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Maritime Trade Review.

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

VOL. I.—No. 6. {Price \$1.00 per Year.}

SAINT JOHN, N. B., JULY, 1874.

F. L. JONES, Proprietor.

GRENoble!

THE GLOVE



OF GLOVES

MACKENZIE BROS.

OF SAINT JOHN, N. B.,

having devoted their efforts to the introduction of a superior class Glove, beg to call the attention of the Trade, also Canadian and American Consumers, to their extensive

STOCK OF

ROUILLON'S

FIRST CHOICE

KID GLOVES,

for which their Establishment is famed.

N.B.—Each pair bears the above stamp, without which none are genuine.

MACKENZIE BROTHERS'

uniform system of Prices, renders their Establishment the Headquarters for all Canadian and American Tourists.

45 KING STREET.

KING STREET 45

LEADING DEPARTMENTS.
.....

Standard Silks and Velvets.

Irish Poplins, Pim's exclusive Manufacture.

Real Laces and Lace Goods.

Shawls, French and Paisley Wove, Lace Shawls and Jacket.

Furs, Seal Jackets, Caps, Gloves, Mitts.

Gloves, Hosiery and Underwear, a speciality.

MACKENZIE BROTHERS,

Importers of British and Continental Manufactures.

45 KING STREET,

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Dawes' Sparkling Ales and Porter.

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CHARLES RAMSAY,

AGENT FOR

DAWES'

Montreal Ales & Porter,

122 Upper Water Street,

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R. B. EMERSON,

Copper, Tin Plate & Sheet Iron Worker.

STOVES OF ALL DESCRIPTIONS.

STOVEPIPE & MOUNTINGS.

Wholesale and Retail.

Jobbing of all kinds thankfully received and punctually attended to.

5 CANTERBURY STREET,

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COMMERCIAL PALACE.

King Street,

ST. JOHN, N. B.

1874.

1874.

JAMES MANSON,
IMPORTER OF

British, Foreign & American

DRY GOODS,

DEPARTMENTS:

Velvets, Mantles, Shawls, Gloves, Hosiery, Ribbons, Laces, Handkerchiefs, Boys' Suits, Clothes, Parasols, Bridal Costumes, British and Foreign Silks, British and "Lyons" Velvets, Real Balbriggan Hosiery, Strappings, Silks, Dress Goods, Linens, Cottons, Table Linen, Feathers, Straw Goods, Corsets, Umbrellas, Baby Linen, Ladies' Underclothing, Jackets, Children's Costumes, Feathers, Towels.

FAMILY MOURNING.

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DRESSES AND COSTUMES

of every description made up to order on the premises under the management of an experienced Dressmaker.

None but thoroughly competent workpeople are employed in this Department; therefore our Patrons may, with confidence, rely on having their orders faithfully executed.

N. B.—No material can be made up except those purchased at this Establishment.

CHARGES MODERATE.

SHIRTS and SKIRTS made to order.

The best assortment of French, English and American MILLINERY in the City.

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37 Prince William Street, Saint John, N. B.

Steam Heating Engineers and Dealers in Rubber and Leather Belting,

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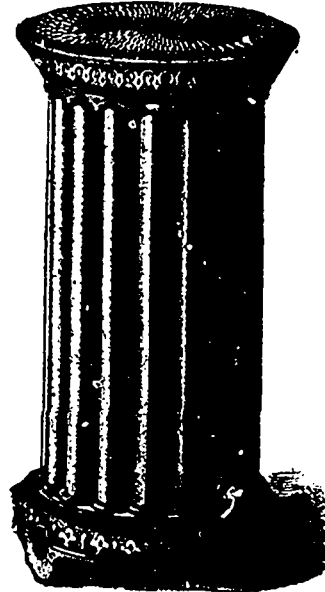
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Steam Gauges



Steam Cocks,

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Agents for Knowles' Steam Pump, Rich's Patent Saw Sharpener and Gummer, and R. Hoe & Co.'s Mill Saws.

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GENERAL PATENT MEDICINE AGENCY,

For the Maritime Provinces,

20 Nelson Street, St. John, N. B.

In Store.

The Largest Stock of PATENT MEDICINES, PERFUMERY and TOILET ARTICLES, kept by any house in Canada. Orders Solicited.

WHOLESALE ONLY.

Specially Commended.

King's Magnetic Fluid—for the cure of pain.

Rarey's Black Oil—for wounds on horses.

Hardings Brunswick Black—for stoves and grates.

Spencer's Purified Cod Liver Oil—for consumption.

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Warron's Botanic Life Tea for colds.

Goods which are not kept in Stock by your Druggist may be obtained at Retail of the Proprietor.

Spencer's Non-Freezing I. X. L. Violet and Red Inks.

The only Inks that can be shipped with safety during the Winter months.

VIOLET. No. 1 Stands, \$9.00 per gross. RED. No. 1 Stands, \$12.00 per gross.

" 2 " 11.00 " " 2 " 10.00 "

" Quarter Pints, 21.00 " " Quarter Pints, 21.00 "

As no other Ink is made that will stand exposure in this climate during the Winter, it is believed that this must have a large sale. The quality of I. X. L. Inks, as put up in the Summer, is not affected by frost, but the bottles are of course liable to be broken.

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TEETH.

Imperial Saponaceous Dentifrice.

An elegant, fragrant and agreeable preparation for Whiteness, Preserving and Beautifying the TEETH; and Hardening and Strengthening the Gums and Sockets.

It is highly recommended by the leading Dentists and Physicians.

Prepared and sold by

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A VALUABLE Article for removing Grease, Paint, &c., &c., from Woollen, Silk Cotton or any Material. For cleaning Kid Gloves it is invaluable.

For sale by

GEORGE STEWART, Jr.,

21 King Street, Saint John, N. B.

JAMAICA GINGER.

IN case of Cramp, Cholera, Flatulence, or Stomach Derangement, this Essence gives immediate relief. As a Temperance Cordial, it is invaluable, contributing a general degree of excitement, and removing the desire for intoxicating liquors.

For sale only by

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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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R. LOGAN. An assortment of Books, Stationery and news. Special attention given School Books. N. B.—Orders from the country promptly attended to. 121 Union Street.

Cotton Warp Manufacturers.

WM. PARKS & SON, Manufacturers of Cotton Warp, Cotton Carpet Warps, Beam Warps for Woolen Mills, &c., Grey Cottons. Sold only to Wholesale Trade. New Brunswick Cotton Mills.

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

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R. W. LEETCH & CO., Commission Merchants, are prepared to receive consignments of Produce, &c., &c., to sell on Commission. They have provided extra facilities for carrying on a large business in this line and will guarantee satisfaction. Cor. Union & Waterloo Streets.

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JOHN C. FERGUSON, Commission Merchant, Importer and dealer in Flour, Meal, Provisions, Fruit, Dry and Pickled Fish, Kerosene Oil, Ship Stores and General Groceries. 20 South Market Wharf.

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CAMPBELL & FOWLER, Manufacturers of Carriage Springs, Half Patent and Common Axles, of every description. City Road.

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GEO. STEWART, JR., Dealer in Drugs, Medicines, Toilet and Fancy articles, Perfumery, Soaps, &c. The finest assortment in the city. 24 King Street.

J. CHALONER, originator, in the following Colors, Roséine, Ponceau, Pink, Scarlet, Violet, Purple, (red and blue shades), Mauve, Yellow, (light and deep,) Blue, Green, Brown, Maroon. Cor. King and George Streets.

R. D. McARTHUR, Garden and Field Seeds of every description. Opp. King's Square.

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R. & F. R. TITUS, General Grocers, and Commission Merchants. No. 9 (First Side) Charlotte Street.

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JAMES PRINCE, wholesale and retail Grocer, Fruiter, and Provision Dealer. 5 King Square.

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D. MAGEE & CO., Manufacturers and Dealers in all descriptions of gentlemen's Hats and Caps, and Ladies' and Gentlemen's Fur goods. 51 King Street.

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LIVERPOOL, LONDON & GLOBE Fire and Life Insurance Company. Invested funds, 1st January, 1873, \$49,839,765.

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FRANK O. ALLISON, Sub Agent. Office 15 Princess St.

QUEEN INSURANCE COMPANY, Fire and Life capital, \$10,000,000, one of the strongest Company's doing business in Canada.

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MUTUAL LIFE ASSOCIATION of Canada. The society for the people, as it supplies Life Assurance, so all understand exactly what they are receiving for their money.

Head office for Maritime Provinces: IRA CORNWALL, Jr. Manager. Agents Wanted. 2 Prince Wm St

MARINE AND FIRE INSURANCE CO., of North America, of Philadelphia, cash assets \$4,000,000. Guardian Fire Assurance Co., of London, Capital \$20,000,000. Cash Assets, \$14,400,000. H. R. RANNEY, Agent, 75 Prince Wm. Street.

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W. H. PATERSON, Clock, Watch, and Jewelry Warehouse, No. 10 King street, directly opposite Everett & Butler's.

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F. PEHLER & BROS., Dealers in Music and Musical Instruments. The best assortment in the Maritime Provinces. 61 Prince Wm. Street.

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S. R. FOSTER & SONS, Manufacturers of Nails, Tacks, Shoe Nails, Brads, Cut Nails, &c. Office and Warehouse, George's Street.

Photographer.

JAMES NOTMAN, Photographer. Paintings in Oil or Water Colours. Prince William Street.

Patent Medicines.

H. L. SPENCER, Medical Warehouse. The largest stock of Patent Medicines, Perfumery and Toilet articles kept by any house in Canada. Wholesale only. 20 Nelson Street.

Plumbers.

GEORGE BLAKE, Plumbing and Gas Fitting Establishment. Water and Gas Fittings constantly on hand. Orders respectfully solicited and promptly attended to. 111 Union Street.

JOHN E. PORTER, Plumber, Gas Fitter, Stove Dealer, and Tinsmith. Furnace Work neatly fitted up, and orders punctually attended to. No. 103 Union Street.

Saws.

A. RICHARDSON & CO., Saw Manufacturers. Saws of every description Guaranteed at this establishment. Law and DeL. Streets.

Sewing Machines.

BLAIRSLIEE & WHITENECT Agents for Raymonds Singer Sewing Machine. Warranted to prove the cheapest in the market. Needles and Oil always on hand. No. 21 German Street.

DAVID MILLAR:—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. 58 German Street.

Steam Fittings, &c.

E. T. KENNEDY & CO., Dealers in Leather and Rubber Belting, Rubber Hose, Packing and Gaskets, Steam Pumps, Engines, Whistles and Gauges, Mill saws, Whale, Seal, Native, Sperm and Lard Oil. 37 Prince Wm. Street.

Tobacco Manufacturers.

SAINT JOHN TOBACCO WORKS, Manufacturers of every description Fine Cut, Twist, and Plug Tobacco, made from selected Leaf, Black, Half and Bright Tobacco always in Stock.

OUR NATIONAL COMPANY

THE

Mutual Life Association

OF CANADA.

Head Office - Hamilton, Ontario.

President, JAS. TURNER, Esq., of Jas. Turner & Co.
 Vice President, A. T. WOOD, Esq., of Wood & Leggat.
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THE ONLY PURELY MUTUAL CANADIAN COMPANY.

The Society for the People, as it simplifies Life Assurance so all understand *exactly* what they are receiving for their money.

Policies and Premiums absolutely non-forfeitable.
 The whole profits belong to the assured

Head Office for Maritime Provinces:

23 1/2 Prince Wm. St. - St. John, N. B.

IRA CORNWALL, jr.,
 Manager.

Very Popular Energetic Solicitors who desire a position in a Company that they can work for with a clear conscience and without any complex points to mislead the unwary, will do well to apply at once to

IRA CORNWALL, jr.,
 Manager for Maritime Provinces,
 23 1/2 Prince Wm. St., St. John, N. B.

D. MAGEE & Co.,

51 King Street, - St. John, N. B.

MANUFACTURERS AND DEALERS IN ALL DESCRIPTIONS OF

GENTLEMEN'S

Satin, Cloth, Straw and Felt

H A T S,

Silk, Cloth, Velvet, Fur and Scotch

C A P S,

Child's Felt, Straw and Fancy

HATS & CAPS,

of all descriptions.

A WELL SELECTED STOCK OF

Ladies' & Gentlemen's Fur Goods,

kept in Stock and made to order.

Wholesale Dealers are requested to examine,

Factory and Warehouse:

51 KING STREET.

THE GREAT ANTIDOTE

For Cholera, Fevers, Small Pox, and all other Infectious Diseases.

MOODIE'S DISINFECTANT,

IN POWDER—The only one without smell ever offered to the public. This material absorbs ammonia and Sulphuretted Hydrogen, the two chief products of the decomposition of animal matter. It is also a powerful antiseptic, and is therefore well suited for the disinfection of such matters as Night Soil, Urine, Sewage and Stable Manure. It may be used in fact wherever organic matters are decomposing and evolving offensive smells. Directions accompanying each package. Only 20 cents a package! Just received a supply.

R. D. McARTHUR,
 Medical Hall,
 46 Charlotte st., Opp. King Square.

MILLAR'S SEWING MACHINE
EMPORIUM.

79 King Street. 79 King Street.

The attention of SEWING MACHINE DEALERS is directed to the following well known and first class

SEWING MACHINES,

THE LOCKMAN,

THE APPLETON,

THE SINGER,

THE HESPELER.

And the AMERICAN and the HCWE.

I am Sole Agent in the Maritime Provinces for these Machines, and invite the attention of Shoe and Clothing Manufacturers to the above.

Very liberal terms to Agents and Dealers.

Send for Circulars and terms.

DAVID MILLAR,

Hoop Skirt and Corset Manufacturer,

79 King Street,

Second door above Waverly Hotel.

H. J. CHETTICK,

General Agent and Commission Merchant,

22 GERMAIN STREET,

Nearly opposite Country Market, SAINT JOHN, N. B.

References.—A. L. Palmer, Esq., M. P., St. John;
 John Pickard, Esq., M. P., Fredericton; Messrs. Blake-
 lee & Whitteet, St. John; X. Perry, Esq., St. John

Consignments Solicited. Returns Prompt. Great in-
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MATTHEW FRAWLEY,

Importer and Dealer in

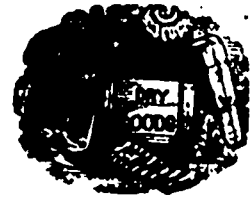
Foreign Wines,

LIQUORS,

Groceries, &c.

No. 11 DOCK STREET,

Saint John, N. B.



No. 8 KING STREET.

JAMES ADAMS & Co.,

IMPORTERS OF

British and Foreign

DRY GOODS,

MANUFACTURERS OF

Mantles, Costumes,

Bridal Trousseau & Millinery,

keep constantly in stock one of the largest stocks of

SILKS, VELVETS, LACES,

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, Naping, 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.

JAMES ADAMS & CO.,

No. 8, King Street,

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PARKS' COTTON MANUFACTURES.

COTTON WARP.

White, Blue, Red, Orange and Green, Nos. 5's to 10'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 Principle of Commercial Reciprocity.

[N. Y. Daily Bulletin.]

Society and civilization are based on the division of labor, which infinitely increases the production of all things useful to man with the same amount of labor. Now, the division of labor is an absolute impossibility without incessant exchanges of the useful products of labor on terms equally just and equitable to seller and buyer—to producer and consumer. This needful justice and equity in the exchanges of the products of labor are maintained everywhere, at all times, by the immutable law of nature, acting through self-interest, checked and controlled by unfettered competition, which not only maintain that justice towards all producers and consumers against the incessant attacks of human cupidity aided by human governments, but further maintains the most perfect possible distribution of capital and labour among the various occupations necessary to the well being and progress of society. No legislation, no governmental action, no human combination has ever been able to set aside or overcome these immutable laws of nature, but every attempt to do so invariably deprives humanity of a portion of the benefits it derives from industry and the exchanges of its products.

From these now well-established principles it follows:

First—That all exchanges of services and of products of labor are mutually advantageous to buyers and sellers, for, the moment they are not so, they entirely cease, because no one will long make unprofitable exchanges.

Second—That exchanges with distant localities and with foreign nations are just as beneficial as between citizens of the same locality or nation.

Third—That all exchanges between com-

munities and nations are more beneficial to the community or nation in which the current rate of wages, interest and taxes is high, than to the community or nation where it is low, because in all such exchanges the purchasers only pay, and the sellers only receive, the rate of wages, interest, and taxes current in the locality in which the products and commodities are produced—hence the highly burdened transfer their burdens on foreigners to the extent to which they export products and commodities, while they reap the benefit of the lighter burdens of foreigners on all the foreign products and commodities they import. And all consumers enjoy gratuitously the natural advantages possessed by the producers of the articles they consume, just as they have to bear all the disadvantages under which producers are placed by natural conditions or human obstructions. The cost of transportation and of intermediaries in all exchanges, invariably end by being paid by consumers and not by producers.

Now, with these facts and principles before us, is it strange that our people begin to perceive that the abrogation of the reciprocity treaty with Canada has been a greater loss to the United States than to the Canadians? Or that the manufacturers of New England are becoming convinced that high tariffs are not beneficial, but highly injurious to American industry? And that it is a mere question of time when even the iron interests of the country will ask for absolute free trade, without a single Custom House to obstruct the beneficial exchanges of the products of labor, as the only sure system that can develop American industry, and benefit American consumers, which means the people of the United States, wherever located, and however occupied?

PAPER MILL.—A paper mill is being erected by an English company in Ellershouse, Hants Co., N. S.

Ocean Cables.

A Company has lately been organized in England, called the "Light Cable Telegraph Company Limited (Atlantic Line)," with a capital of one million nine hundred thousand dollars, for the purpose of advancing cheap telegraphy by the use of light cables. There used to be a theory that a cable for telegraphic purposes must be composed of ten homogeneous iron wires, each wire covered with five Manila yarns. But science has exposed the fallacy of this theory, and it has been ascertained that a cable not more than one-fifth the diameter, circumference and weight of the one now in use, would be far more effective for telegraphy. A wire as fine as silken thread is actually all that is necessary to transmit a message, and the only things which a cable requires are the iron wire and the yarn necessary to shelter this from the sea. The new company will commence its work by constructing and working a submarine telegraph cable from England to the Azores and from thence to Halifax. Should the enterprise prove successful, the rates of transmission will be very much reduced, as it is intended to fix the cost of message by this Company's wires at twenty-five cents a word. There will be more economy in the manufacture, cost of laying and repairing of these light cables, and it is to be hoped the affair will be carried to a practicable consummation.

A GERMAN at Pennsgrave, N. J., has quite a fleet of schooners and skiffs engaged in sturgeon fishing in Delaware bay. In five week time they caught 2,700 sturgeons, the oil, caviare [roe] and flesh from which are estimated to be worth \$13,500. The caviare is exported to Germany, and every hundred ten gallon keg thus sent off net the operator \$1,500.

H. PHILIP & BROTHER,

64

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

64

Dealers in Music and Musical Instruments,

SOLE AGENTS FOR THE

STEINWAY & SONS,

CHICKERING & SONS,

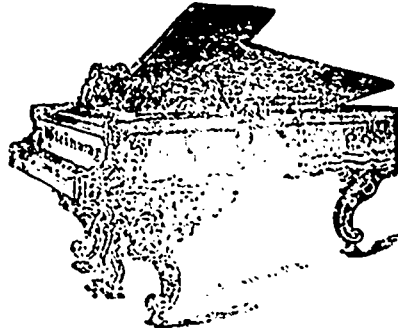
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VOSE & SONS.

PIANO-FORTES.

Pianos Tuned and Repaired.

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ORGANS.

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GENERAL MUSIC and MERCHANDISE.

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Immigration to Canada.

In a recent article we alluded to the break up of the Liverpool ship-owners' combination, and the consequent reduction of fares by the Allan line from Liverpool to Quebec. It is well the new terms should be generally known. The following are the reduced passage rates:—For adults, \$14.00, or £3 stg.; children, from one to eight years of age, \$7.45; infants under one year, \$2.45 each. For agricultural labourers and their families, and female domestic servants special arrangements at even lower fares are provided as follows:—Adults, \$9.95, or £2 stg.; children from one to eight years, \$4.98; infants, \$1.65. These very favorable terms should give a decided impetus to the immigration movement. The sum required, after deducting the Ontario Government bonus of \$6 to assist labourers and their families to settle in Canada, is so small that it is well worth the while of farmers and other employers to run the risk of making the advances necessary to secure the supply of labour they need. The existing Immigration Aid Societies in the Ottawa Valley, St. Catharines, and Northumberland and Durham, are doing well, and the system upon which they proceed only requires to be extended to produce a very important addition to the immigration from Europe to Canada.—*Quebec Gazette.*

The population of Great Britain and Ireland is stated in the Registrar General's returns to be 32,412,000, or 600,000 more than double the population enumerated at the first census in 1801. The population of Ireland in 1874 is only 84,000 more than in 1801. The population of Scotland in 1874 is 212,000 more than double the population of 1801. The population of England and Wales in 1874 is above 5,500,000 more than double the population in 1801.

The following article lately published in the *Boston Journal of Commerce* will, no doubt, prove interesting to those of our readers who are so fortunate as to have in their possession an instrument manufactured by this world-renown firm, as well as to those intending to purchase, who have not decided on what manufacture they will patronise:—

“It is now fifty-one years since Mr. Jonas Chickering, the founder of the Chickering establishment, produced his first instrument, and what wonderful changes have been made in their manufacture since that time! How little did the founder realize that his name would one day be a household word in every civilized nation on the face of the globe; that his instruments would occupy a place in all the leading conservatories of music in this and foreign countries; that testimonials would be received from all the renowned composers and pianists in praise of their superior excellence; that the highest awards ever given to piano manufacturers would be bestowed on him.

Previous to 1823, the year in which Mr. Jonas Chickering established the manufacture of pianos, there were but few made in this country, and those were of an inferior quality. Nearly all the pianos then in use were of foreign make. It was Mr. Chickering who laid the foundation of piano manufacture in America, and although other houses have since sprung into existence, none have, as yet, reached the high position in the musical world for their productions which is occupied by this famous establishment. Already nearly 44,000 pianos have been shipped from their factory to various parts of this and foreign countries, and the demand for their instruments is constantly increasing. In no single instance have their pianos failed to receive the highest award when placed in competition with other manufacturers. This

firm have now in their possession eighty-one first premiums received at the various exhibitions for the superiority of their pianos, and at the Paris Exposition of 1867 they not only received the gold medal, but the Cross of the Legion of Honor was conferred upon them by the Emperor. This is a very high mark of distinction, and places the Chickering pianos above all other competitors. Among the thousands of testimonials which they have received are many from the celebrated artists professors of music in conservatories of this and foreign countries, distinguished singers, composers of all classes, who, from the nature of their professions, are competent to judge of the merits of pianos. Messrs. Chickering & Sons have recently made a large reduction in the prices of their instruments, with the objects in view of stating the actual selling price, thus doing away with the demoralizing system of asking a fancy price with the expectation of making a heavy discount to the purchaser. This will undoubtedly give great satisfaction to the musical world, and marks a new era in the piano-forte trade.

A DOZEN mechanics of Vallejo, Cal., have undertaken the novel design of building a vessel by co-operation. The association is composed of twelve workmen who assume the responsibility and pursue the labor of construction until the vessel is completed. The association will employ such other workmen as may be required, all of them agreeing to wait for pay until the vessel shall have been sold. Business men of Vallejo are ready to furnish materials, and the association will at once begin to build a schooner of 300 tons.

The mineral products of Nova Scotia the past year were 1,051,467 ton of coal, worth \$2,658,847; 11,852 ounces of gold, worth \$219,290; 3,500 tons of iron, 120,000 tons of plaster and 2820 tons of freestone.

WILLIAM S. CALHOUN,

COMMISSION MERCHANT,

WHOLESALE DEALER IN

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

OILS.

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

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ALL KINDS OF

TOBACCOS AND CIGARS

ALWAYS IN STOCK.

JOHN D. ROBERTSON & CO.

Guard your Credit!

How little some men of business appear to appreciate the value of their Credit. These people are, perhaps, doing a flourishing business, and their names in the banks stand well. It may be that abroad they can obtain goods to any proportionable extent, and although their capital may be comparatively small, yet their credit is large—and Credit is Capital. But they at last—for what reason we cannot possibly comprehend—lend their names. They resort to the imprudent practice of endorsing for their friends, or changing notes, and many other financial devices—kiting, &c. This the banks most certainly find out in course of time, and suddenly they cease to discount for the unwise merchant—the discovered kiter. The banks, which of yore, treated him with warmth, now turn coldly away from his disappointed gaze. "The cat has got out of the bag," and the mystery is solved.

In nine cases out of ten, after this catastrophe has befallen the unfortunate borrower, he is compelled to call a meeting of his creditors—those creditors who, formerly used to smile pleasantly at him, but, who now, behold him with frowns and gloomy scowls.

Men of business, guard your credit! If you on loose this priceless treasure, you may not find it again.

Six years ago, Fredericton Junction was but a barren field, and apparently of little or no value. It now contains upwards of fifteen buildings; among which, are two large railway buildings, two stores, and two hotels. The Avon House, at this village, has a tidy look. It is kept in "apple pie" order,

Military Strength of the European Powers.

A Dresden correspondent of the *Continental Herald* has been noting the increase that has taken place in the military strength of the European powers since 1859. The forces of Austria have increased by 222,530, and amount at present to 856,930 men; Russia has augmented her armies, which now number 1,519,810, by 295,660; Italy counts 287,520 more soldiers than in 1859, and her present aggregate military strength is 695,310 men; the German Empire can summon to the field 1,261,160 men, an increase of 424,360 since the abolition of the old Federal Constitution; the French army, 977,660 strong, is greater by 337,100 than that maintained by Louis Napoleon, and, under the new army organization, is steadily increasing; Great Britain, including volunteers has added 233,020 to the total of her land forces, which now include 478,820 men; the Swedish army of 224,510 has been augmented by 69,610; the Belgian army of 93,590, by 13,340, and the Dutch army of 64,320 by 5,770 men. The number of soldiers now at the disposal of the different European Governments is 6,110,690.

Quaco has now seven ships on the stocks, giving a combined tonnage of about 6,000 tons, which will all likely be launched by October. There is nothing to prevent the growth of this town, and although several of its residences are very spacious and bear a wealthy appearance: yet, many of the others are sadly in want of the paint brush.

One million two hundred and ninety thousand watches, occupying 12,000 workmen, are said to be annually produced in the Bernese Jura.

Value of Life Policies.

The following instance from the *Post Magazine* will show the value of life policies recently offered for sale in London under circumstances of obligation:

A policy in the Scottish amicable for £1,000 payable in September, 1888, or at previous death, life aged 43 or 44, premium £24 19s. 2d., due 27th of September; office value, £235; auctioneer's value, £280: sold for £265.

A policy in the London Life for £1,000, dated 1862, premiums reduced from £29 12s. 6d. to £4 17s. 9d., life aged 40, sold for £265.

A policy in the Albion for £999, bonus £170 11s. 6d., dated May, 1850, half-yearly premium £22 4s. 2d., due 30th April and October, life aged 79; office value in February last, £628. No bidding.

J. N. WILSON, Esq., has lately issued a little newspaper styled *The Monthly Mercury*. Its advertising columns are filled with advertisements of many of the leading business firms of this city. The other portion of its pages are occupied with interesting and instructive reading matter, among which is the first chapter of "Betsy Piper" a Southern sketch, which promises to be a good one. *The Mercury*, we understand, is to be distributed gratuitously among all the hotels and stores of New Brunswick. As Mr. Wilson is an excellent writer himself, and has a good share of push in him, we have no hesitation in saying that *The Mercury* will please its readers, and afford Mr. Wilson a capital opportunity of making known his business facilities, which, by the way, are well known already.

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WE have always on hand full lines of GOODS suitable for

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PEDLERS, COUNTY TRADERS,
MERCHANT TAILORS, CLOTHIERS,
FANCY GOODS DEALERS, MILLINERS, &c.

The Stock is at all times worth inspecting, being generally large, well assorted, and suited to the requirements of Country Storekeepers. Our Goods being well bought on the most advantageous terms, we are enabled to sell at liberal rates and lowest living profits.

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DRESS MATERIALS,

Flowers, Feathers, Ribbons,

LACES, &c., &c.

Gentlemen's Furnishing Goods.

SHIRTS made to order at short notice.

55 KING STREET.

New Developments in Shopping.

DEVELOPMENT is the order of the day. Everything is developing into something else, not even excepting animal life, although, by the way, that is very much a matter of talk, for nobody ever exactly sees one kind of animal turning into another, and people have to take it on trust. Of all the developments which we are quite sure about, none is so conspicuous, or on so grand a scale, as the development of shop-windows. Where it is all to end, we may shrewdly conjecture; making up our mind in the meanwhile to this, that the prodigious sums lavished in making shops attractive, must be compensated somehow by corresponding sums drawn from the pockets of purchasers; if not, so much the worse for those who speculate on giving a specially superfine look to their establishments.

In walking along the street, one naturally asks himself the question, why tradesmen should make such enormously expensive efforts to outdo each other in magnificence. As a matter of social economics, if it pay to do so in some cases, the gain does not fall the less heavily on the public. The requirements of the community are a fixed quantity. People do not drink tea, or wear hats, in proportion to the number and extent of large plate-glass windows. They can afford to buy so much of this or that, and, as a rule, the more they get for their money, the more they have to spare for something else. The costly embellishment of the place where a thing is sold accordingly means limitation of purchase—a species of general conspiracy to make articles dear and difficult of acquisition. Without actually speculating on the future of the shop-embellishment mania, we can see that it is in course of counteraction by a development of a different kind—what we

might term a retro-development, a going back to simplicity in trading. Looking at the splendours which invite attention, the world as much as says:—'We can stand this no longer. What do we care for your polished mahogany counters, your brilliant plate-glass, and all your other apparatus of finery? We tell you plainly that we wish to get as much as we can for our money, though it were sold to us in the dingy recesses of a cavern.' Outspoken observations of this quality followed by suitable acts, amount to a revolutionary insurrection against the great shop-keeping interest. The revolution is going on before our eyes.

It is curious to note how the general dissatisfaction was first demonstrated. There was no fussy clamour regarding the extravagant style in which sales were usually conducted. A humble class of persons, with an instinctive feeling that something was wrong, fell upon the device of uniting together to be their own shopkeepers: so that, whatever profit was going, they might have it to themselves. We doubt if anything short of the nerve, self-reliance, and common sense of Englishmen could have struck out his idea and operated on it to a thoroughly beneficial result. Co-operation had been previously tried in various quarters, but never on a principle susceptible of being expanded to enlarged dimensions. The honour of developing the novelty on a plan that could successfully take its place in the field of competition, belongs to a handful of operatives in Lancashire, which, if not the most polished, ranks as one of the most salient and enterprising of English counties. Let us go a little into the history of the movement.

We remember giving some popular lectures on the subject of co-operation in 1860, when few knew or cared much about it. Since then, it has made the most surprising ad-

vances, particularly in the central manufacturing towns of England and in London. It has not made any great way in Scotland, and we have heard nothing worth speaking about it in Ireland. A large concentrated population, general intelligence, skill in business management, and mutual trust, are the qualities required to make co-operation succeed. But above all, there must be an ability as well as a resolute determination to pay for everything with ready money. That, indeed, is the prime feature; and those who need or prefer to take credit in their purchases, must continue to deal in the ordinary shops. Co-operative trading may accordingly be considered to be a moral agency in cultivating habits of thrift and self-denial.

Some of our readers may possibly recollect what we said years ago as to the poor beginning of the Rochdale Equitable Pioneers' Society, a co-operative concern composed of twenty-eight working-men, who set up a small store for the sale, among themselves, of provisions and clothing. Their input was a pound a piece—a united capital of £28; that was all. At the outset they were dreadfully laughed at, and there was no end of prophecies as to the failure of their project. Caring nothing for jeers or invidious prophecies, they went on their way. The thing took. From year to year, the number of members increased, till at length developing into gigantic dimensions, it carried all before it, and is one of the wonders of commerce. Just hear how the affairs of the society stood at the end of 1872. The number of members was 6,444; the amount of funds, £132,912; the business done in 1872 not less than £207,577, on which a profit was realised of £33,640. In these facts are offered an example of what may be done by co-operation when properly conducted. One material cause of the prosperous extension of this

undertaking consists in the fact, that members allow their dividends and profits to accumulate to their credit, instead of drawing them out as they accrue, and spending them. Another most creditable feature of this society consists in setting aside a part of the profits for the support of an Educational Department, in which are comprehended a lending library, a reference library, news-rooms, and collections of globes, maps, and scientific instruments for use of the members. Out of the successes of this society spring several vast concerns at Rochdale and elsewhere.

London was rather late in commencing any co-operative project, but when it did take the matter up, it was with a degree of energy very alarming to the ordinary shop-keeping interest. As is well known, the most extensive of the London societies is the Civil Service Supply Association, with many thousand members, and friends of members. In the half year ending August 31, 1873, the goods sold amounted to £359,627, the profit on trading was £91,804, and the working expenses amounted to £27,301. The establishment at present comprehends a secretary, treasurer, accountant, several managers and storekeepers, 70 clerks, 304 assistants, and about 20 servants and porters. The goods for sale consist of groceries, wines, provisions, hosiery and clothing, fancy goods, stationery, etc. Tradesmen of nearly all kinds in London enter into arrangements with the society, to allow a discount on all articles sold at their shops to its members on producing their tickets, so that there is scarcely an article on which a considerable saving may not be effected.

A step beyond retail store-keeping was taken in 1864 by the establishment of the North of England Co-operative Wholesale Society (Limited), the central office of which is at Manchester. Its object is to supply goods wholesale to co-operative stores, five hundred of which concerns now purchase from it. At the end of 1872, it consisted of 131,191 members who were shareholders: and the value of goods sold in that year amounted to £1,049,304; the profits being £10,468. Besides importing foreign articles, the society purchases vast quantities of butter, provisions, and dry goods in all parts of the United Kingdom: latterly, the manufacture of biscuits and the business of banking have been added to this comprehensive concern, which has numerous branches and agents. Co-operation, however, has gone even beyond this. At Rochdale, Leeds, and elsewhere, co-operative societies composed of working men have set on foot large cotton-factories, flour mills, or other industrial establishments, which compete in the general field of manufacturing enterprise. In these concerns, the operatives receive weekly wages, and also dividends on profits after paying for manage-

ment. Fire and Life Assurance establishments have likewise been set up on the co-operative principle, the development of which seems to be perfectly endless.

We have not space to go into the general statistics of co-operative concerns. Large and small, they are now numbered by thousands, and their practical success is a new social element. The principal aimed at receives advocacy in a news-paper called the *Co-operative News*. It should further be stated that with a view to afford means for mutual advice and consultation, there has been established a Central Co-operation Board at Manchester: the members connected with which hold congresses and conferences at different places.

To what extent ordinary shop-business have been injured by the setting up of co-operative stores, there are no means of judging. That in certain quarters they must have experienced a decline in traffic, is tolerably evident. But to say nothing of the idle and lavish cost on outward show, are there not too many shops for the amount of business that can possibly be transacted? The distributors of goods in large as well as small towns are seemingly too numerous, and we cannot doubt that some of them must give way in face of the co-operative development. At all events, they will, in self-defence, be compelled to compete with the stores by lowering prices, and dealing more than ever they did on the ready-money principle. And that itself will prove a great gain to the community—sellers as well as buyers.—*Chambers' Journal*.

Unprofitableness of Government Telegraphs.

(*The Telegrapher*.)

Our British friends have no doubt become convinced that, as a financial operation, government management of the telegraphs does not pay. With all the possible manipulation of the accounts and charging to the general post office expenses much that is properly chargeable to the telegraph service, there is a deficit, stated by the *Railway News*, of London, at \$5,000 per week, and which is constantly increasing. The private companies which were superseded by the government in the business, most of them made the said business profitable to the stockholders, and the public was as well accommodated as it is now, to say the least.

Government telegraphy, as a remunerative branch of the postal service; is a failure; but having assumed the ownership of the elephant, he must, of course, be retained and supported. If government telegraphy in a country like Great Britain, which is densely populated, and whose telegraph facilities are very generally used by the public, the circuits short and easily maintained, and the compen-

sation of employees comparatively very small, cannot be made to pay, what is the prospect in this country? The experience of Great Britain has probably saved our own government and people from the loss, damage, and dissatisfaction inevitably attendant upon government telegraphic administration: but it is well to keep the facts before the public and Congress.

Novelty in Ship Building.

At East Boston, Mass., there has been built by N. Gibson, as an experiment, a three-masted schooner, without frame. The vessel is 128 feet long, 32½ feet beam, and 12 feet 2 inches depth of hold. Long, sharp, large aperture and buoyancy. The vessel is composed of square logs of spruce, one foot square, placed one upon the other, and secured together by iron bolts, three feet long and placed twelve inches apart. The owner expects that this vessel will prove to be stronger, more capacious, and faster than vessels of the ordinary construction. In timber there is a saving of forty per cent. Twenty-six tons of iron were used. In view of the marked revival of shipbuilding now going on in this country, there is an excellent opportunity for inventors to study out new and useful improvements in maritime devices of every kind. Less attention has been given to this branch of industry by inventive mind's than almost any other. *Scientific American*.

IN MARINE INSURANCE: an important decision has recently been made in one of the English law courts. The agent of a ship owner was instructed to insure his vessel at a certain rate of premium. This rate he submitted to an insurance company, which objected to it, but proposed an advanced premium. Upon consideration the broker accepted the terms of the company, upon condition that the matter should be confirmed by his principal. The ship proceeded to sea, and the letter of advice to the broker as to the terms of insurance and intelligence of the loss of the vessel reached the owners simultaneously. With the knowledge of the loss of the ship, the owner wrote to the broker accepting the terms of the company, who afterwards becoming aware of the circumstances, refused to pay the claim, which the shipowner pursued at law. The court was of opinion that the insurer was at liberty to confirm the terms submitted to him through his agent, even with the knowledge that the vessel was a wreck, as that incident in no way affected the ability of the insuring company.

The Legislature of P. E. Island has passed compulsory Land Purchase Act, which compels the proprietors of large tracts of land to sell.

THE
Maritime Trade Review,

REVOLVED TO THE

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Provinces of New Brunswick, Nova Scotia
and Prince Edward Island.*

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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.

ST. JOHN, N. B., JULY, 1874.

It would seem that the Dominion Govern-
ment waste time and money in overburdening
the Statute Book with laws which they hesi-
tate to put into execution. There must be
some weak-kneed gentleman in the govern-
ment, otherwise the measure for the inspec-
tion and classification of Dominion vessels
would have long since been put into opera-
tion. A grant having been made for the pur-
pose, why the delay?

It was certainly the design of this, as well
as the former government, to extend rules and
regulations over the shipbuilding interests of
the colonies, and down to the period of the
prorogation of Parliament such was the inten-
tion. Certainly we have arrived at that stage
when we should have a "home" survey. It
would be the means of affording encourage-
ment and protection to Colonial shipping, and
in course of time colonists would appreciate
and regard with becoming deference and
national pride a home institution under the
control of suitable persons.

A rapid development of the shipbuilding
resources of the Dominion is now being pro-
secuted under a foreign register, the Bureau
Veritas, and it behoves our rulers to break
down the monopoly which will ultimately
prove detrimental to Canadian shipping, and
also injurious to commerce at large.

In a series of articles which lately appeared
in the *Daily Telegraph*, "Reminiscences of
Shipbuilding in the Dominion," from the pen,
it is said, of D. R. Munro, of Lloyds' Register
office, to whom credit is given for the candid
manner in which the subject has been treated
the *Nautical Gazette* of New York speaks ap-
provingly of them, and designates them as
the most impartially written on this important
question. These form very interesting contri-

butions to the history of shipbuilding in New
Brunswick.

Extract of Mr. Munro's letter in the *Daily
Telegraph*, in reference to home classifica-
tion:—

"It was some ten or twelve years subsequent
to the appointment of a Lloyds' surveyor
here, that the Bureau Veritas came into notice
in this port, by the appointment as inspector
of a person having much local influence, and
who was considerably interested in shipping.
He had full power given him, it is said, to
decide matters without reference to any board,
also to grant certificates of class on the com-
pletion of the vessels. The allurements of
extra years class to ships, and other favors,
brought this foreign register rapidly in favor,
so much so that they are swelling up their
book materially.

The builders seem to be satisfied, but the
writer is impressed with the idea that it would
be much to the advantage of ships in the fu-
ture did we have but one registry, and thus
be untrammelled, considering the competition
which must occur in societies desirous of
making a book at all hazards! On this point
Mr. Baker, the assistant secretary to the
American Lloyds' Register, in his evidence
before the Royal Commission, said: "The
American universal register was getting all
the ships, because they classed more easily
through competition."

Were there but one registry say by all means
of a nationality belonging to the flag under
which we live, or under control of the Govern-
ment, having the countenance of Lloyds, and
making the services of Lloyds' register survey-
ors, who are stationed all over the world
available, it would be beneficial in many
respects. There would be but one set of re-
quirements for the better security of life and
property, and for no other purpose or end
should a registry be permitted to exist. The
equipments and stores would be in quantity
and kind, and of recognized quality. We
should not have chains and anchors coming
from questionable or private sources with
private tests, jeopardizing life and property,
as evidenced lately in this port. On this
point an array of contracts could be made
apparent.

Again many fail to see why the Dominion,
as the fourth maritime power, in point of
tonnage, should be exposed to the dictation of
those who have entered the field, and not
have our own way of doing things. Admitting
that our way may not be remarkable for its
simplicity in the inception, self-government
is becoming the order of the day. In this, as
in other matters, many are in the habit of
looking elsewhere, than relying upon their
own efforts. If politics were lost sight of in
the selection of proper officers, its reputa-
tion, like Lloyds' register, would become
world-wide, and your correspondent fails to

see why confidence in such a proposed institu-
tion should not be inspired under the direc-
tion of the Minister of Marine, whose office
is so ably administered by his deputy. This,
with the formation of a committee composed
of shipowners, builders and underwriters for
the port, consisting of such men of experi-
ence and thought as Messrs. Francis Ferguson,
J. V. Troop, John Fisher, D. V. Roberts, W. A.
Robertson, Francis & Joseph Riddock, George
Thomas, Robert Marshall, William Thomson,
D. Vaughan, Robert Reed, Z. Ring, James
Nevins, J. L. Dunn, T. A. Temple, C. A. Fair-
weather, and others to be mentioned. The
formation would not be so complex or so diffi-
cult. But, as remarked in another place, to
make it serviceable, have it acknowledged by
London Lloyds' Register Committee and
make the services of their surveyors available,
for the reason that vessels of ordinary tonnage,
after sailing hence, seldom return until they
become aged. The cargo carried, in the mean-
time, is to distant parts, is oftentimes of a
perishable nature, and in many instances
double and more than double the value of the
ship, and, as a rule, the insurance upon it is
placed in England; hence the necessity of a
recognition.

It may not be generally known that the
Bureau Veritas, erroneously designated Lloyds,
is but of recent date, and it is said the enu-
meration of a foreigner, one Monsieur Charles
Bal. No evidence appears that the reports on
ships, if any, are forwarded hence, or are ad-
judicated upon by a committee of disinter-
ested persons, like in Lloyds' Register, unin-
fluenced by mercenary or other motives, or
that the survey and making a book is not the
chief characteristic. No rigid rules were, it
is said, promulgated previous to the past few
years for the guidance of parties building
under them, in the colonies, but they had to
rely on the surveyors for information in case
of excessive dimensions, or in respect to
sizes, etc.

From the large number of ships under in-
spection, the allurements must be advanta-
geous. The number of vessels to examine,
and the limited number of surveyors to per-
form surveys on them, are striking features.
This may explain the anxiety of certain
persons to retain the present existing state of
things, and why they are averse to any inter-
ference with the accommodating registers
located in the Dominion. It may also explain
to the unsophisticated the interested motives
of those seeking signatures against a Domini-
on Registry, and furnishes a commentary on
the influence brought to bear by those so in-
terested.

THE serious illness of the Editor and Pro-
prietor of this paper has caused a delay in its
publication. The same reason will account
for any errors that may have crept in this
issue. We trust that Mr. Jones will soon be
restored to his family and friends.—PUB-
LISHERS.

The Wealth on Charlotte County.

The following article appeared in the *Saint John Globe*, some time since, and as there is talk of commencing operations in Mr. Woodward's mine shortly, we republish it:

"The L'Etete peninsular, in Charlotte county, remarkable for the beauty of its scenery, is also rich in mineral and natural productions; and the wealth of the treasures which lie beneath the surface, will prove to be almost inexhaustible. The famous red granite quarries at St. George are destined to introduce into use a most valuable and useful product, the worth of which to the owners can scarcely be over-estimated. The peninsular, too, is rich in other natural resources. Its copper has long been known, and scientific explorations have proved its existence there in considerable quantities. One mine has been worked for a long time, and we hear that an effort is soon to be made to put others into operation. The report made by Prof. Bailey prove unquestionably the great value of the copper ore to be found there, and it is the opinion of practical persons who have examined the locality, that there can be no difficulty in raising it in large quantities. We have examined a number of specimens of ore taken from a mine belonging to Mr. J. G. Woodward, recently opened, and there is ample evidence in these specimens that the locality is very rich in copper. As many as ten lodes have been found, and copper has been taken out of each of them. The lodes vary in width from eight to ten feet, and one is a lode of grey copper. It would be worth the trouble on the part of the curious to look over Prof. Bailey's report on Charlotte County, and see what he there says of a mine adjoining this one of Mr. Woodward's. The lodes there mentioned by him pass (as has been proved by actual investigation) through Mr. Woodward's mine. The situation is on Passamaquoddy Bay, opposite St. Andrews, and about nine miles distant; Eastport is fifteen miles distant; and Saint John sixty miles. There are good facilities for shipment, and the ore could be put on board a vessel at a wharf on the mining property. In addition to this copper ore, one of the lodes contains mundic, say to a width of fourteen feet. Prof. Bailey says that this mineral can be found at only one other place in the province, in any great quantity, viz., on the Nepisiguit river, that it is a very important mineral production, and that, under certain circumstances, its value cannot be over-estimated; from it are prepared, by very simple processes, some of the most important chemicals employed in the arts. Mundic is considered, and called by miners, the mother of copper, and usually leads to a large deposit of rich copper ore. The mundic now raised at this place will give three per cent of copper.

An Act to amend the Law relating to Bills of Exchange and Promissory Notes and the Stamps thereon.

Whereas it is desirable that the law relating to Bills of Exchange and Promissory Notes should be amended in the particulars in this Act mentioned: Therefore Her Majesty, by and with the House of Commons of Canada, enact as follows:

Notice of the protest of dishonor of any bill of exchange or promissory notes payable in Canada shall be sufficiently given if addressed in due time, to any party to such bill or note, entitled to such notice, at the place at which such bill or note is dated, unless any such party has, under his signature, on such bill or note, designated another place, when such notice shall be sufficiently given, if addressed to him in due time, at such other place; and such notice so addressed shall be sufficient although the place of residence of such party be other than either of such before mentioned places.

2. Section twelve substituted by the Act passed in the thirty-third year of Her Majesty's reign, chapter thirteen, for section twelve of the Act passed in the thirty-first year of Her Majesty's reign, chapter nine, shall be and is hereby repealed, and the following section substituted for the said section so repealed:—

12 "Any holder of such instrument may pay double duty by affixing to such instrument a stamp or stamps to the amount thereof, or the amount of double the sum by which the stamps affixed fall short of the proper duty, and by writing his initials on such stamp or stamps, and the date on which they are affixed; and where in any suit or proceeding in law or equity, the validity of any such instrument is questioned by reason of the proper duty thereon not having been paid by the proper party, or at the proper time, or of any formality as to the date or erasure of the stamp affixed having been omitted, or a wrong date placed thereon, and it appears that the holder thereof, when he became such holder, had no knowledge of such defects, such instrument shall be held to be legal and valid, if it shall appear that the holder thereof paid double duty, as in this section mentioned, as soon as he acquired such knowledge, even though such knowledge shall have been acquired only during such suit or proceedings; and if it shall appear in any such suit or proceeding to the satisfaction of the court or judge, as the case may be, that it was through mere error or mistake, and without an intention to violate the law on the part of the holder, that any such defect as aforesaid existed in relation to such instrument, then such instrument, or any or any endorsement or transfer thereof, shall be held legal and valid, if the holder shall pay the duty thereon as soon as he is aware of such error or mistake, but no party who ought to

have paid duty thereon shall be released from the penalty by him incurred as aforesaid."

3. Notwithstanding anything in the Acts before mentioned, or in this Act, from and after the first day of August next, after the passing of this act, any bank or any broker who makes, draws or issues or negotiates, presents for payment, or pays, or takes or receives, or becomes the holder of any instrument not duly stamped, either as a deposit, or in payment, or as a security, or for collection or otherwise, knowing the same not to be duly stamped, and who do not immediately on making, drawing, issuing, negotiating or presenting for payment, or paying, or taking, or receiving, or becoming the holder of such instrument, affix thereto and cancel the proper stamps within the meaning of the Act thirty first Victoria, chapter nine, shall incur a penalty of five hundred dollars for every such offence; and shall not be entitled to recover on such instrument, or to make the same available for any purpose whatever, and any such instrument shall be invalid and of no effect in law or equity.

CLAUSE A.

1. In this act the word "Bank" means and includes any chartered bank, any banking institution, and any banks of agency thereof.

The word "Broker" means and includes any broker or person by repute doing the business of brokerage.

The word "Instrument" means and includes any promissory note, bill of exchange, or part thereof, draft or order, upon which a duty is payable under the Act thirty first Victoria chapter nine.

CLAUSE C.

This act shall only go into force from and after the first day of August next.

CLAUSE A.

Notwithstanding anything in the Act before mentioned, or in this Act contained no bill of exchange, drawn and payable outside of the Dominion of Canada, shall be invalid, nor shall the maker nor any owner, or holder of any such bill be subject to any penalty in consequence of no stamp or stamps of this Dominion being affixed to such bill.

The *New York Herald* says:—"It is gratifying to learn that the condition of the crops in the West is in the highest degree encouraging. The good harvest of last year encouraged the farmers to plant more extensively than on any previous occasion; and the crops, already vigorous and far advanced, give promise of a rich and abundant harvest. The farmers, according to all accounts, are in excellent spirits, and the merchants are making ready for a season of prosperity which it is expected will be unsurpassed by any former year. One house expects to do business which will reach the high figure of twenty millions of dollars. With such prospects before us, the resumption of specie payments ought not to be a distant day to be an accomplished fact."

Reciprocity.

OFFICIAL TEXT OF THE TREATY.

A TREATY FOR THE RECIPROCAL REGULATIONS OF THE COMMERCE AND TRADE BETWEEN THE UNITED STATES AND CANADA, WITH PROVISIONS FOR THE ENLARGEMENT OF THE CANADIAN CANALS, AND FOR THEIR USE BY THE UNITED STATES VESSELS ON TERMS OF EQUALITY WITH BRITISH VESSELS.

Her Majesty, the Queen of Great Britain, and the United States of America, being desirous of improving the commerce and navigation between their respective territories and people, and more especially between Her Majesty's possessions in North America and the United States, in such a manner as to render the same reciprocally beneficial, have respectively named plenipotentiaries to confer and agree thereupon, that is to say :

who, after having communicated to each other their respective full powers, found in good and due form, have agreed upon the following articles :

ARTICLE I.

It is agreed by the high contracting parties that, in addition to the liberty secured to the United States fishermen by the convention between the United States and Great Britain, signed at London on the 20th day of October, 1818, of taking, curing and drying fish on certain coasts of British North American colonies therein defined, the inhabitants of the United States shall have, in common with the subjects of her Britannic Majesty, the liberty, for the term of years mentioned in article XIII, of this treaty, to take fish of every kind, except shellfish, on the sea-coasts and shores and in the bays, harbors and creeks of the Provinces of Quebec, Nova Scotia, New Brunswick and Prince Edward Island, and of the several islands thereunto adjacent, without being restricted to any distance from the shore, with permission to land upon the said coasts and shores and islands, and also upon the Magdalen islands, for the purpose of drying their nets and curing their fish, provided that in so doing they do not interfere with the rights of private property or with British fishermen in the peaceable use of any part of said coasts in their occupancy for the same purpose.

It is understood that the above-mentioned liberty applies solely to the sea-fishery, and that the salmon and shad fisheries, and all other fisheries in rivers and mouths of rivers, are hereby reserved exclusively for British fishermen.

ARTICLE II.

It is agreed by the high contracting parties

that British subjects shall have, in common with the citizens of the United States, the liberty, for the term of years mentioned in Article XIII of this treaty, to take fish of every kind, except shellfish, on the eastern sea coasts and shores of the United States north of the 39th parallel of north latitude, and on the shores of the several islands thereunto adjacent, and in the bays, harbors, and creeks of the said sea-coasts and shores of the United States and of the said islands, without being restricted to any distance from the shore, with permission to land upon the said coasts of the United States and of the islands aforesaid, for the purpose of drying their nets and curing their fish; provided that in so doing they do not interfere with the rights of private property or with the fishermen of the United States in the peaceable use of any part of the said coasts in their occupancy for the same purpose.

It is understood that the above-mentioned liberty applies solely to the sea-fishery, and that salmon and shad fisheries, and all other fisheries in rivers and mouths of rivers, are hereby reserved exclusively for fishermen of the United States.

ARTICLE III.

It is agreed that the places designated by the commissioners appointed under the first article of the treaty between the United States and Great Britain concluded at Washington, on the 5th day of June, 1854, upon the coasts of Her Britannic Majesty's dominions and the United States, as places reserved from the common right of fishing under that treaty, shall be regarded as in like manner reserved from the common right of fishing under the preceding articles. In case any question should arise between the Governments of the United States and of her Britannic Majesty as to the common right of fishing in places not thus designated as reserved, it is agreed that a commission shall be appointed to designate such places, and shall be constituted in the same manner, and have the same powers, duties, and authority, as the commission appointed under the said first article of the treaty of the 5th June, 1854.

ARTICLE VI.

It is agreed that the articles enumerated in the schedules A, B and C, hereunto annexed, being the growth, produce, or manufacture of the Dominion of Canada or of the United States, shall, on their importation from the one country into the other, from the first day of July, 1875, to the 30th day of June, 1876 (both included), pay only two-thirds of the duties payable at the date of this treaty on the importations into such country of such articles respectively; and from the first day of July, 1876, to the 30th day of June, 1877 (both included), shall pay only one-third

such duties; and on and after the 1st day of July, 1877, for the period of years mentioned in Article XIII of this treaty, shall be admitted free of duty into each country respectively.

For the term mentioned in Article XIII no other or higher duty shall be imposed in the United States upon other articles not enumerated in said schedules, the growth, produce, or manufacture of Canada, or in Canada upon such articles the growth, produce, or manufacture of the United States, than are, respectively, imposed upon like articles the growth, produce, or manufacture of Great Britain, or of any other country.

SCHEDULE A.

Consisting of the following natural products: Animals of all kinds; ashes, pot, pear, and soda; bark; bark extract, for tanning purposes; bath bricks; breadstuffs of all kinds; bricks for building and fire bricks; broom-corn; burr or grind-stones, hewed, wrought, or unwrought; butter, cheese, coal and coke; cotton wool, cotton waste, dye stuffs, earths, clays, ochers, sand, ground or unground; eggs, fish of all kinds; fish, products of, and of all other creatures living in the water, except fish preserved in oil; firewood, flax, unmanufactured; flours and meals of all kinds; fruits, green or dried; furs, undressed; grains of all kinds; gypsum, ground, unground, or calcined; hay, hemp, unmanufactured; hides, horns, horn-lard, lime, malt, measures, marble, stone, slate or granite, wrought or unwrought; meats, fresh, smoked or salted; ores of all kinds of metals; pelts, pease, whole or split; petroleum oil, crude or refined, or benzole; pitch, plants, poultry of all kinds; rags of all kinds; rice, salt, seeds, shrubs, skins, straw, tails, tallow, tar, timber and lumber of all kinds; round, hewed, and sawed, manufactured in whole or in part; tobacco, unmanufactured; tow, unmanufactured; trees, turpentine, vegetables, wool.

SCHEDULE B.

Consisting of the following agricultural implements:—

Axes, bag-holders, bee-hives, bone-crushers or parts thereof, cultivators or parts thereof, chaffcutters or parts thereof, corn-huskers or parts thereof, cheese vats, cheese factory heaters, cheese presses or parts thereof, churns or parts thereof, cattle-feed boilers and steamers or parts thereof, ditchers or parts thereof, field-rollers or parts thereof, fanning mills or parts thereof, feed-choppers or parts thereof, forks for hay and manure, hand or horse, grain-drills or parts thereof, grain broad-cast sewers or parts thereof, grain-crushers or parts thereof, harrows, hoc, hand or horse, horse-rakes, horse-power machines or parts thereof, hay-ledders or parts thereof, liquid manure-carts or parts thereof, manure sowers, or parts thereof, mowers or parts thereof, oil

and oil-cake crushers or parts thereof, plows or parts thereof, root and seed planters or parts thereof, root cutters, pulpers and washers or parts thereof, rakes, reapers or parts thereof, reaper and mower combined or parts thereof, spades, shovels, scythes, snaths, thrashing-machines, or parts thereof.

SCHEDULE C.

Consisting of the following manufactures:—
 Axles, all kinds; boots and shoes of leather; boot and shoe making machines, buffalo robes, dressed and trimmed; cotton grain bags, cotton denims, cotton jeans, unbleached; cotton drillings, unbleached; cotton tickings, cotton plaids, cottonades, unbleached; cabinet ware and furniture, or parts thereof; carriages, carts, wagons, and other wheeled vehicles and sleighs, or parts thereof; fire engines, or parts thereof; felt covering for boilers, gutta percha belting and tubing; iron, bar, hoop, pig, puddled, roll, sheet, or scrap; iron nails, spikes, bolts, tacks, brads, or springs; iron castings, Indian rubber belting and tubing, locomotives for railways, or parts thereof; lead, sheet or pig; leather, sole or upper; leather, harness, and saddlery of; mill or factory, or steamboat fixed engines and machines, or parts thereof; manufactures of marble, stone, slate, or granite; manufactures of wood solely or wood nailed, bound, hinged or locked with metal materials; mangles, washing-machines, wringing-machines and drying-machines, or parts thereof; printing paper for newspapers, paper-making machines, or parts thereof, printing type, presses and folders, paper cutters; ruling machines, page-numbering machines, and stereotyping and electrotyping apparatus, or parts thereof; refrigerators, or parts thereof; railroad cars, carriages and trucks, or part thereof; satinetts of wool and cotton, steam-engines, or parts thereof; steel, wrought or cast, and steel plates and rails; tin tubes and piping; tweeds, of wool solely, water-wheel machines and apparatus, or parts thereof.

ARTICLE V.

It is agreed that the Canadian Canal on the main route from Lake Erie to Montreal shall be enlarged forthwith at the expense of the Dominion of Canada, so as to admit the passage of vessels drawing 12 feet of water, and the locks on the said canals shall be made of not less than 270 feet in length, 45 feet width, and not less than 12 feet depth on the miter-sill; and that the channel of the St. Lawrence River shall be deepened in the several reaches between the canals, whenever the same may be necessary, so as to allow the passage of vessels drawing 12 feet of water. And the work engaged to be done in this article shall be completed by the 1st of January, 1880.

ARTICLE VI.

It is agreed that the Government of Canada shall construct, on or before the 1st day of January, 1880, a canal to connect the St. Lawrence River at some convenient point, at or near Caughnawaga, with Lake Champlain. The dimensions of said canal shall be such as to admit the passage of vessels drawing twelve feet of water, and the lock shall be of not less dimensions than those named in the preceding article. And the United States engage to urge upon the Government of the State of New York to cause the existing canal from Whitehall, on Lake Champlain, to Albany, to be enlarged, and, if necessary, extended, or another canal or canals to be constructed of equal capacity with the proposed Caughnawaga Canal, as hereinbefore specified, and the navigation of the Hudson River to be improved, so as to admit the passage from Lake Champlain to the lower waters of the Hudson River of vessels drawing twelve feet of water.

ARTICLE VII.

Citizens of the United States may, during the term of years mentioned in Article XIII. of this treaty, carry in their vessels cargo and other passengers from one Canadian port to another on the great lakes or River St. Lawrence. Reciprocally, inhabitants of Canada, subjects of Her Britannic Majesty, may during the like period, carry in their vessels cargo and passengers from one port of the United States on the great lakes or River of St. Lawrence to another on the said lakes or river. Citizens of the United States in their vessels, and inhabitants of Canada, subjects of Her Britannic Majesty in their vessels, may, during the like term, carry cargo and passengers from any port of the United States or of Canada on the Red River, or the waters connecting therewith to any other port on the said river, or waters connecting therewith.

ARTICLE VIII.

It is agreed, that for the term of years mentioned in Article XIII. of this Treaty, the citizens of the United States shall enjoy the use of the Welland, the St. Lawrence, and other canals in the Dominion of Canada (including the proposed Caughnawaga Canal), on terms of equality with the inhabitants of the Dominion of Canada; and that, without interfering with the right of the Government of Canada to impose such tolls on the aforesaid Canadian canals respectively as it may think fit, the tolls shall be levied in relation to the number of locks in each canal, without any drawback or discrimination, whatever the destination of the vessel, or whether one or more canal or canals, or part of a canal, be passed.

And it is also agreed that for the like term of years the inhabitants of Canada shall enjoy

the use of the St. Clair Flats Canal on terms of equality with the inhabitants of the United States, and that the navigation of Lake Champlain and of Lake Michigan shall be free and open for the purposes of commerce to the inhabitants of Canada, subject to any laws or regulations of the United States, or of the States bordering thereon, respectively, not inconsistent with such privilege or free navigation.

And the United States further engage to urge upon the Governments of the States of New York and of Michigan to secure to the inhabitants of Canada the use of the Erie, the Whitehall and the Sault Ste. Marie Canals, and of any enlarged or extended or new canal or other improvement connecting Lake Champlain with the lower waters of the Hudson River, which may be made, as contemplated in Article VI, on terms of equality with the inhabitants of the United States.

And it is mutually agreed that full power shall be given and allowed to tranship cargo from vessels into canal boats, and from canal boats into vessels, at either terminus of every canal.

And further, that if the use of the Erie and Whitehall or other canal connecting Lake Champlain with the Lower waters of the Hudson River, and of Sault Ste. Marie Canal, be not granted to the inhabitants of Canada on terms of equality with the citizens of the United States, as contemplated in this article then the use of the proposed Caughnawaga Canal by Citizens of the United States, as above contemplated, shall be suspended and cease until the use of the said canals in the United States shall be secured to the inhabitants of Canada, as above contemplated.

ARTICLE IX.

For the term of years mentioned in Article XII of this treaty, vessels of all kinds built in the United States may be purchased by inhabitants of Canada, subjects of Great Britain, and registered in Canada as Canadian vessels, and, reciprocally, vessels of all kinds built in Canada may be purchased by citizens of the United States, and registered in the United States as United States vessels.

ARTICLE X.

A joint commission shall be established and maintained at joint expense during the operation of this treaty for advising the erection and proper regulation of all light-houses on the great lakes, common to both countries, necessary to the security of the shipping thereon.

ARTICLE XI.

A joint commission shall also be established at joint expense, and maintained during the continuance of the Treaty, to promote the propagation of fish in the inland waters common to both countries, and to enforce the law

enacted for the protection of the fish and fishing grounds.

ARTICLE XII.

It is further agreed that the provisions and stipulations of this Treaty shall extend to the Colony of Newfoundland so far as they are applicable. But if the Imperial Parliament, the Legislature of Newfoundland or the Congress of the United States shall not embrace the Colony of Newfoundland in their laws enacted for carrying the foregoing articles into effect; then this article shall be of no effect; but the omission to make provisions by law to give it effect by either of the legislative bodies aforesaid shall not in any way impair any other articles of this Treaty.

ARTICLE XIII.

This treaty shall take effect as soon as the laws required to carry it into operation shall have been passed by the Imperial Parliament of Great Britain and by the Parliament of the Dominion of Canada on the one hand and by the Congress of the United States on the other. If such legislative assent shall not have been given within—months from the date hereof, then this treaty shall be null and void. But such legislative assent having been given, this treaty shall remain in force for the period of 21 years from the date at which it shall come into operation, and, further, until the expiration of three years after either of the high contracting parties shall have given notice to the other of its wish to terminate the same, each of the high contracting parties being at liberty to give such notice to the other at the end of said period of 21 years or at any time afterward.

ARTICLE XIV.

When the ratifications of this treaty shall have been exchanged, and the laws required to carry it into operation shall have been passed by the Imperial Parliament of Great Britain and by the Parliament of the Dominion of Canada on the one hand, and by the Congress of the United States on the other, then Articles XXII, XXIII, XXIV and XXV of the treaty of May, 8, 1871, between Great Britain and the United States, shall become null and void.

ARTICLE XV.

This treaty shall be duly ratified by Her Britannic Majesty and by the President of the United States, and the ratifications shall be exchanged either at Washington or at London within—months from the date hereof, or earlier, if possible.

The *London Builder* says:—"We have built in England and Wales, in the way of dwelling houses alone, upward of £1,000,000,000 sterling worth of property roughly speaking, since the year 1801; and within ten years only, between 1861 and 1871, we have built dwelling-houses to the value of more than £230,000,000 sterling."

The Cheque Bank.

(From Chambers' Journal.)

THE distinguishing feature of British banking has been, and is still, the system of cheques. By this system gold is economised, which is an essential to the prosperity of the country, owing to a growing scarcity of the precious metal. Cheques, however, are almost exclusively used for large payments; in Scotland this is obviated, to a certain extent, by the extensive use of pound-notes of the value of twenty shillings: but in England the trouble arising from all small payments having to be made in coin is great. A scheme has been, however, devised and brought into active operation, which will altogether do away with the difficulty in England, and which threatens, to a certain extent, to eclipse the Scotch small notes. This scheme is the Cheque Bank, and the careful thought and foresight which must have been bestowed upon it, reflects great credit upon those who have got it up. Its principles are so novel, and so important to the British commercial world, that—albeit with its financial position or success we have nothing to do—a glance at its advantages and peculiarities will be both interesting and instructive.

One of its most striking peculiarities, and what must needs be a great assistance to it, in this its infancy, is that it acts in co-operation with already existing banks, instead of in antagonism to them, so that other metropolitan banks are made, as it were, branches of the Cheque Bank. Thus no one need go farther than a few yards to pay in or draw out his money. When money is deposited, the only receipt given is a cheque-book containing cheques for the amount lodged. The largest amount for which any cheque can be drawn is ten pounds. If we deposit a £100 we receive a cheque-book containing ten cheques for ten pounds; we may, however, have twenty cheques for five pounds, or one hundred cheques for one pound. Now, we can draw only to the amount of our deposit and no farther, for in the corner of each cheque, its value is perforated in words—thus being indelibly fixed. In this way it is a sheer impossibility for us to overdraw our account, for though we may make out a cheque for any less amount than that specified on it, we cannot for a greater. This is a great advantage, as there can never be any cheque returned to the payee with "No funds" inscribed on it, as too often is the case with the old system. If, then, we make out some cheques for a less amount than that specified, there must be a balance standing at our credit when the cheque-book is finished. This we may have carried on towards a new book, or, if we like, may draw it, on surrendering the counterfoils of the old cheque-

book. All cheques are made payable to order, and are crossed besides; so that before receiving payment, the cheque must have been endorsed. This puts such an effectual barrier to unfair dealing, that the risk run by the Cheque-Bank is comparatively insignificant. Each book of cheques contains ten, for which the uniform price is one shilling—ten pence being for government stamps, and the odd twopence being divided between the expense of the paper and bank commission. The way in which the book is kept is peculiar, and saves an enormous amount of time and trouble. Instead of each cheque being entered in the books some half-dozen times, the total amount only of all the cheques paid out is placed in the books. And to avoid all risk, the cheques are so carefully indexed and put past, that ten years hence a cheque cashed now will be found quite readily; also, their cheques are cleared daily, thus avoiding the necessity of passing through the bankers' clearing house.

Let us now enumerate some of the leading peculiarities of the system: (1.) No interest is allowed on deposits. (2.) It does not keep its own cash. (3.) It transacts no financial business whatever. (4.) Being intended only for small accounts (as no interest is given), it is essentially a bank for the million. (5.) It discounts no bills.

In considering the first of these, the question naturally arises—What are the great advantages gained which counterbalance the want of interest? We will briefly detail some of these, as this question is of primary importance.

As we mentioned at first, if an extended use of cheques could be brought about, an incalculable boon would be conferred upon British commercial interests, owing to the scarcity of gold. The Cheque Bank was established for this very purpose, and as a large quantity of the gold used in England is for payments below five pounds, the utility of the Cheque Bank in this respect is obvious. Unlike the other existing banks, this one encourages by every means in its power small accounts. To the artisan or retail dealer constantly making small payments, and to whom the interest on deposits is of little moment, the Cheque Bank holds out great inducements, for by holding one of its cheque-books no end of trouble is saved. Now, anything that encourages the lower ten thousand to keep an account with the bank, and thus avoid the temptations to which they, with their pockets full of money, are exposed, it seems to us, is a national benefit.

Then the system is advantageous from its being a costless and simple method of remitting money—being, in short, an introduction of circular notes into the home-field. The superiority of their cheques over Scotch

notes is manifest. Whereas in England Scotch pound-notes are of comparatively little use, these cheques are as good in Scotland, or even in Ireland, as they are in London. Again, a pound-note is for a fixed sum—twenty shillings; these are 'promises to pay' for any sum according to the will of a holder of a cheque-book.

It will be interesting to see from what sources the revenue is derived, from which the shareholders are paid. (1.) There is the interest on the hundred thousand pound reserve fund invested in government consols. Large returns cannot be looked for here, as the best security, and not a high percentage, is sought. (2.) The dividends arising from the investment of the deposits. (3.) The interest on the money deposited daily in the banks with which it has opened credit. (4.) The balance of the shilling paid for each cheque-book, after deducting tempece for stamps and the expense of the book.

Whether or not the Cheque Bank will be a financial success, is a problem yet to be solved. But its principles seem exceptionally good, and we wish it well.

Queries for the Protectionists.

[From *La Minerve*]

The most important clauses of the plan are those relating to the abandonment of the payment of our fisheries, to the enlargement of our canals and to the manufacturing reciprocity. By the first we give up to the United States a sum of thirty to forty millions (according to *The Tribune*) which they owe us, according to the Treaty of Washington, as payment for our fisheries. This sum would have sufficed to pay for many improvements on our railroads and to save us from the imposition of new taxes, in case they might have been necessary. By the second clause, that relating to the St. Lawrence canals, our Government undertakes to enlarge our canals immediately, in such a way as to permit the passage of vessels of 250 feet length and 45 feet breadth, and to make them of the same depth as the harbor of Toronto and the other harbors on the great lakes. *The Tribune* calculates the cost of these works at eight millions, which must be paid by the Canadian people. We must also, besides, undertake to build, entirely at our own cost, the Caughnawaga Canal, so as to bring the St. Lawrence into communication with Lake Champlain, the Hudson River and New York. *The Tribune* considers the clause so advantageous for the United States, that it alone should decide them to accept the treaty. In fact, the plan of Senator Brown means nothing less than to give up the St. Lawrence route to our neighbors, and to put New York in direct communication with Chicago by avoiding Montreal. Trade can follow the route of the great lakes and arrive at New York, by avoiding Montreal, by

the Caughnawaga Canal rendered accessible like all the other St. Lawrence canals, to the shipping of the lakes. The shipping from Chicago can go to New York through the canals which Mr. Brown proposes to construct for them, at our cost, without trans-shipment. Besides this advantage, *The Tribune* says that the transit by our canals will be shortened by eight days, and will be twice as rapid as by the Erie Canal. What a good diplomatist Senator Brown is, and how our neighbors ought to bless him. How generous he is at our expense. Another stipulation provides that reciprocity is to be extended to industrial articles and manufactures. The former treaty only comprised agricultural products. The new treaty includes industrial products. It remains to be known what class of articles among the latter will be comprised in reciprocity. We have a great wish to see how this clause will be realised by our protectionist friends of *Le National* and other journals who cried out so loudly for protection last year and who reproached the Conservatives with causing emigration in not establishing protection. They asserted that they would not support any Government but a Protectionist Government. They have to day a Free Trade Government, like its secret chief, George Brown. We are curious to know what they think of this new Free Trade Treaty prepared by their idol.

LIFE ASSURANCE IN CANADA.—We publish in this number the Government returns of Life Assurance business in the Dominion, and some very valuable lessons for intending assurers may be learned from perusing them, all of them pointing directly in favor of our home companies. The most gratifying of all, however, is the favorable appearance made by the Canadian Companies in ratio of mortality among policy-holders. Take, for instance, the Canada Life, which has the largest amount at risk, and it makes an exceedingly creditable exhibit, showing their death, and other claims maturing have only absorbed one quarter of the revenue from premiums alone. The other Canadian Companies make an equally favorable show, while the majority of the United States Companies are either exceedingly unfortunate or culpably careless in their selection of risks, as shown by the mortality among their policy-holders; and if they are so in the Dominion, with the best class of lives to select from, what must they be at home? The next point of interest and marked significance is the remarkable increase in the business of the Canadian companies, and in this the Mutual Life Association of Canada leads the list. The number of policies issued during 1873 more than doubled that of the previous year, and although the association has actually been doing business only about eighteen months, they last year issued nearly as many policies as were issued by the oldest Canadian Company. We are pleased to see that our people are awakening to the knowledge of the fact, that they are injuring the country by every cent they pay to foreign companies, and, in addition, are running most unwarrantable risks in the event of war.

LIFE AND ACCIDENT INSURANCE.—It will be seen by our advertising columns that the firm of Clark & Cornwall has been dissolved, and that Mr. Ira Cornwall, Jr., late of that firm, has been appointed manager for the

Maritime Provinces of the Mutual Life Association of Canada, and also of the Citizens' Life and Accident Insurance Company of Canada. In these two companies Mr. Cornwall now has the most approved plans of Life Insurance, and can give his clients a choice of either stock on Mutual Insurance or both combined; and having, in addition, the Accident branch, with the valuable attraction of both being home companies, we predict a continued increase of the remarkable business he has already secured. A special feature which which is entirely original with the Citizens' Company and in which it has no competition, is that of dividing its profits with policy-holders. Its policies are remarkably liberal and its rates low. We wish Mr. Cornwall all the success his energy deserves, and cordially applaud his motto, "Nothing but home companies for me, and those the best to be had, or none at all. No foreign companies tolerated, while we have better security at home, and without the risk of having to pay war claims, as we want all the money we have in the country to keep down the interest."

Mr. Plimsoil spoke in Glasgow City Hall on the 21st of May, on his favorite subject, and in the course of his address mentioned some very bad cases of unseaworthy vessels being sent to sea and lost. He states that there are about 3,000 men lost every year by shipwrecks, the great majority from preventible causes. He also mentioned that under the temporary Act, passed during last session, for the prevention of unseaworthy vessels going to sea, 264 ships had been seized, and of these 234 were ultimately forbidden to sail. All these, but for the aforesaid Act, would have gone to sea, and in all likelihood have been lost. In the half-year preceding the passing of the Act 126 vessels had been posted at Lloyd's as missing;—in other words, lost with all on board. In the six months following, only 38 were so posted; and during the first four months of the present year, only 26. The meeting, which was large, was enthusiastically in favor of Mr. Plimsoil.—*Ex.*

A Table of Gold and Greenbacks.

Showing the relative value of a Greenback Dollar compared with Gold, from one to fifty per cent.

GOLD.		GREENBACK.	
GOLD.	GREENBACK.	GOLD.	GREENBACK.
101...99	118...04½	135...74	
102...98	119...84½	136...73½	
103...97	120...83½	137...73	
104...96½	121...82½	138...72½	
105...95½	122...82	139...72	
106...94½	123...81½	140...71½	
107...93½	124...80½	141...71	
108...92½	125...80	142...70½	
109...91½	126...79½	143...69½	
110...90½	127...78½	144...69	
111...90	128...78	145...68	
112...89½	129...77½	146...68	
113...88½	130...77	147...68	
114...87½	131...76½	148...67½	
115...86½	132...75½	149...67	
116...86	133...75	150...66½	
117...85½	134...74½	151...66	

H. CHUBB & CO.,
Exchange Brokers,
St. JAMES, N. B.

FIRE INSURANCE BUSINESS IN CANADA IN 1873.—Licensed Companies.

NAME OF COMPANY.	Premiums of the Year.	No. of Policies (new).	Amount of Policies (new).	Amount at risk.	No. of Losses in the Year.	Amount of Losses paid.	Losses in Suspense.	Losses Re-isted.
Aetna	\$183,929 63	8,242	\$16,268,820 00	\$14,528,548 00	154	\$182,388 66	\$4,600 00	\$1,800 00
Agricultural	64,641 59	11,708	7,529,030 00	14,341,781 00	190	28,204 26	2,772 00	None.
Agricultural Mutual	73,614 88	13,060	11,980,962 00	32,295,390 00	256	47,272 73	3,700 00	None.
British America	191,635 41	9,545	17,256,795 00	14,540,474 00	254	117,070 77	5,290 00	None.
Commercial Union	29,782 37	1,466	4,699,351 60	4,938,916 00	24	31,765 57	800 00	None.
Guardian	54,387 13	1,704	5,647,353 55	4,501,958 00	22	77,879 44	4,000 00	None.
Hartford	163,685 82	10,500	3,000,000 00	11,259,000 00	45	16,646 97	8,150 00	4,000 00
Imperial	134,710 67	4,585	12,422,845 33	9,929,809 00	83	71,292 15	5,318 10	7,200 00
Isolated Risk	55,623 63	5,976	5,816,689 00	10,500,000 00	70	20,219 50	None.	None.
Lancashire	60,735 80	3,223	5,535,137 00	4,624,547 00	97	46,803 40	6,852 20	2,000 00
Liverpool & London & Globe	258,682 04	11,129	23,549,017 00	22,311,200 00	230	136,608 56	5,647 65	10,800 00
London	79,367 91	2,470	8,843,188 00	6,692,531 00	39	43,875 14	None.	None.
North British & Mercantile	349,234 31	12,453	29,882,829 00	24,282,088 00	195	110,154 80	9,002 00	None.
Northern	72,359 58	3,156	7,020,467 00	6,464,602 00	74	67,722 30	3,635 00	None.
Phoenix	158,403 32	4,922	15,329,670 00	12,391,647 25	44	53,009 10	4,039 16	None.
Provincial	199,857 94	11,139	19,589,098 00	10,853,771 00	268	106,512 33	11,728 39	13,000 00
Quebec	75,169 71	3,516	6,704,498 00	6,609,256 00	78	57,606 72	None.	None.
Queen	179,562 88	6,981	15,446,859 00	11,955,382 00	134	99,538 41	11,217 99	8,000 00
Royal Canadian	97,117 05	2,536	10,129,332 66	Licensed Aug. 9.	14	6,425 15	None.	None.
Royal	371,045 09	13,723	35,687,177 98	34,153,739 05	218	107,858 05	2,635 55	None.
Scottish Imperial	58,050 91	3,432	7,538,200 00	6,243,400 00	56	60,811 33	3,470 41	1,500 00
Western	259,598 53	11,738	19,337,910 00	16,233,290 00	220	133,039 80	5,019 10	4,600 00
	\$3,065,575 10	156,465	\$281,235,212 52	\$273,754,830 98	2765	1,698,270 19	\$108,601 64	\$32,000 00

LIFE INSURANCE BUSINESS IN CANADA IN 1873.

NAME OF COMPANY.	Premiums of the Year.	No. of Policies (new).	Amount of Policies (new).	Amount at Risk.	No. of Policies become Claims.	Amount of Policies become Claims.	Claims paid.	Claims in Suspense.	Claims Registered.
Aetna	\$391,549 12	1,862	\$2,756,187 00	\$8,477,004 09	37	\$76,783 50	\$71,616 32	None.	None.
Atlantic	36,892 84	1,166	212,761 00	1,164,000 00	7	12,665 00	7,665 00	None.	5,000 00
British Medical	45,681 13	234	332,187 32	1,629,885 56	9	23,934 50	18,599 72	14,531 18	None.
Canada	364,227 00	1,661	2,267,913 59	11,966,092 54	47	81,800 00	72,800 00	None.	None.
Citizens—Licensed 14th July									
Commercial Union	21,726 36	15	40,000 00	780,425 00	7	12,167 00	11,680 00	487 00	None.
Confederation	18,680 25	494	719,000 00	1,793,330 00	2	2,000 00	7,000 00	None.	None.
Connecticut	189,981 81	213	511,589 00	4,750,000 00	11	23,100 00	27,000 00	10,100 00	2,000 00
Edinburgh	26,265 91	19	340,588 33	841,662 54	4	9,454 96	9,454 93	None.	None.
Equitable	172,796 12	991	3,068,390 00	5,592,610 00	15	41,000 00	35,000 00	6,000 00	None.
Globe Mutual	41,529 66	145	1,353,500 00	1,035,500 00	Licensed 11th June.				
Life Association of Scotland	139,983 94	201	291,703 14	4,241,562 28	21	51,594 68	52,324 66	21,170 00	None.
Liverpool & London & Globe	10,667 53	41	46,000 00	412,301 11	2	2,038 90	2,038 90	None.	None.
London	16,559 59	172	305,900 00	684,886 67	3	8,000 00	9,625 00	1,000 00	None.
London & Lancashire	50,690 00	667	1,501,200 00	1,926,000 00	1	1,000 00	1,000 00	None.	None.
Metropolitan	45,497 20	921	1,181,350 00	1,393,175 00	4	4,000 00	2,000 00	2,000 00	None.
Mutual	47,391 93	478	708,048 00	1,694,816 00	10	11,200 00	12,200 00	4,000 00	1,000 00
National	225,342 48	165	1,715,500 00	6,700,000 00	19	32,915 00	15,535 00	None.	None.
New York	70,106 25	15	52,463 00	998,625 44	5	19,712 00	14,110 37	5,965 00	None.
North British and Mercantile	17,368 26	232	364,000 00	491,400 00	None.	None.	None.	None.	None.
North Western	192,504 52	1,562	2,289,298 00	5,000,778 00	18	37,200 00	35,299 00	3,000 00	None.
Phoenix Mutual									
Positive									
Queen	12,175 00	13	32,000 00	386,960 43	3	6,211 66	8,214 31	None.	None.
Reliance	18,883 31	165	176,223 24	493,345 66	3	5,433 33	4,433 33	1,000 00	None.
Royal	35,674 01	15	24,445 00	1,158,611 65	3	7,806 16	5,499 16	2,310 00	None.
St. Louis									
Scottish Amicable	15,231 69	50	110,935 66	701,886 91	1	489 67	4,379 97	None.	None.
Scottish Provident	7,723 00			285,978 26					
Scottish Provincial	67,631 36	48	57,331 67	1,569,992 50	14	32,074 50	33,594 97	6,957 90	None.
Standard	141,306 53	221	324,832 70	4,810,453 50	23	48,007 58	34,448 89	14,453 87	None.
Star			No return received.						
Sun	52,822 49	452	724,559 00	1,514,300 00	6	6,000 00	0,000 00	None.	None.
Travelers	69,539 36	684	729,748 00	2,656,325 50	10	29,196 43	22,196 43	7,000 00	None.
Union	113,122 61	568	1,263,955 00	3,285,775 00	5	6,000 00	5,000 00	None.	None.
United States	2,410 89	70	115,500 00	111,500 00	Licensed 8th August				
	\$2,597,671 85	12,798	\$22,625,507 98	\$76,713,162 77	200	\$205,584 25	\$522,523 59	100,629 03	\$3,000 00

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Acting and Manager, WM. POWIS, | *Secretary*, ROBERTSON MACAULAY.

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Deposit with Government for benefit of Life and Accident Policy-holders, \$53,000.

A SOUND HOME COMPANY.

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Quebec & Gulf Ports Steamship Co.
ROYAL MAIL LINE.

STEAM Communication between Shediac, Pictou, Chatham, Newcastle, Dalhousie, Paspébiac, Perce, Gaspé, Quebec and Montreal, and by Railroad and Steamboat connection with all points West.

New York and Bermuda Line, sailing every alternate THURSDAY from NEW YORK and BERMUDA.

This Line is composed of seven first-class powerful Steamers, and are intended to run as follows during the season:—

Steamer *Secretor Miramichi*, every Tuesday, at 7 o'clock, p.m., from Shediac for Quebec, calling at Chatham, Newcastle, Dalhousie, Paspébiac, Perce, Gaspé and Farther Point.

Returning, leaves Quebec every Tuesday, at 2 o'clock, p.m., for Shediac and Pictou, calling at same ports.

The Hadji, Alhambra and Flamborough are intended to run between Montreal, Quebec, Shediac and Pictou, calling at Chatham, Newcastle and Charlottetown, P. E. I., as business may offer.

The Company will use every exertion to run the Steamers on time, but will not be responsible for irregularity. Tickets for all points West of Quebec, either by rail or steamer, can be procured at the office of the Agents here.

Tickets for sale and Berths and State room secured at the office of

HANFORD BROS., AGENTS,
Nos. 11 and 12, North Market Wharf.

Insurance—Fire Record.

NEW BRUNSWICK.

May 23.—Three dwelling houses and barns, owned by Lowerby & Co., and others, at Kouchibouguac, County of Kent, destroyed by fire, caused by spark from mill chimney—supposed insured.

June 1.—Wm. Cathcart's building, Adelaide, P. Portland (in course of construction), destroyed by fire; loss, \$1,200—not insured.

June 2.—An unoccupied house at Woodstock, belonging to L. P. Fisher, destroyed; insured for \$100.

June 3.—Several buildings at Richmond, Carleton County, burnt; insured, losses as follows: John S. Leighton, Queen Ins. Co., \$1,200; James Ycomans, do., \$400.

June 4.—Messrs. A. & J. Smith's country produce store, near Eastern North American Railroad Station, St. John, nearly destroyed. Two horses lost their lives. A. & J. Smith's building, Northern Ins. Co., appraised loss, \$875; Hallett Stock, Royal Canadian, \$400.

June 5.—Five barns at Norton, King's County, owned by Ford estate, destroyed by fire; loss, \$1,000—not insured.

June 6.—A small building at Saint Andrews, owned by Colonel Boyd, burnt; insured in N. B. and Mercantile, \$300.

June 7.—Two buildings, Erin street, St. John, burnt; losses as follows: John O'Brien, loss, \$1,200; insured in Liverpool and London and Globe, \$600; Thomas Proud, not insured, \$1,500.

June 8.—Fire in Gillmor and Board's lumber yard, at St. George, Charlotte County, caused by a spark among edgings; loss, probably \$2,500—no insurance.

June 12.—Kilham's saw-mill (to any), at Salisbury, County of Westmoreland, destroyed by fire; loss, \$2,000—supposed not insured.

June 27.—The St. George Red Granite Company's Works, at St. George, Charlotte County destroyed by fire; loss, \$15,000; insured for \$3,000 in Queen Ins. Co.

W. C. MORISSEY, Funeral and Furnishing Undertaker.
Warehouse 63 Charlotte Street.

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NOTICE.

Tenders for Bridge over the Kennebecasis at Perry's Point.

SEALED TENDERS, marked "Tender for Perry's Point Bridge," will be received at the Department of Public Works, Fredericton, until SATURDAY, the first day of August next, at noon, for the Building of a Bridge over the Kennebecasis River, at Perry's Point (so called), according to plan and specification to be seen at Public Works Office, and at the Store of Samuel Foster, Esq., at Kingston, King's County. The names of two responsible persons will be required for the faithful performance of the contract. The Commissioner does not bind himself to accept the lowest or any tender.

WM. KELLY,
Chief Commissioner Public Works,
Department of Public Works,
Fredericton, May 15th, 1874.

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Formerly 80 Water Street,

Brush Manufacturers,

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Brushes not in general used made to order at short notice.

JAMES ROUE, Produce Commission Merchant, and Dealer in Oats, Feed, Bran, Meal, &c.
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FIRE INSURANCE effected upon almost every description of property, and at moderate rates of premium. Prompt and liberal settlement of losses.
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Free from Dust and all Noxious and Poisonous Gases.

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Napolean Coatings; Cloakings;
Moscow Beavers; Shirting Flannel;
Eagle Codrington; Boys' Check Cassimeres;
Cuban Tweeds; Green Plaid Shirtings;
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REPELLENTS, all wool and COTTON WARP.

Naumkeag Satteen Jeans;

Pequot fine heavy brown and bleached Sheetings in every width; Naumkeag fine brown and bleached wide Twilled Sheetings; Italian Colored Cloths; London Cord; Naumkeag gray, bleached and Satten Jeans.

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BOOTS & SHOES,

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PORK. COFFEE.
SUGAR. TOBACCO.

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J. C. WILSON & CO.,

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Sample set of our bags sent on application.

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Golden Ball Corner.

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Manufacturer and dealer in all kinds of
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FURNITURE.

An inspection solicited.

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 Are prepared to receive Consignments of Produce, &c.,
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 They have provided extra facilities for carrying on a
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 Try them. The address is **R. W. L. & Co.**
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J. CHALONER, originator, in the following Colors:
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 Flower and Vegetable Seeds in Packets. Wholesale
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Cotton Canvas of all Numbers,

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A full supply all Widths and Colors,

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Invested Funds, 1st January, 1873, : : : : \$19,838,765
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AN OLD ESTABLISHED AND POPULAR CANADIAN
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CAPITAL, - - - \$500,000.
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THE notice of Insurers is called to the liberal terms
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Aggregate Assets Eighteen Million Dollars!

MONTREAL ASSURANCE COMPANY, Organ-
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New Brunswick Lloyds. This Association
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Two and a half Million Dollars.

Moderate lines taken, and liberal differences made for
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All Policies issued at once.

FIRE-RISKS taken for **The Imperial** of Lon-
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Cash Assets, - - - - \$14,400,000

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The Great Variety Moulding Machine,

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Boilers and Pipes

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With "ASBESTOS FELTING;"
Saves Twenty-Five per Cent. in Fuel.

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Net Premiums, 1872, - - £816,383

being the largest amount ever received by the Company in a single year.

**PROGRESS IN THE INCOME OF THIS
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In 1852 the Net Premiums were - - £76,925

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Thus in the last ten years the increase has been £515,693.

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Flour, Meal, Provisions, Fruit, Dry and Pickled Fish,
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Consignments of every description of Produce, Lumber, &c.,
respectfully solicited. Prompt returns guaranteed.

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The Prize Machine at all Exhibitions wherever shown.
The only Machine that will finish all kinds of Sewing
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Warranted to prove the Cheapest in the Market.

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Agents for the City and County wanted to whom
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Sewing Machines,

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Offer this Spring a larger and more varied assortment
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Soda, Rice, Canned Goods,
Molasses, Porto Rico and V. P. Sugars,
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Finest Decolorized Petroleum Oil,
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Paints, Oils, and Putty,
Cut Nails, &c.
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Saws of every Description Guaranteed at this
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