stock of

PURE CONFECTIONS.

some of which will be found entirely new to the trade. We invite their inspection and solicit a share of their patronage.

WHOLESALE ONLY.

J. R. WOODBURN & CO.,

Victoria Steam Confectionery Works, Waterloo St., St. John, N. B.

J. R. WOODBURN.

H. P. KERR.

Marine and Fire Insurance!

Insurance Co. of North America of Philadelphia.

INCORPORATED 1794.

Cash Assets, - - - - - \$4,000,000

GUARDIAN FIRE ASSURANCE CO. OF LONDON.

Capital, - - - - - \$10,000,000
 Cash Assets, - - - - - \$14,400,000

H. R. RANNEY,

General Agent for New Brunswick,
 78 Prince William Street.

before the public, and then each separate piece being in its proper place, it is ready for the day's issue. Besides this there is a staff of editors, reporters, correspondents, telegraphic and otherwise, mail clerks, &c., all busily engaged and adding their quota to make up a paper which is sold for one cent. We have very many men in this and other cities who say they cannot afford to take a paper. It is impossible that such can consider that a newspaper is one of the greatest marvels of mechanical ingenuity; that to issue it daily a very large amount of toil is required; that it is the greatest protector of freedom, and more than anything else conduces to a nation's prosperity; and lastly, that without one no family can be said to enjoy the pleasures of life.

The *Montreal Witness*, in thus referring to the amount of labor expended upon it, will rather astonish some of those, too numerous grumblers who are never satisfied with the labours of our most enterprising journalists. The *Daily Witness*, published at \$3 per annum, is a marvel of cheapness; but the *Weekly* edition; at \$1, certainly surpasses it; and with the consistent course it has always maintained in Religious and Temperance matters, it should be supported by all. The most creditable feature in all of Messrs. Jno. Dougall & Son's publications is the absence of all pernicious advertising. The most moral need never fear giving any of them to their family to read without first examining them, which we cannot say of many of our journal of the present day.

There are many merchants who fully acknowledge the value of advertising, and would not be hired to give it up, yet are always grumbling at the expense. It reminds one of the man, who, during the war, regularly complained in the "Letters to the People," of a New York journal, of the large sum he was obliged to pay each year as a percentage on profits. "It will ruin me," said he. "Ah! remarked a poor mechanic, naturally enough, "you would be twice as well off if you had to pay the internal revenue double."

Would not the advertiser often be double as well off if he had to pay three times his usual sum in advertising?—*Rowell's Reporter*.

TUNNELING THE NIAGARA RIVER—The fact has heretofore been stated that Civil Engineer William Wallace had prepared a plan for tunneling the Niagara river at Buffalo for submission to and consideration by those engaged in the movement for providing additional facilities for travel and business between this point and Canada. A few facts in regard to the proposed plan will be of interest. It contemplates a passenger depot on the Terrace, near Main street, with a railroad truck running through the terrace to Court street, down Court street to its foot across the canal; thence down between the canal and the track of the Niagara Falls branch of the Central Railroad to a point a short distance south of the railroad bridge over the canal, where the cutting will commence. The tunnel is to run under Black Rock Harbor and the river, and emerge on the Canada side near where the old car shop formerly stood: After the surface is again reached the track will be continued around the high ground and join that of the Canada Southern Railway near the Episcopal church. The whole length of the cutting, including the tunnel, is 4,000 feet, and of tunnel proper 2,940 feet. The proposed dimensions of the tunnel are 30 feet wide and 20 feet high. This would give 22,627 cubic yards of excavation per lineal foot, or 65,333 cubic yards in all. In the through-cut on this side of the river there would be 12,629 cubic yards of rocks and earth excavation—how much of each cannot be determined without test pits. On the Canadian side the rock and earth excavation would amount to 118,317 cubic yards. The roof of the tunnel would be some sixteen feet below the bed of the river at the deepest point. The grade from the centre is put down at sixty feet to the mile. The estimated expense of the work complete is \$1,500,000.—*Buffalo Commercial*.

The Diamond Copying Ink is the best yet.

BUSINESS MEN would do well to notice that PETERSONS' COUNTERFEIT DETECTOR AND NATIONAL BANK NOTE LIST is a reliable safeguard against all counterfeit notes in Banks, Offices, Counting-houses and Stores. It is issued on the 1st and 15th of each month, and has become a necessity to every one in trade. We would advise our readers to subscribe for it at once, as there are more counterfeit notes in circulation now than ever before. Positive and official evidence of this alarming and dangerous element in the currency of the country is furnished by the frequent discoveries of spurious notes (greenbacks and national) in the United States Treasury Department at Washington.

Terms of subscription: For the Monthly issue, \$1.50 a year; Semi-monthly, \$3.00 a year; single numbers, 15 cents. Subscriptions may commence with any month, and are payable in advance. A canvasser could get up a large list of subscribers for it in this neighborhood. Address T. B. Peterson & Brothers, Philadelphia, Pa.

An exchange truthfully says that daily newspapers do not receive such a thorough perusal as weekly newspapers do. The daily newspaper issued yesterday is old to day, whereas the weekly newspaper retains its freshness for a week. The weekly is kept and referred to every day until the succeeding number appears. Every member of the household becomes thoroughly familiar with its content—local news, general miscellany, advertisements, etc.—*Rowell's Reporter*.

There is a large amount of truth in the above, and we apply it to our own case. The REVIEW is new for a month, but not only that, each number contains items of such value that every reader will file it for reference, and our advertising patrons have the advantage of being continually brought before these readers until their announcements cannot fail to be impressed upon them.

Condition of the Lumber Trade.

Since our last quotations there has been a very slight advance in the principal market on fencing and certain dimensions of common lumber, yet neither the advance in price nor the condition of the general trade gives any indication of improvement in the lumber business of the country. When we realize that at this season of the year the yards should be in a very active condition of trade, the conviction is forced upon us that the prospects for any immediate improvement in the lumber business are entirely wanting. It was hoped, last spring, that the immense overstock of lumber would be absorbed by the season's trade, as it was an acknowledged fact that the winter's production of logs was less than that of the two preceding winters. Yet it is now plain that the stock in pile at the mills was underestimated. It is a significant fact that the most reliable estimates place the amount of lumber now in pile at Chicago at 75,000,000 feet more than there was at this time last year. There is a present overstock, and there seems to be no prospect for even an ordinary fall trade. The situation is bad enough. All through the country lumbermen are making earnest efforts toward adopting measures of self-protection in the shape of curtailment of production, a more thorough systematizing of the business, and combined opposition to reciprocity with Canada. The effort to curtail production has come too late to be of much effect the approaching logging season, yet the organizations now on a firm foundation will undoubtedly have power for great influence and good in the years to come. There are several important reasons for believing that the present situation of the lumber trade will not be improved upon very soon. There is a general stagnation of business all over the land. The wheat crop is light, and prices for that commodity are low. The amount of money in bank all through the country shows conclusively that the currency is largely withheld from business channels, and that it prefers investment in bonds and mortgages rather than in ordinary business ventures. There is lumber enough now in pile to meet the demand of 1875, should general business remain as quiet as every indication now seems to imply. Even if the business of the country could be immediately revived to a fair activity, a year would elapse before prices in any line could advance much from their present bottom. There is absolutely no indication that common lumber will advance sufficiently at any time during the next twelve months to make it profitable to the manufacturers. Manufacturers may possibly be enabled to save themselves actual loss in money, but at any prices now likely to obtain it is impossible that they should escape loss in the value of the stumpage of

every lot cut this winter. An individual manufacturer need have no fear that he will miss opportunity for profitable sales next year should he conclude to let logging alone the approaching winter. Even if the log crop of 1874-75 should be reduced one-half the usual production, common lumber could not advance next season to anything more than fairly saving prices. In no event now within the limit of ordinary possibility, will prices advance materially during the twelve months to come. How much better, then, for manufacturers to maintain inaction for the present, husband their present resources of lumber in pile and logs unsawed, and await the revival of business throughout the country at large. Individual self-preservation absolutely demands that manufacturers take a rest, yet there is very little probability that any large number of manufacturers will do so. Undoubtedly nearly all the loggers will curtail operations somewhat, but still there will be sufficient logs put in this season to make a repetition of the dullness and disaster of 1874. Fortunate the manufacturer who can make up his mind to stop operations for one season, and watch the business developments of the year. Pine lands cannot depreciate in value, but pine logs can.—*Wisconsin Lumberman.*

The commercial portion of New York is considering with much interest the scheme that is now under advertisement to connect the Chesapeake and Delaware Bays by means of a ship canal, which would connect with the Baltimore and Ohio and other railroads having a Baltimore terminus and commanding a large portion of the business of the South, West and Southwest. The distance of the proposed canal is 32 miles, and, according to its plan, it will float vessels of the largest capacity, which will be able to pass through in about five hours. This will shorten the line of water communication between New York and Baltimore about 200 miles, will make the distance from Chicago, through the canal region to New York 1029 miles, or about fifty more than by the Central and Hudson River roads. The trade in coal, tobacco, iron, cotton, petroleum, oysters, etc., will thereby be much facilitated, and fruit-growers in Delaware and Maryland will also profit by it. The frost of winter will not close it, as is the case with the Erie Canal, so that it could be constantly used as a means of transportation. A company is already formed for it and charters have been obtained from the two States in which its proposed termini will lie.—*Trade Journal.*

WANTED—The February, March and June numbers of MARITIME TRADE REVIEW for 1874. Any person having these numbers, or any of them, will confer a favor by sending them to the office of Ira Cornwall, Jr., 234 Prince Wm. Street, where they will be liberally paid for their trouble.

Express Freight.

TO THE EDITOR OF THE GAZETTE.

Sir,—A few years ago an attempt was made to get a second express company started, but it fell through for reasons not very creditable to some parties. It is strange that among the numerous companies that are formed for all sorts of things, not one is thought of in the direction of an express company. The trade of the country is surely large enough now to support more than one company, as at present, whose charges are enormous, and whose profits are something fabulous.

Mr. Hickson's appointment as General Manager of the Grand Trunk was hailed with pleasure by every one in the trade, and it is hoped he will so arrange matters that the lion's share of the profits of the express freight will not much longer go into the pockets of the Express Co.

My object in writing is however to call attention to another point, viz., the transportation of goods liable to injury by frost in the winter season. At present the only way is by the Express Co, and their charges are so extravagant that no one will send unless actually forced to do so. The Grand Trunk have what they call a Merchants' Express, but it does not protect from frost, and besides, the delays by it are sometimes longer than by ordinary freight. What is wanted is the Grand Trunk Railway to run one or two heated express cars every day. Six months out of the twelve is too long a time to be shut up from doing business, and yet this is the case, for some goods will not admit of the Express Co's charges, and cannot be sent unless protected from frost. One man wrote me from a place West this week as follows: "Send no more goods by the Express Company—their charges are nothing better than wholesale swindling." Another says: "I should order the goods but I cannot run the risk of frost, and to send by express is out of the question." In old times people were satisfied to order goods early in the fall to last them until Spring, but this won't work now-a-days and the railway that will afford facilities to meet a demand of this kind will not only be conferring a benefit on the trade of the country generally, but will find that it is the best paying part of the business if properly conducted.

Great improvements have been made for the comfort of passengers in the shape of Pullman Cars, &c. Let a little attention be given to have heated cars for freight, and don't allow the whole country to be any longer at the mercy of a foreign company who are making fortunes out of us year after year, and will do nothing to put things in a better shape for all concerned.

Yours truly,
"SHIPPER."

This letter taken from the Montreal "Gazette" offers some valuable hints which might be of great advantage in these Maritime Provinces, and especially regarding the organizing of an Express Company. It certainly seems most extraordinary that the United States companies should monopolize business which is acknowledged to be so exceedingly profitable.

Quitting advertisements in all times is like tearing out a dam because the water is low. Either plan will prevent good times from ever coming.

THE
Maritime Trade Review,

DEVOTED TO THE

*Industrial and Commercial Interests of the
Provinces of New Brunswick, Nova Scotia
and Prince Edward Island.*

ISSUED MONTHLY.

Subscription Price, .. \$1.00 a year, Post-paid.

IRA CORNWALL, Jr.,
Publisher & Proprietor.

OFFICES—23½ Prince Wm. St., cor. Market Square.
ST. JOHN, N. B.

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H. CHUBB & Co.,
St. John, N. B.

☞ This paper does not hold itself responsible for the opinions of its Correspondents. Its columns are open to the free discussion of trade matters from whichever point of view they may be regarded.

☞ The Trade Review is published the 15th. of every month, and will be distributed by commercial list through the principal towns and cities of the Maritime Provinces. An issue of from three to five thousand copies will be mailed gratuitously every month but to receive the paper regularly, the Subscription rate will be ONE DOLLAR per annum. Merchants receiving this copy are therefore requested to forward their subscription to "The Trade Review" St. John, N. B. Remit by registered letter.

To advertisers who may wish to reach any particular place or special class, we will continue to supply extra copies as usual at \$4.00 per hundred, and mail them to any addresses indicated. It must be distinctly understood that orders for extra copies must be given previous to the date of issue as in no case can we interfere with our regular guaranteed circulation.

Wrappers for mailing, with name of sender printed thereon, will be furnished with large or regular orders.

☞ TO OUR ST. JOHN SUBSCRIBERS.—All persons who have not Boxes in the Post Office will oblige by notifying us of the fact, as we will be glad to deliver copies at their places of business, and save them the expense of having them delivered by Postmen.

☞ We exceedingly regret to find that among the names given to us as subscribers by the late manager, there are several who did not subscribe or even receive the paper regularly, we must therefore apologize for having sent them bills for subscription.

ST. JOHN, N. B., JANUARY, 1875.

The Government has been making a great deal of noise over the draft Reciprocity Treaty with the United States. "See what the present Government can do!" it cried, holding up the document to which Mr. George Brown agreed at Washington; "Sir John tried his hand and failed, but we have triumphed." The glory of the achievement soon grew dim when the document was published and the people began to express their opinions on it. Every branch of industry, every trade, all classes, everybody except thorough partisans of the Government cried out against the unfairness of the bargain, against the sacrifice of the money compensations for the Fisheries yielded up by the Treaty of Washington against the destruction of the oil business of Ontario, against the sweeping away of our in-

fant manufacturing establishments, against the gigantic canal burdens imposed on Canada in exchange for a promise that the influence of the Washington Government would be used in an attempt to procure New York's and Michigan's consent for Canadian vessels to enter their canals. "All the sacrifices are on one side, and that side is ours; all the burdens assumed are on one side, and that side is ours," said the people of Canada; and the Government was very shaky for a time.

But it has been discovered in the United States that while cheating Canada out of her manufactures and getting paid for doing it with cheap raw materials of their own, they have been exposed themselves to an undesirable competition with the manufacturers of Great Britain, and the prospect now is that the Senate will not ratify the proposals that have been submitted to it. Certain manufacturing interests have taken the alarm, and are ready to lobby against the Treaty. This means that they are ready to spend money against it, and money is very influential with Washington legislators. The Pacific Mail Steamship Company spent \$750,000, and got a subsidy of \$500,000 a year; and a few interests that are threatened with British competition may spend half that sum and secure their monopolies. The great mass of the people would be gainers by getting Canadian products at a cheaper rate; and the great mass of the manufacturers would be gainers by getting control of the Canadian markets, but these interests will not spend any money on Congress. They are too wide-spread, too various in occupation, too large in number to combine for such a purpose. What's everybody's business is nobody's business, and nobody does anything about it. It is by the combination of a few rich monopolies that money enough can be got to raise or lower a tariff item, or carry or defeat a measure like that of Reciprocity. The Government, satisfied that the Senate will not ratify the bargain, is prepared to hypocritically deplore the fact after it shall have taken place.

Perhaps the most powerful opponent in the States of "the treaty drafted by England and presented by Canada" is the great lumber interest. The memorial addressed to Congress by the special committee entrusted with its preparation by the National Association of Lumbermen says that the 25,835 establishments for sawed lumber in all of the States have 11,204 steam engines, 314,884 horse power, in addition to 16,562 water wheels, of 326,781 horse power; that they ran 63,197 saws, employ 149,997 hands, have \$143,493,232 capital invested, pay \$49,009,162 for wages, and \$103,313,430 for materials, and produce \$510,159,327 annually. Six States have more than one thousand of these establishments each—Maine, 1,099, Michigan, 1,371, Indiana, 1,861, Ohio, 2,230, New York,

3,510, and Pennsylvania, 3,739. These establishments annually pay \$28,000,000 for the products of home manufacturers and mechanics, and \$35,000,000 for farm produce; and are intimately connected with great investments in woodlands, with railways and lesser interests. The business is shown, by the facts given, to extend along the whole line of northern States, more than half of the whole product, \$112,949,237, coming from Maine, New York, Pennsylvania, Michigan, Wisconsin and Minnesota; though the southern States, owing to their wealth of pine, live oak, and other lumber, have as material concern as any. The Association estimated the standing pine and hemlock in twenty States at 325,000,000,000 feet, while the Southern supplies cover 78,125 square miles. There are a million and a quarter of persons drawing their livelihood directly from the business, aside from 20,000 sailors and those who are employed by the railways. Those who are now engaged in the various branches of the lumber interest—chopping, transporting and manufacturing—pay \$34,500,000 for farm produce annually, while all Great Britain imported but \$60,000,000 of provisions and breadstuffs year before last. "If the business is killed," cry the lumbermen, "the support of a million and a half of people goes with it, and the farmers lose a domestic market for \$34,500,000 worth of produce." And they really do pretend that the treaty would kill the business. "The Canadian forests," says one of their writers, adjoin our own and are all but illimitable. The Ontario government alone has 3,650,000 untouched acres in one region, and the residents near there have calculated its value at a great profit if our market is surrendered to them. In 1872 two provinces alone exported \$8,774,769 hither, and the next year sent \$6,495,000; the government selling the use of great plots at \$2 per square mile, insuring itself and providing the lessee with many facilities, while that which costs the Canadians only two dollars to hold costs \$96 for taxes here." And thus, by magnifying our timber supply, and declaring that, as they have but 6½ per cent. profit on the manufacture of lumber any reduction in its price would close their mills. They created considerable sympathy and alarm, under cover of which senators may be "influenced" to endorse their views. Besides this, and closely connected with it, is the salt interest. A great amount of salt is annually made by works adjacent to saw mills, the refuse wood being used for fuel. "When the mills have been shut down," say the alarmists, "this industry will be killed also, and the price of the poor man's salt considerably increased." Then, as stated in our last issue, there is the Manufacturing Chemists' Association, representing an employed capital of over fifty millions, out against the treaty on the ground that it will make Canada "the great

entrepot for the reception of goods from all parts of the world to be legally smuggled into the United States." So there are fifty millions behind that resolution and there must be some money to keep it company. And then there are the Pennsylvania mining interests—interests that have ever been all-powerful in the lobby against the treaty, and the interests that must suffer by the imposition of increased duties to supply the revenue deficiency that will be created by the change in the tariff. The political economy of a majority of the people is still protective, and the opponents of the treaty declare that it means neither more nor less than indirect free trade with the world. Among those who alarm the protective element in this way we find the powerful Wool Growers' Association. The wools produced in England and Ireland, they assert, "are so like those produced in Canada, that even an expert cannot always detect the difference, and that, should the treaty be ratified immense quantities of this foreign grown wool would be smuggled into this country as Canadian. The provision which admits woollen rags from Canada free of duty might just as well have been made to apply to all other countries; for under its operation Canada would be the great entrepot for woollen rags to be sold here, and none would come to us save through Canada," and this state of things is not to be permitted by the Association. The shipbuilding interest, also, see the spectre of British competition in the article providing for the registration of Canadian built ships in the United States. "How," says the *Boston Commercial Bulletin*, "the shipbuilding interest would thrive on the Clyde and wane on the Delaware! The vessels would not be 'built' on the other side, of course. But all the iron parts and pieces, all the machinery, all the fittings down to the last detail, could and would be built abroad, and in the shipyards on the St. Lawrence would be done the 'assembling' simply, by men in the employ of, and superintended by, the English builders. And when the vessel, thus constructed, had touched the water for the first time on this side of the ocean, she would be duly labelled as 'Canadian built,' and, under the provisions of the treaty, would come in and claim American registry. This would be an interesting form of reciprocity." All of these opponents of the treaty seem to think that it will benefit English manufacturers at the expense of those of Canada and the United States. They have no fear of Canadian competition except in lumber, but dread the indirect opening of their markets to Great Britain.

Our own Board of Trade has had the subject under consideration, and, after full discussion and careful investigation, condemned the proposed treaty. A committee of the Board having been entrusted with the duty of preparing a report on the treaty in its relation to our

interests, telegraphed the Premier, asking if the Governments of Canada and Great Britain were at liberty to suggest modifications to the draft treaty, or if it must be accepted as a whole by the Government and Parliament of Canada, and Mr. Mackenzie disingenuously replied: "It is impossible for me to answer for the British Government the question you ask." The committee, after weighing the matter thoroughly, prepared a report condemning many features of the treaty's proposals, holding that Canadian vessels should have been admitted to the United States coasting trade in return for the fisheries, that the sliding scale was injurious to Canada, that the revenue would suffer a loss of nearly three millions, that the terms by which manufactured articles are described are ambiguous, that the free exchange of the goods reduced would injure if not destroy Canadian manufacturing industry, and thereby lessen the population of the country, that the canal obligations were oppressive and unreciprocated, and that reciprocal registry of shipping would be as beneficial to United States commerce as to Canadian shipbuilding. Resolutions based on this report were introduced by Mr. C. H. Fairweather, supported by him in an able speech, opposed by Mr. Cushing and others in ingenious special pleas, and adopted by a vote of twenty to ten. Instead of reproducing the arguments against the treaty it may be just as "rough on" that instrument to produce the arguments that were urged in its favor. Mr. Cushing, for instance, thought that the United States fisheries were worth as much to us as ours are worth to them! Mr. Ellis made some assertions equally sensible. The *Freeman*, the strongest advocate of the treaty, supports it by declaring that our Board of Trade will become "the laughing stock of the Dominion," that it would be disgraceful to receive a money price for our fisheries, that our manufactures would be expanded, etc., and "joins in the laugh with those outside of St. John," at the ridiculous position of the Board of Trade. The *Freeman* replies to Mr. Fairweather's masterly speech by saying that he "d. als chiefly in flour, an article not affected by the treaty." All the more reason for considering his judgment unbiassed. But the *Freeman* can't understand why anybody should condemn anything that does not hurt himself. Mr. Berton is disclosed to be "a merchant whose business the treaty would not affect very directly or very materially," and the *Freeman* can't see why he should oppose it. After declaring that the Imperial Government managed the late negotiations as they managed those which led to the Treaty of Washington," (which assertion unwittingly endorses the definition of the treaty by a United States opponent as having been drafted by England and presented by Canada), the *Freeman* goes on in this style:

The names were not taken and our reporter has not been able to ascertain who all the twenty were, but he has furnished us with the names of some. They are as follows:—

Mr. Elder, a newspaper proprietor and editor, who supported the Macdonald Government and who now professes to support the Mackenzie Government, but is much discounted.

Mr. Harris, foundryman, manufacturer of agricultural implements, builder of railway cars, &c., &c. He supported the Macdonald Government.

Mr. Berton, a merchant, importer of groceries and other merchandize.

Mr. Tuck, a lawyer, lately appointed Recorder of St. John by the Local Government; formerly deputy of the Minister of Justice.

Mr. Daniel, dry goods merchant.

Mr. Boyd, Mr. Daniel's partner, and *Fidus Achates* of Mr. Tilley.

Mr. Forbes, a lawyer, an active partizan of the late Government.

Mr. Pitcaithly, manager of a Branch of the Bank of Nova Scotia; a resident of St. John only for a few months.

Mr. Cornwall, agent for an Insurance Company; almost a stranger in St. John.

Mr. Smith, the Mayor of the city, a druggist.

Mr. Burnham, manufacturer of furniture.

Mr. Fairweather, an importer of flour.

Mr. Austin, a merchant doing business in Indian town.

Our reporter adds the name of Mr. S. Jones, brewer and banker, but is not positive that he voted with the majority.

We would be glad to learn who the other six are, as we should like the people of the Dominion to know the exact value of this vote of the St. John Board of Trade.

To any one acquainted with the gentlemen so sneeringly named above it is unnecessary to say a word. Mr. Elder shows his sincerity in this matter by risking the Government patronage and endangering his chance of an office. Mr. Harris is one of the largest manufacturers in the Maritime Provinces, and knows exactly how disastrous would be the treaty on the business in which he is engaged. Mr. Fairweather, the late President of the St. John Board of Trade, and also Vice-President of the Dominion Board, is one of our largest flour merchants, and largely interested in shipping. The influence of his opinion alone would overbalance a large number of those opposing him. Mr. Berton, having been declared to be personally disinterested, may be accepted as speaking for the interests of the country. Mr. Tuck is not a strong partisan, and has no party affiliations at present that would cause him to express himself otherwise than as his judgment dictated. Mr. Daniel and Mr. Boyd do a business amounting to over \$1,000,000 a year, and may be supposed to have some interest in the trade of the country, and some knowledge of the effects likely to be produced by the proposed tariff changes. They are gentlemen whose only interest, in this matter, is the country's good. Mr. Pitcaithly is set aside as "a resident of St. John only a few months," and Mr. Cornwall is rejected as "almost a

stranger in St. John," just as though the treaty were a St. John question! just as though none but St. John proper should be heard on it. If it were so there would be an end of it very shortly, but that is not the case. Mr. Cornwall has had occasion to consult most of the leading manufacturers of all parts of Canada, and he knows what their feelings are in regard to the Brown proposals. Mr. Pritchard, having lived in Halifax, and gained a thorough knowledge of the commercial and industrial interests of Nova Scotia, is entitled to speak with considerable authority for that Province. The other names on the list are those of gentlemen whose influence is much greater in St. John business circles than the *Freeman's*. But who compose the dozen that were gathered together by great exertions to vote for the treaty?

We might follow the example of the *Freeman* and name them in a depreciating manner, but *cri bono!* Suffice it to say that the meeting was a most influential one, and that the preponderance of influence, as well as of numbers, was against the Treaty.

A large number of the opponents of the Treaty left the room to attend to urgent business before the vote was taken, as the decision was prolonged to a late hour.

GENERAL REVIEW.

Business prospects at the beginning of 1875 are far better than they were at the beginning of the previous year. Money was tight, the banks not having recovered from the panic into which the railway failures in the United States had thrown them, and only the best paper could be discounted at ordinary rates. Those who were in the market with accommodation paper were glad to get money at ten per cent, which was the highest rate charged by any of the banks. This stringency was not caused by lack of money, as the general suspension of business in the States that was caused by want of confidence; the usual channels of trade and investment caused a large accumulation of money at New York. Exchange opened at 4.83, which was about the same 83, and stiffened slightly before the close of the month.

The first signs of activity occurred in wheat about the middle of January, the price being \$1.20 to \$1.30 for fall, and \$1.00 to \$1.20 for spring. The demand for Canadian barley, large quantities of which were frozen up in the Erie Canal, was good, and cargoes were so high as to net the Toronto shippers from \$1.30 to \$1.80—prices steadily advancing. In February and March the heart of the Canadian farmer was gladdened with good prices for grain, and there was no diminution of activity in the trade. The stocks that accumulated in the large business centres, and along the lines of railway, were very heavy, but the stiffness of the price in England kept up the confidence of Canadian buyers. Navigation opened in

April, the shipment of grain began, and a speculative tendency arose that still further increased the price. In May and June prices declined. July was so favorable for the growing crops all over the world that there was a disastrous fall in the grain, and a regular panic among Montreal shippers was the result. Prices steadily settled and exports steadily diminished. In September the shipments were but 457,000 bushels against 1,390,000 bushels in the same month of 1873. Wheat has since settled down to a figure based on the fact that last year's harvest was the best ever gathered, and must remain low for some time. Barley was in brisk demand by the United States market all the fall at prices ranging from 85 cents to \$1.14, the harvest being large and the quality excellent. By the 28th of November, near the close of the canal shipping season, 2,738,000 bushels had been received at Oswego from Canada, which shows the importance of this export.

Canadian banks withdrew money from New York branches early in the year, and offered it low to good customers, making it easier to get discounts and increasing the price of stocks. Money has been plenty ever since, and only untrustworthy operators have had reason to go on the streets for lack of accommodation at the banks.

Sterling exchange fluctuated from \$4.84 to \$4.85½ in New York in February and March, rose to \$4.87½ at the last of April, to \$4.89½ in May, touched \$4.89 in June, and ranged from \$4.87½ to 4.88½ in July. In September it ranged from \$4.84 to \$4.87, in October from \$4.84 to \$4.86, in November from \$4.84½ to \$4.87, and was \$4.86 at the close of December.

Gold has been comparatively steady throughout the year, having varied less than five per cent. The highest point it reached was in April, when it touched 114, and the lowest was in July, when it fell to 109½. It closed at 112½, amid predictions that it would rise still higher in a short time.

Indications were early given of dullness in the lumber and timber trade, although some contracts were secured in advance on favorable terms. After the sawing season began prices fell and demand slackened still more, and many mills were shut down, and agreements made for the decrease of production, in consequence. Large quantities of deal were, however, shipped to England, but it is certain that no profit was derived from the shipments, the prices no more than paying the cost of manufacture and the freights. In the timber trade of Quebec there was absolutely nothing doing, there being no demand for pine in the English market. Contracts were repudiated, so far as possible, and much trouble was experienced in forging settlements.

The abundant crops all over the world will lessen the cost of production, and, even at the low prices that prevail, money will be made

in various industrial pursuits. It is believed that the depression in the lumber market is but temporary, the result of a cessation of building in the States in consequence of the railway panic, and of the overstocking of the English market, and many operators are availing themselves of the low wages and cheap corn for the purpose of getting out a large quantity of logs at a much less cost than usual. Ship-builders, undismayed by the present slackness in freights, are laying the keels of other vessels in every direction, and expect that times will have improved before they are launched. Periods of depression are always of short duration, and the revival of trade is inevitable within a short time. There is no scarcity of money with those whose standing is assured, as the Banks have plenty for all safe customers. A mistaken policy of contraction on the part of the monetary institutions, the display of a disposition to hoard up money, would, of course, create an artificial stringency that would cause the curb-stone brokers to reap a rich harvest, and endanger the standing of houses with large stocks, little ready cash, and maturing paper to meet. It is to be expected, however, that the Banks will be the last to attempt to create such a state of things, as they cannot desire to have the discount business transferred from themselves to private money lenders, whose funds would be withdrawn from their vaults to be used for this purpose. The outlook, on the whole, is as cheerful as could be expected at this season, and we expect next season to be one of more than average business activity.



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Our readers will please read the publishers' notices over the editorial columns as they are of great importance to all.

TO OUR ADVERTISING PATRONS.

As there are many people at a distance who would gladly introduce their business to the *Maritime Provinces*, but who have not any correspondents here, or any facilities for obtaining the necessary information to enable them to open a trade, we will *always* place our services at their disposal to advance their interest in any way in our power, either by attending to their business personally, or by placing it in the hands of thorough competent and reliable parties.

We would particularly invite the attention of all (who do not find any business in their line advertised in the *Review*), to the advantages they can gain by being first in the field, both as regards the paper and the territory. As our motto is, first come first served, we will give those who apply first our most special and (where it is merited) the strongest advocacy of our columns.

We only ask the reader to refer to publisher's notices with regard to circulation, &c., to convince him of the value of our medium.

We will not, under any circumstances, interfere with the interests of our advertisers, but always aim to advance their interests by putting all the business we can in their hands. We have facilities for placing Agencies or Commissions of all kinds in the hands of either our own Agents or others of the most undoubted character, and therefore will be pleased to receive communications on any subject varying from Book and Newspaper Agencies, through all branches of machinery and marketable goods, to that of making ordinary collections, and to extend to every part of the *Maritime Provinces*. At the same time guarantee satisfaction and reasonable terms.

TO OUR LOCAL PATRONS.

As the proprietor has had a very extensive experience in travelling throughout all parts of the Dominion, and has good connections at all points, he will be glad to give them any information within his power, or to advance their interests.

To our Subscribers.

We will always be pleased to have them call at our offices, and will render them all the information at our disposal. We would especially invite calls from country merchants when in town, and will notify them of any special bargains we may know of. We will always have a desk to place at the disposal of our customers to enable them to write letters, &c., while down town, and will attend to any of their commissions on reasonable terms.

Address, **IRA CORNWALL, Jr.,**

Publisher and Proprietor "Maritime Trade Review,"

No. 42, P. O. St. John, N. B.

OFFICES—33, Prince Wm. St., cor. Market Square.

INVESTMENTS IN WESTERN MUNICIPAL BONDS.—The Chicago Tribune warns Eastern Investors, that they cannot rely upon the constitutional provision limiting the creation of municipal debts of all kinds and for all purposes to 5 per cent. of the assessed value of the taxable property, in each municipality of Illinois, and offers the following explanation.

"Thus a county issued bonds to the full amount of 5 per cent. of the assessed value of the taxable property in all of its eighteen townships and then each township issued its bonds to the amount of 5 per cent. of the taxable property within its limits; in this way the debt-creating power is pushed to the extent of 10 per cent. of the value of taxables. This power is still further exercised by cities existing within a township, and by school districts, which are a still smaller political division, and thus bonds are issued, or may be issued, to the extent of 15 or even 20 per cent. of the valuation relied upon to pay the same.

"The mania for issuing bonds is as strong as ever; and under the general idea that municipal indebtedness in Illinois cannot exceed 5 per cent. of the value of the property responsible therefor, these bonds are purchased in good faith by persons in remote parts of the country, who in time will awake to the fact that their investment is not what they thought it was. The municipal debts of this state now roll up to nearly if not quite forty-five millions of dollars, and unless the creation of these debts be arrested, the people of the State will be overwhelmed with taxes, and the securities in the hands of the investors will largely pass into the list of doubtful assets."

ATTEMPTED REPUDIATION OF CITY AND COUNTY BONDS.—The Supreme Court of Georgia has decided in favor of the validity of the bonds issued by the city of Rome, which have been in dispute for some time past. The *Augusta Chronicle* observes:

"An act of Legislature authorized the issuance of the bonds, they were issued and negotiated by the duly constituted authorities, and the proceeds went into the hands of parties authorized to receive them, yet an attempt was made to take advantage of a technicality for the purpose of avoiding payment of the money which had been borrowed. We are glad that the Supreme Court has frowned down repudiation and we feel sure that ten years from to-day the citizens of Rome will be as much rejoiced as their creditors that their attempted injustice failed."

The *St. Louis Republican* mentions that a delegate convention has been called at Lexington, Mo., to devise means to avoid paying the Lafayette County bonded debt of \$1,350,000, which is nearly 14 per cent. of the assessed valuation of property in the county. The *Republican* also says:

"The town of Pleasant Hill, in Cass County, has a railroad bonded debt, too, which it is opposed to paying, and recently there was a deputy United States Marshal in the place on a search for the Mayor and Council with the purpose of serving writs on them. He found the Mayor but not the councilmen, and as the council alone has authority to levy taxes the marshal's mission was fruitless. He holds a judgment of the court in favor of a creditor against the town, and with it a mandamus commanding the authorities to levy a tax for the payment of the interest on the bonds.

This duty the authorities, with the approval of the citizens, desire to avoid, and hence their pains to escape the officer."—*Wall Street Journal*.

We copy the foregoing with the object of warning a few of our people who are liable to be carried away by any offers of the large profits promised by investing in these foreign securities. The lesson learned at so high a price by the victims of the Northern Pacific should not require to be repeated. The sooner our people see the advantages of investing in home institutions the better for themselves. Avoid these foreign (in)securities, and, if you have surplus capital, organize a company suitable to the locality, and with good management, which can easily be secured, for almost any enterprise. You can make better profits at home, and at the same time be a benefit to our country. If such an investment is not possible, it would be far better to take even the lowest interest offered by our Banks than to run the enormous risks incurred by investing in almost all foreign stocks. Many volumes might profitably be written on this subject, and we will refer to it again.

Messrs. S. R. Foster & Sons Standard Nail and Tack Works.

Among the manufactories of St. John, N. B. that of Messrs. S. R. Foster & Son is well deserving of notice. The Standard Nail and Tack Works have been in successful operation since 1849, and have taken a high place among the "institutions" of the Dominion. The manufacture of nails, shoe nails, tacks and brads is here carried on by means of complicated machinery, some of which has been constructed by Mr. S. R. Foster, and does credit to his inventive skill. About 600 tons of iron, 100 tons of brass, copper, and zinc, and 300 chaldrons of coal is used annually. Sixty hands are constantly employed, and the machinery used, including twenty-three tack and shoe nail, and seven cut nail machines, are kept in motion by a twenty horse power engine. Many tons of nails, tacks and brads of all weights, sizes and shapes, are annually produced, having a value of \$100,000.

Messrs. Foster & Son send their products in large quantities to all parts of the Dominion England and South America. And from these points they are widely distributed, some of them finding their way as far distant as Australia.

Wherever — so we have been informed by uninterested parties — Messrs. S. R. Foster & Son's nails and tacks have been introduced, they have gained the highest reputation for superiority in shape, strength and finish. The demand for them is yearly increasing, and having outgrown the premises now occupied, the manufacturers are about building a large brick edifice, which will contain all the improved facilities which long experience can suggest.

In conclusion, we recommend those of our friends who are desirous of learning how to skillfully and rapidly "put a head on things," to visit Messrs. Foster & Son's and watch the evolutions of machinery constructed for the purpose.—*American Canadian*.

St. John subscribers please read notices over editorial,

Commercial Decisions.

[Comments will be made on these in next number.]

Editor of the Journal of Commerce:

I have been selling goods for the past two or three years to F. McC. & Co. of —, New York. In April last, McC., who is the responsible party in the concern, went out. He published notice of dissolution in the — papers but did not notify me. The other members of the firm, F. & Co., continued the business, but ordered their goods from me in the name of the old firm — F. McC. & Co. They (F. & Co.) have now failed and are owing me a debt. Can I hold McC. for it?

I have been a reader of your paper many years, but do not remember to have seen the above question asked.

Respectfully yours, G. P.

Reply.—There is no question in regard to the liability of the retired partner in such a case; he can be held for all debts contracted by his successors of former customers, who have dealt in good faith and in ignorance of the dissolution. A retiring partner must give notice to all who have had dealings with his firm, or take the consequences of their ignorance. *Bank of the Commonwealth v. Mudgett, 45 Barb., 603; Ennis v. Williams, 30 Ga., 601.* The courts have held that "if the retiring partner did all that is usual and proper to give the public and customers notice of his retirement" by advertising and sending circulars to all his correspondents, he is not bound to a creditor who may have missed the notice; "but if the retiring partner give no such notice, then a customer of the firm accustomed to trade with the firm on the responsibility of all the partners, including him who has retired, and not knowing of his retirement, may hold him for a debt contracted with the firm after his retirement." See *Parsons on Contracts, vol. 1 sec. 179, note E,* for voluminous authority to sustain this position.

The following presents a question often brought up to the minds of business men, but which cannot be solved satisfactorily by either law or commercial usage:

Editor of the Journal of Commerce:

B, who does business in New York, has an agreement with A, a manufacturer in a neighboring city to act as his exclusive agent in New York at an agreed rate of commission. A stipulates that he will not sell any goods here direct but only through B, and will refer back to him all inquiries coming from New York. Goods are sold delivered here and charged direct to B.

After this agreement has been in force, and worked successfully as to amount of sales for some time B, suddenly finds that he can no longer get the prices at which has been instructed to sell, and discovers that his customers (to whom he first introduced the goods) are being sold at a less price by C—a concern doing business in the city where A manufactures. B remonstrating with A for violating the agreement in allowing his goods to be sold here by other parties, is told by him that he has sold the goods in his own city, and claims not to have known

they were coming to New York, although he afterwards admits delivering them free on board the transportation company for this city. Is not B entitled to his usual commission on all such sales, and is not it a valid claim in law?

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Reply.—Even if A has sold the goods to C with a secret conviction that the buyer would send them to New York and interfere with B, the latter has no legal redress. It is a point which it is impossible to guard by any diligence. And it may be that the manufacturer did not suspect that the sale would lead to any such competition. At any rate B cannot recover a commission on such deliveries, though he might have a good cause of action against A for violation of contract.

Editor of the Journal of Commerce:

Referring to the case of F. McC.'s & Co. in your issue of the 7th inst., I would like to ask if in case of F. McC.'s death, could his estate be held liable for purchases subsequently made in the name of the firm by the surviving partner, no dissolution of copartnership having been published?

Your reply will greatly oblige

A SUBSCRIBER.

Reply.—The death of a partner is itself a dissolution of the firm, but notice of such dissolution ought to be given precisely as if the firm is dissolved for any other reason. If the death is concealed, or no sufficient notice of it given to the persons dealing with the firm, and a debt is contracted by a surviving partner in the firm's name, the innocent creditor might establish, we think, a claim against the executors or administrators, even if he could not hold the estate.

The following is from a bank officer, whose communication on the same theme we answered a day or two ago:

Editor of the Journal of Commerce:

In your reply contained in your paper of December 2 to my questions under date of November 27, it seems to me you omit to answer the first and second questions contained in my communication.

That is, does a check dated say December 2, and in the body of the same made payable December 20, become due on the 20th, or is it entitled to grace, and if entitled to grace, does it not take the form of a draft, and become subject to presentation for acceptance, when received before due, by a third party for collection? By answering more fully the above, you will much oblige a subscriber.

Yours respectfully, CASHIER.

Reply.—We will make our answer more explicit, and furnish the authority. Story says—"But a case may be supposed of a check drawn on a bank, payable on a specified day, as for example it may be dated on the 1st of January 1845, and be made payable on the tenth of the same January; and the question might then arise whether it was payable on the very day, without any allowance of the days of grace. The general understanding among banks is believed to be that in such a case the check is payable on the tenth day of

January without grace, and it is treated as a check payable on demand on that very day. In any other view the check might be presented for, and require acceptance; and yet it is understood that such acceptance is never called for or given." This has been questioned, and once overruled, but is now settled, as far as we know. The courts have made nice distinctions between checks and bills of exchange, but by numerous decisions, such a check as above described is legally distinguished from an ordinary bill. It is not entitled to grace, and it need not be accepted.

Editor of the Journal of Commerce:

Please answer the following at your earliest convenience: A sends B a check for \$200, and in the body of the check fills in—"In full for or of account of services rendered." A not wishing to indorse the check with such an understanding erases the words "In full for services rendered, &c.," indorses the check, which is paid by B's bank, A not discovering the erasure until some weeks after. Does B make himself liable or give cause for action, and if so, what is the penalty? Would such indorsement be a legal receipt provided B did not make the erasure?

Yours truly,

B.

Reply.—The use of such words in a check would not bind the payee to an acknowledgment that the payment was in full of services rendered if such were not the fact, if he indorsed and collected it; and if B chose to strike out the words before presenting the order for payment, he would incur no penalty. In either case the words are of no importance as a settlement of account between the parties.

Editor of the Journal of Commerce:

Will you oblige a subscriber by answering the following:

A lands a lot of lumber on my wharf for B in June last, where it lies up to to this date subject to heavy charges, being on end of wharf. I notify both parties to come forward, pay charges, and remove it; they both deny in writing any ownership or interest in said lumber.

Can I legally sell it at public sale to pay charges and expenses? And if so, what disposition must be made of any surplus over and above charges, if any? Or what is my proper course to pursue?

Yours truly,

J. A.

Reply.—A's denial of ownership does not release him from his liability as bailor, and the course least open to question, provided B's ownership cannot be proved, probably is to bring an action against A for storage, and damage if any.

Editor of the Journal of Commerce:

A, a merchant, of Houston, Texas, does business with B, in New York, and gives him in settlement a promissory note payable at that place. B has the note discounted by C, who lodges it indorsed for collection with his bank in New York. The New York bank directs said note to their correspondent in Houston to be collected when due. The note is not honored by its maker at maturity, and is returned to New York without having been pro-

tested. A alleged that B's traveling agent had allowed him an extension on said note. C getting it back unpaid wants B to make good its amount, but B refuses to do it, asserting that he is no more liable on account of the note not having been protested. Has B a legal right to do so in presence of the fact that according to the laws of the State of Texas it is not necessary to protest a note to keep every indorser bound (as before the note was due)? Could the New York bank be considered as liable, they having failed to notify their Houston correspondent to protest the note if not paid? These are the questions which I would be greatly obliged to you to answer.

Respectfully yours, J. A. R.

Reply.—The general rule is that the *lex loci*, that is, the law of the place where the contract is made, is "to regulate the rights and duties of the parties."—Story on Prom. Notes, sec. 339.

Editor of the Journal of Commerce:

One of your subscribers would be exceedingly obliged for your valued opinion in the following case:

A delivered to B upon a contract a cargo of crude brimstone in bulk. B, the buyers, were duly notified of the arrival of the vessel in this port, and the seller consented to their request to deliver the cargo at their works on the Hudson River, within limits of this port. As customary, A the seller gave the buyers an order on the captain of the vessel to deliver the cargo subject to weighing of C, public weighers appointed as usual by the seller. B, the buyers, received the cargo immediately after arrival of the vessel at their works, without presenting the order given by the seller, and without waiting for the public weigher or giving any notice to the seller, assumed the responsibility of weighing the entire cargo themselves, by one of their employees, in a manner entirely unusual and unsatisfactory, mingling it at once with their old stock in store, making it impossible for the seller to reweigh the cargo, their weight showing an unheard of loss of ten per cent. on the invoice weight. A, the seller, offered settlement on the basis of invoice weight, reducing foreign weight at a fixed rate established by the trade, in cases where weighing is waived by mutual agreement. B, the buyers, refused to make any payment on account, or to make any settlement whatever, other than paying for what their weight showed, demanding that the seller should thereupon give a receipt in full.

AGENT.

Reply.—This case ought to be left to a referee or arbitrator to examine the facts and settle the dispute on an equitable basis. If the statement expresses the whole truth, the position of the buyer is untenable, but only a hearing of the explanations on both sides can determine what ought now to be done.—N. Y. Journal of Commerce.

Editor of the Journal of Commerce:

Your wisdom and good nature seeming to have no limit, we have agreed to leave the following to be decided, and if you think it of general interest, an answer through your columns would oblige:

Z, a dealer, borrows money on merchandise in bond from X, gives X a storage receipt in his (X's) name for the goods, signed by the warehouseman, as well as Custom-house withdrawal papers properly executed. The latter X neglects

to have checked at the Custom-house. Z also gives Custom-house papers duly executed for withdrawal to Y, to secure a loan made from him. Y pays the duty on the merchandise and obtains a permit.

Y claims the permit (being a Government order on a Government official) takes precedence of the storage receipt, as the goods are in the custody of the Government, and the Government official at the store is over the warehouseman.

X claims that the duty having been paid by Z (the withdrawal papers now made in Z's name and on the books of the collector it appears as if Z had paid the duty), the warehouseman should deliver the goods on his (X's) order, the Government claim having been paid.

An amicable settlement between X and Y can be made on your deciding the point of the respective claims to the goods.

AN OLD READER.

Reply.—Neither party has a good title to the goods. That of X is the better, but as the warehouseman does not surrender the property without the Government permit, he cannot obtain possession; We see nothing which can be done but a compromise between the two conflicting claims.

New Postal Arrangement.

{ POST OFFICE DEPARTMENT,
OTTAWA, Jan. 5th, 1875.

Department Order No. 13.

Correspondence with the United States.

A postal convention for the regulation of postal charges between Canada and the United States, which has already had partial effect in regard to newspapers from the offices of publication, will go fully into operation on and from the first of February, 1875.

1st.—On and from that date the postage rates to be charged in Canada on mail matter of all kinds, except closed parcels and patterns and samples, posted in any part of the Dominion of Canada, addressed to any place in the United States, will be the same as if addressed to any place in Canada.

2nd.—These rates—namely, three cents per half ounce or fraction thereof on letters, one cent on post cards and the ordinary Canadian postage rates, as from time to time authorized, on newspapers from the office of publication, transient newspapers and printed miscellaneous matter of all kinds—must in all cases be fully prepaid, and, as a rule, by postage stamp, or they will not be forwarded.

3rd.—When so fully prepaid the ordinary Canada rates of postage, no further charge will be made on delivery, in the United States.

4th.—If any letter, newspaper or other mail matter addressed to the United States be posted in Canada unpaid or not fully prepaid, it must be immediately sent in to the dead letter office with the reason—"unpaid" or "insufficiently prepaid"—marked upon it.

5th.—The registration charge on letters addressed to the United States will continue to be five cents, which must be prepaid by postage stamps, in addition to the ordinary letter postage rate.

6th.—Letters and all other mail matter coming from the United States into Canada, will be subject to like regulations as respects the posting there and delivery here. Nothing posted in the United States for Canada will be forwarded unless fully prepaid the ordinary domestic letter postage rates of the United States; and when mail matter is so prepaid and forwarded

no further charge is to be made on delivery in this country.

7th.—These regulations do not authorize any exchange of closed parcels, nor of packages of patterns or samples, but it is understood that some provision will shortly be made for the reciprocal transmission of small packets of genuine samples and patterns of merchandise, of which due notice will be given to postmasters.

D. A. MACDONALD,
Postmaster General.

Postal Reciprocity.

The first of January part of the new reciprocal postal regulations between the Dominion and the United States went into effect. These provide that all newspapers and periodicals coming from the United States will be delivered at any post office in the Dominion without the payment of Canadian postage. The same rule will also apply to all newspapers and periodicals published in the Dominion and transmitted to the United States. Thus all persons in the United States receiving newspapers and periodicals from the Dominion will get them precisely the same as if mailed from a United States post office and *vice versa*, only the postal rate of the country from which they issue be chargeable thereon.

Great credit is due the Dominion Government for their action in this matter.

EAST INDIA HEMP
And what we know about it.

Instead of devoting a column to the merits of this strange and wonderful plant, we remain silent and let it speak for itself through other lips than ours, believing that those who have suffered most can better tell the story. We will here quote word for word from letters recently received, simply adding our testimony to the rest in saying that when this plant is properly prepared, we know that it POSITIVELY CURES CONSUMPTION, and will break up a fresh cold in twenty-four hours:

Liverpool, Beach Meadows, Queen's Co.,
Nova Scotia, August 7th, 1874.

— Please send 3/6 worth of India Hemp. I cannot tell you with pen the great good this has done me. I was so weak as a cat; could hardly stand on my legs; no appetite; constant pain in my lungs; the doctor had given me up, and I saw death before my eyes. But this medicine has raised me to the enjoyment of life and health. I can now walk two and three miles without fatigue, have a good appetite; am free from pain; sleep soundly, and am doing well. I have no fears of consumption now.

THOMAS J. GARRETT.

Thornton, Hoosac Co., Ind., 1st Month 20, 1877.

Friends CHADDOCK & Co.

Mr. Dudley Barker, who was so low with Consumption, and only weighed one hundred and twenty five pounds when he commenced to take your medicine, now weighs one hundred and eighty-four pounds, and says he feels as well as he ever did in his life.

Yours truly, ROBERT COX.

The following confirms the above, seven years later:

Thornton, Hoosac Co., Ind., Jan. 20, 1874.

I have tried so much that I have lost all confidence in Patent Medicines, and would not have sent for your remedy, only I saw in your testimonials that of Robert Cox, in the case of Dudley Barker, with whom I am personally acquainted, and know that Mr. Barker was cured of Consumption, and is now well and hearty. I am also acquainted with Robert Cox, and feel that Canada's ought to do as much for me as it did for Barker. Yours in faith,

JOHN H. WETZELMAN.

Sweet Valley, Luzerne Co., April 30, 1874.

I have used your Canada India Hemp for the last ten years with astonishing success in acute and chronic Pulmonary Affectio, and I believe it has no equal for such diseases.

Dr. J. N. DAVENPORT.

Deep River, Ipswich, Iowa, Jan. 3, 1874.

I have just seen your advertisement in my paper. I know all about the Canada India Hemp. Fifteen years ago it cured my daughter of the Asthma; she had it very bad for several years, but was perfectly cured.

JACOB TADDT.

Montezuma, Tran

My daughter (Miss Crowder) has gotten entirely well of Consumption. Here was a case of fifteen years standing. No one else we have tested the virtues of India Hemp, and now we have no doubts as to what it will do. Yours truly, CHADDOCK & CO.

LOUISACVILLE, Holland Co., N.Y.

Neither has been suffering from Bronchitis for twenty years, and tried most all kinds of medicine, and says the Canada India Hemp is the only that gives her relief.

JANE A. ASSASSOOK.

N. B.—This Remedy speaks for itself. A single bottle will satisfy the most skeptical. 3/6 per bottle, or three bottles for 9/6. Pills and Ointment 1/6 each. Sent at our risk. Address CHADDOCK & Co., 1032 Race Street, Philadelphia.

How a Minnesota Merchant asks Pay.

NOTICE.

My Dear Sir: I want to ask you a plain question, in all kindness and sincerity, and I would like to have you answer it honestly and candidly; not in two or three years or months, but now! this week! Supposing you were as poor as Job's turkey, and had invested two or three thousand dollars in an enterprise which you designed to make an exclusively cash business. Supposing, as a matter of accommodation and good nature, you had trusted it all over the country, from Hill to Jericho; supposing you had kept adding your means and still "putting it on the books for a few days," until your funds were played out, like old Foot's prayer-meeting; supposing you had claims coming against you in the hands of business men who had accommodated you in good faith, and needed their money; supposing you had some pride in you, and meant to be square-toed and punctual, and hated to see a man whom you owed, when you didn't have the legal-tender in your trousers to pay his just and lawful demands, worse than you would to see an Injun or the Devil; and supposing those whom you had accommodated felt perfectly easy and contented; shied the track when you went to see them, and told the wife of their bosom to answer "Not at home," or came into town and left without paying even a part; supposing they held your money and waited patiently for wheat to come up to ninety cents or a dollar, or pork to bring five or six dollars a hundred—what would you do? Would you let your debts go, "and be a villain," or would you sue every mother's son of them that didn't pay you if it were the last business you transacted in town?

If you were an honest man you'd do the latter, and that's just what I'll be compelled to do, and shall do! if the Lord is God or there is a King in Israel!

I don't want money to look at (I can earn enough for that); I don't want any to salt down (I never could make it keep); but out of several thousands trusted out, I humbly want a few hundreds, and I'll be d—d if I won't have it, or an execution returned *nulla bona*.

I have, in addition to erecting an expensive store in Fountain, been seduced into investing over a thousand dollars in a new hall, which is an ornament as well as convenience to the town at large. As you know I was promised four hundred dollars, cash, to assist me. Well, out of this little four hundred I have received just twenty-six. I don't expect any more, and I don't want it! The hall is done! It is mine, and to let, when the schoolhouse cannot be had. But I want what is owed to me. It is a small amount to you; it means thousands of dollars to me. I shall be home in a few days to square up. Let "Doc" have

the money now, before I go. There is not one of you, man or woman, from Christina to Dublin, that he would not stick his head in the fire to serve, whether he ever expects anything for it or not. Get his receipt before I go home, and his soul will rejoice. I love you myself as a mother loveth her first born: but I love to pay my debts better than I love any man, woman or child on the face of God Almighty's green earth; and by the Great Eternal and the Continental Congress, I propose to do it, if I have to make costs for every man in Fillmore Co. Now let's have the spondulicks, and see how sweet and pretty I can smile upon you.

Yours earnestly. C. S. Powers

Senior partner in the firm of C. S. Powers & Sons.

Fountain, Dec. 11, 1874.

Canadian Banks in New York.

The opening of a branch in New York by the Merchants' Bank of Canada is another illustration of Canadian Banking enterprise which our neighbors in the United States rather marvel at. This makes four banks from Canada—the British, the Montreal, the Commerce, and the Merchants—all represented in the commercial capital of the United States, and all occupying most prominent positions in that city. Canadian readers are perhaps not all aware that United States banks are not sellers of exchange on foreign countries, but that great business is done entirely by large private banking houses, such as Brown Brothers, August Belmont, on the Rothschilds, Duncan, Sherman & Co., on the Barings, Drexel, Morgan & Co., on Julius Morgan, &c., &c. together with what business is done by the Canadian Banks; and this latter is not inconsiderable. There are only four or five drawers of Bills of Exchange known as "first-class," the range of "second-class" is only somewhat greater, while of course the third and fourth classes are correspondingly large to the narrow limits of the first and second classes. Well, it will interest Canadians to know that the Canada banks are always quoted as equal in safety and value to the few "first-class" names, and the bills of the Bank of British North America and the Bank of Montreal have for years been quoted at same rate as those of Brown or Belmont. The Bank of Commerce is gradually assuming a like position, and in a little time their sterling exchange will be as well known and as well regarded as the sister Canadian Banks.

The Merchants' Bank have for some time been selling sterling bills in New York through the old-established house of Wotherspoon & Co., and already a good rate has been established for their exchange. But there is now an excellent prospect for the future of the Bank in New York by the opening of a branch there. It has already been intimated to our readers that Sir Hugh Allan is now arranging to establish a branch in London, England; among other prominent names secured for a local board we hear mentioned that of Lord Lisgar, late Governor-General of Canada.

We have thus the spectacle of the strongest banks, of what the Americans deem a remote province, assuming a position in the chief monetary metropolis which not one of their own three thousand banks can occupy. If these four banks make the same progress in the next ten years in New York that has marked their career in the last decade, it will not be surprising if they eventually largely control the monetary facilities needed for the foreign trade of the United States. The operations of the Bank of Montreal in Chicago, and the Bank of British North America in San Francisco, are interesting as pointing in the same direction.—*Monetary Times*.

Please read the notices over editorial columns as they apply to all.

**BRIDGE CONTRACT.**

TENDERS will be received at the Office of Public Works, Fredericton, until THURSDAY, 25th day of February next, at noon, for the erection of a NEW BRIDGE OVER AROOSTOCK RIVER, Victoria Co., according to plan and specification to be seen at said office and at the store of Hon. B. Beveridge, at Andover. Each tender to be marked "Tender for Aroostock Bridge" and to give the names of two responsible persons willing to become sureties for the faithful performance of the contract.

The Commissioner does not bind himself to accept the lowest or any tender.

WM. M. KELLY,
Chief Commissioner.

DEPARTMENT OF PUBLIC WORKS,
Fredericton, January 6th, 1875.

**Public Notice.**

TENDERS will be received at this Office until MONDAY, 1st February, noon, for COAL AND WOOD for the use of the St. John Post Office, during the year ending 31st December, 1875, to be delivered at such times and in such quantities as may be required. The tenders to specify how much per chaldron for Coal, and how much per cord for Wood, delivered at the Post Office.

The Coal to be of the best Old-Mines Screened Sydney, and the Wood to be of mixed quality, viz: Rock Maple, Beech, and Yellow Birch.

The tenders for each article to be separate.

J. HOWE, P. M.

P. O. St. John, Jan. 12, 1875.

**Public Notice.**

COMMENCING on the first of FEBRUARY, the Postage rates to be charged in Canada on Mail matter posted in any part of the Dominion for the United States will be the same as if addressed to any part of Canada. When so fully prepaid the ordinary rates of Canada Postage, no further charge will be made on delivery in the United States. And any mail matter for the United States not fully prepaid will be sent to the Dead Letter Office, Ottawa, Letters and all other mail matter posted in the United States received on and after the date named will not be subject to any new postage rates.

These regulations do not authorize the exchange of closed parcels, nor of packages of patterns or samples, for which it is understood that some reciprocal provision will be made at an early day, of which due notice will be given.

J. HOWE, P. M.

P. O., St. John, January 12, 1875.

Established 1811.

Established 1811.

Printing, Bookbinding & Stationery.

H. CHUBB & Co.

Chubb's Corner,

Prince William Street,

St. John, N.B.

THE continued and liberal patronage accorded by the public to this Establishment for so long a period is a satisfactory proof that the efforts of the Proprietors have been appreciated.

We now call attention to the fact that we have recently made great improvements in our PRINTING and BINDING Department, thus enabling us to execute all kinds of work in our line with the greatest expedition, and in a style not to be excelled by any house in the Dominion.

Importing our own stock of Papers, Cardboard, &c, from the Manufacturers, and always having an immense variety on hand, we can offer to our customers decided advantages in regard to prices, which we can assure them will be as low as can be made—quality and excellence being considered.

Each branch of our Establishment is under the charge of trustworthy and skilful persons who have been in our employment for many years, and the whole business in all its details is personally superintended by the Proprietors—whose aim is to retain and increase the patronage now enjoyed by them of the **MERCANTILE & LEGAL COMMUNITY**, and who will endeavour, by the employment of courteous and obliging assistants, by liberality in their dealings, and by sparing themselves no trouble or expense, to merit that position and to guarantee to all customers the most perfect satisfaction.

.....FINE BOOK AND JOB PRINTING.....

.....BLANK BOOK MANUFACTORY.....

.....COMMERCIAL STATIONERY.....

LEGAL BLANK FORMS.

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and a large line of CHEAP STATIONERY FOR JOBBING.

PRINTING PAPERS, MANILLA PAPERS, COLOURED PAPERS, TISSUE PAPERS, CARTRIDGE PAPERS, ACCOUNT BOOK PAPERS, WHATMAN'S HAND-MADE PAPERS, BATEMAN'S AIR DRIED PAPERS, AMERICAN PAPERS, FRENCH PAPERS.

Pens of all kinds from 10c. a gross upwards. Envelopes do. from 75c. thousand upwards.

Faber's, Rowney's, and the Star Pencils, direct from the Factories.

Paper Fasteners, Ivory Holders, Letter Clips, Penracks, Rulers, Glass and Pewter Inkstands, (newest designs), Pink Tape, Silk Tasse, Paper Weights, Pocket Books, Metallic Books, Memorandum Books, Slates, Faber's Book Slates, Tileston's Tablets "Things to be attended to To-day," Silicate Slates, Ball Programmes and Menu Cards, In Memoriam Mourning Cards, (numerous designs in stock and printed to order.)

Copying Presses—all sizes. Copying requisites.

THE PATENT PORTABLE COPYING PRESS

with Paper Mangle slides, combining lightness and strength.

COPYING INKS of extra strength—various makers. Combined Writing and Copying Inks. Brilliant Scarlet and Carmine Inks.

SOLE AGENTS FOR

The Diamond Combined Copying and Writing INK,

In use in this City for many years, and acknowledged by all who have tried it to be superior to all others.

MUTUAL LIFE ASSOCIATION OF CANADA.

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President, JAS. TURNER, Esq. *Vice-President*, A. T. WOOD, Esq., M. P.
Actuary and Manager, WM. POWIS,

Deposited at Ottawa for benefit of Policy-Holders: \$52,788.00.

THE ONLY PURELY MUTUAL CANADIAN LIFE COMPANY.

IRA CORNWALL, Jr., Manager for Maritime Provinces.
23¹/₂ Prince Wm. Street, (cor. Market Square,) St. John, N. B.

TRAVELLING AGENTS—Wm. A. McGuirk, Wm. Sallen and G. B. Douglass.
AGENTS FOR ST. JOHN—H. and Wm. F. Biddell, T. B. Teddcrsten.
GENERAL AGENTS FOR NOVA SCOTIA—Florelling, Anderson & Co.
GENERAL AGENTS FOR PRINCE EDWARD ISLAND—D. C. McLeod, & Palmer & McLeod's.

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MALCOLM McLEOD, Esq., of PALMER & McLEOD,
JNO. QUIRK, Esq.,
JAS. DesBRISAY.

Established under Special Act of Dominion Parliament, vesting the property and assets in the assured members themselves, and giving them the entire control of its affairs. As a result, the combined advantage are secured of Savings Bank, an Life Assurance.

CASH VALUES OF POLICIES

Are made **INVALIDABLE AND NON-FORFEITABLE**. Policies are selected with great care, and if membership is not claimed, is paid, unless wilful and intentional fraud has been practised on the other members to obtain the privilege of membership.
This Association secured a larger increase in its business in 1873 than did any other Canadian Life Company, and continues to receive the eminent patronage which is its just due as THE PEOPLE'S OWN NATIONAL MUTUAL LIFE COMPANY of the Dominion of Canada.

New Premium Income from New Business alone.		Canceled.	Net Increase of Premium Income in one year.
1872. \$21,892.62	1873. \$40,932.72	1873. \$13,592.37	1873. \$27,390.35

Rates for any System of Life Assurance Endowments or Annuities, and also

FOR THE POPULAR JOINT LIFE PLAN,

Will be most cheerfully furnished by all our Agents.

THE BOOKS CLOSE FOR THIS YEAR ON THE 31st DEC.,

and all Policies now issued prior to that date,

WILL RANK FOR ONE YEAR'S PROFIT IN EXCESS OF THE DIVIDENDS ACCRUING TO MEMBERS JOINING IN 1875.

THE

CITIZENS

INSURANCE COMPANY
OF CANADA.

LIFE AND

ACCIDENT

HEAD OFFICE, - - - MONTREAL, P. Q.

SUBSCRIBED CAPITAL, - - \$1,000,000.00.

Deposit with Government for benefit of Life and Accident Policy-Holders, \$53,000.00.

A SOUND HOME COMPANY.

GENERAL ACCIDENTS.

The General Accident Policies of this Company, under the several rates and classifications, insure against all form of bodily injury induced by purely accidental means, whether it happen on the street or the farm, in the store, office, mill or workshop, or in any of the lawful and usual avocations of life—such as Dislocations, Fractures, Broken Bones, Ruptured Tendons, Bruises, Cuts, Stabs, Gunshot Wounds, Crushing or Mangling, Burns and Scalds, Bites of Mad Dogs or Serpents, Unprovoked Assaults by Robbers or Murderers, Stroke of Lightning or Drowning, where such accidental injury immediately and continuously totally disables the person from labor or business, or causes death within three months from the happening thereof.

The **FIRST COMPANY** ever offering a Bonus to its Accident Policy-Holders, and the only one now giving twenty-five per cent. of its profits to those insured in that Branch, and therefore claims, and is receiving, the most liberal support of the insuring public.

- It is the oldest Life and Accident Company in the Dominion, and established on a firm basis.
- It pays all Claims promptly without litigation,
- Its Life business is conducted on the most approved plan.
- It has a large Capital, a well-known and responsible Board of Directors.

DO NOT INSURE UNTIL YOU SEE OUR TERMS.

DIRECTORS:

SIR HUGH ALLEN,.....PRESIDENT.

E. ATWATER, Vice-President; ADOLPHE ROY, N. B. CORSE, HENRY LYMAN, J. D. PRATT, and ANDREW ALLEN.
Manager Life and Accident Department:—EDWARD STARK.

See our Terms, and you will not Insure in any other Company.

TRAVELLING AGENTS:—Wm. A. McGuirk, Wm. Skillen, and G. B. Douglas.
GEN. AGENT FOR P. E. I.:—D. C. McLeod, Palmer & McLeods, Charlottetown, P. E. I.

IRA CORNWALL, JR.,

Manager for New Brunswick, Prince Edward Island and Newfoundland.

OFFICE:—23½ PRINCE WM. STREET, (Corner Market Square), - - - - - ST. JOHN, N. B.

SPECIAL NOTICE.

Fire or Life Insurance and other Agents can always make a handsome addition to their income, by having an Agency for a good ACCIDENT COMPANY, without interfering with their other business. Both Local and Travelling Agents will always be allowed the most liberal commission. Full particulars can be obtained by addressing Box 432, P. O., St. John, or by applying at the St. John Office, as above.

F. A. DeWOLF,
Produce Commission Merchant
Wholesale and Retail Dealer in
FLOUR, FISH, PORK
—AND—
GROCERIES,
NO. 5 SOUTH WHARF,
SAINT JOHN, N. B.

JAMES D. O'NEILL,
MANUFACTURER OF
OIL TANNED LARRIGANS,
Men's, Women's, Misses' and Children's
BOOTS & SHOES,
In Serge, Kid and Grain Leathers.
Factory, - No. 1 North Wharf,
SAINT JOHN, N. B.

W. C. MORISSEY,
Funeral & Furnishing Undertaker.

WAREHOUSE, 66 CHARLOTTE ST.: Residence
Waterloo Street, 3 doors north of Castle street.
Rosewood, Walnut and Covered Coffins, Grave Cloths,
Coffin Mountings, &c., at lowest prices. Orders in town
and country promptly executed 7 day and night.

CONTINENTAL HOTEL,
North Side King Square,
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GEO. HAYWARD, . . . Proprietor.
Photographic Stock Depot.

GEO. F. SIMONSON,
IMPORTER OF
English, French, German & American Photographic Goods
AND CHROMOS.
Picture Frames, Mouldings, Stereoscopes and
views, in great variety.
SAINT JOHN, N. B.

THE
"CARLETON MONTHLY."
A JOURNAL of the times, containing home
news, useful knowledge and amusement.
Our paper has the largest circulation of any
monthly publication in the Maritime Pro-
vinces, thus making it a first-class advertising
medium.
The Carleton Monthly is published the first
of each month at the Steam Printing Estab-
lishment of H. CHUBB & Co., St. John.
All communications and orders for
advertising left at H. CHUBB & Co.'s, or
addressed to JAMES A. McLEAN, Carleton,
will receive prompt attention.
J. A. McLEAN, Proprietor.

T. GREGORY & SON, Official Seal En-
gravers and Die Sinks, Steel Stamp and Letter
Cutters, Plain & Ornamental Engravers, No. 70 Germain
Street (opposite Trinity Church), SAINT JOHN, N. B.
Lever and Screw Presses, with Seals attached, for
Public Offices, a speciality.

WATCHES, CLOCKS, & JEWELRY
REPAIRED ON THE PREMISES.

T. M. FRASER,
IMPORTER OF
Staple and General DRY GOODS.
CLOTH & LINEN WAREHOUSE,
43 Charlotte Street,
(Next door to R. E. Puddington & Co.)
SAINT JOHN, N. B.

5, KING SQUARE.
JAMES PRINCE,
WHOLESALE AND RETAIL.
GROER, FRUITER, AND PROVISION DEALER,
SAINT JOHN, N. B.
N. B.—Family orders promptly attended to.

ROYAL HOTEL,
(Formerly stubbs').
146 PRINCE WILLIAM STREET,
Opposite Custom House,
SAINT JOHN, N. B.
T. F. RAYMOND, . . . PROPRIETOR

JOHN ALLEN,
Manufacturer and Dealer in
Cooking, Hall, Parlor and Shop
STOVES,
FOR COAL OR WOOD,
STOVEPIPE AND TINWARE.
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