SUBSCRIPTION

ADVERTISING RATES. FOR BACH LINE OF NONPAREIL.

TUESDAY MORNING SEPT. 18, 1888.

weeks past its stock has been falling, the quotations being very irregular, and frequently not appearing at all in the reports. That noteholders and depositors will be paid in full need scarcely be doubted, though the latter may have to wait a while for their money. It is confidently asserted, further that the shareholders will get their own back again too; but this cannot be so read ily accepted as a good probability.

The Exchange bank was among other

that had to stop in 1879. Its capital then was one million, and, after examination the accounts, the shareholders decided to missal of the writ. Perhaps Mr. Shields call half of it lost money, and start again with half a million. All creditors were paid in full, and the new start was made within the three months' limit prescribed by law. Since its resumption the bank has enjoyed a counted among the "solid men" of Mon- about moving against the iniquity. treal. At the last annual meeting, held on July 9, the following gentlemen were elected directors: Hon. A. W. Ogilvie, Thomas Craig, E. K. Greene, Alexander Buntin, mons, the same as the United States terriand Henry Bulmer. This was the old board elected over again, with have a voice in the house of representasubstituted for Mr. M. H. Gault, who, it worthy the attention of the powers that te was stated, had to resign on account of ill at Ottawa. Mr. Craig, the president before, was continued in his effice. The bank had been paying quarterly dividends of 2 per cent. per cent. (8 per cent. per annum), and the report announced an addition for the year recently closed of \$50,000 to the rest, bringing it up to \$300,000. On the face of this statement, every \$100 of the bank's stock ought to have been \$160, and as a matter of fact it was then selling at from 130 to 135. It is stated that the circulation is not large, being only about \$430,000, while the deposits, which were four millions four months ago, are now down to two millions. This latter fact tells a tale of failing confidence, and indicates that some depositors must have been getting alarmed. It is mentioned that of the bank's five thousand shares three thousand five hundred are held by four or the five directors-Messrs. Buntin, Green, Ogilvie and Craig we suppose being meant. The bank was almost their own property, and they should not have lacked strong personal interest in it we should say. The Globe and the Mail have very differently colored statements of the matter, and it looks even as if out of the fate of the Exchange bank a political question might

arise. The Mail's despatch says: Instead of selling their stock the directors have een buying up to within a month, their last purseen the crisis was by the management. A reliable gentleman assured your correspondent yes-terday that exactly a year ago he wrote Mr. Ogilvie, per share. He has Mr. Ogilvie's letter iu reply stating that he considered they were worth more and would not sell at that price. The market quotation at the same time was 185. This proved the unbounded faith Mr. Oglivie, the vice-president, had in this investment. The directors are all wealthy and would not sell at that price. The market quotation

solvent estates, which has locked up compara-tively large sums for a small bank like it, and a moment. The bank has had a good deal of pre judice to contend against during its career, but if more caution had been exercised in giving so much credit, there is no doubt it would have been a very great success. A good many will regret its closing for business, for its liberality has stimulated trade a good deal here. It has benefitted the citizens greatly by aiding those who have given cheap coal to the poor as well as the rich for the coming winter's fuel. It has also materially helped to foster and promote other successful enterprises which are

trouble has been too widely diffusing their loans, and it is said that lately to keep affoat and make a show money was borrowed at fabulous rates from other bunks. Of course the brokers and the street got wind of these leans and the interest paid for them, and were not slow to form their own conclusions, the stock dropping very rapidly and confidence waning very quickly. 'The true rame of the concern should have been the Manufacturers' bank, and broker this morning. By this he alluded to the fact that there were not many men connected with the concern who had had a bank training. M. H. Gault, who was president, resigned some time ago and Mr. Craig was appointed. A. W. Ogilvie, the miller, is vice-president; E. K. Greene, secretary of the manufacturers' association, is a director, while heavy cattle dealers, show money was borrowed at fabulous rates from

silk mills, etc., were among the chief custo the money wanted was not paid, the concern had maker to his last," laugh the brokers who aver

that the bank had not been run on business principles. It is difficult to say now has far the ramifications of the discounts extend. A coal dealer is said to have many thousands, and how he will turn ont is a question of time.

Comment may fairly be suspended until details are more fully before the public. But one important circumstance there is which invites prompt remark. It has been argued by some that a bank having a good "solid" directorate, composed of wealthy men, and with a large proportion of its stock owned by the directors themselves, ought to be comparatively safe, because of half starved or unemployed people around has been earlityeness. ought to be comparatively safe, because of he strong personal interest in it which they would feel. Cases have been known in which bank directors have held little more stock than sufficed

to qualify upon, and if they neglected or mismanaged the business, no wonder. But when the directors are all or nearly all wealthy men, and a large proportion of the stock is actually owned by the board, then, surely, we ought to see at least safe if not brilliant management. This view of bank probabilities is brought seriously into question by the present event, which may cause many people to reconsider ther ideas of what precisely the things are which make a bank safe and prosperous.

James Cotton, one ot the parties served with a writ for libel by John Shields, writes to an Ottawa paper to the effect that he has waited for a long time for the latter to intends to apply to the courts for the diswas only doing a little brag.

empted property to the amount of \$1,300,- monopolize not only one whole seat but two 000. The Telagraph thinks it is difficult to give a good reason why this is so. So it is, but yet the people don't seem to care about moving against the injouity. goodly share of public confidence, no doubt give a good reason why this is so. So it greatly in consequence of its directors being is, but yet the people don't seem to care

to have representation in the house of comtories have at Washington, where they Bulmer was tives but not a vote. The suggestion is

The Proposed Toronto SisterHOOD.

To the Editor of The World.

Sir: In common with many others, I have long felt the debt of gratitude due to Mr. Goldwin Smith for the courage and honesty, as well as the matchless ability, with which he has discussed some of the difficulties who still endeavor to believe and hope. Feeling thus, it is in no captious spirit that I take exception to his scmewhat peremptory decision in the current number of the Bystander, that "if we are to have sisterhoods they must be (Roman) catholic." I would fain say a few words on the subject, treating it from the secular point of view as would fain say a few words on the subject, treating it from the secular point of view as man of the world; the religious aspect of the question, as it seems to me, it is better to leave undiscussed in the columns of a

The objection which the Bystander, with justice, as most men will think, brings against sisterhood life, that it is a bad thing to make irrevocable vows, does not apply to the proposed Toronto sisterhood. The vows are practically not irrevocable. And great care is taken to test the fitness of an applicant for the office of sister. She is at first admitted as a visitor, then for two years as a novice in probation before the final vows are taken. Even after these final vows should she find it for her good to return to the world it is open to the Anglican as compared with the Roman church, to which Bystander alludes, would be be a benefit. An Anglican bishop in a disestablished church is as utter a nullity as it is possible to conceive, and a bishop The objection which the Bystander, as it is possible to conceive, and a bishop alone could enforce a perpetual cloister. I leave all discussion of the religious side

well known citizens, whose honor and integrity will not be questioned even in the excitement that is sure to follow the announcement of the suspension n the morning.

The directors are a westly will to nursing the pest stricken sufferers during the late outbreak of yellow fever at Memphis, be delusive as a truth, it is indisputable that it supplied, as it has sup-This is the second crisis the bank has had. The first occurred about four years ago, when it went into liquidation, paid all claimants, and started afresh within the three months allowed by its charter. It was fortunate in commencing just as the national policy revived trade, and it has made money rapidly. The reduction in the capital of \$500,000 was all recovered but one-fifth, whilst the sha eholders have been getting eight per cent dividend quarterly. The net profits as stated for last year to the 18th of June, 1883, were over twenty per cent. An unfortunate circumstance has been that the bank has had to take over some in solvent estates, which has locked up comparations to the smallpox stricken patient in the pest stricks and the smallpox stricken patient in the pest stricks and the sit of the supplied, as it has supplied through every christian age, a motive, powerful as no other motive has power, to incite men and women to lofty and noble lives of charity (I am old fashioned enough to prefer the word "charity" to the bastard french "altrusm"). And whether the sha eholders have been getting eight per cent dividend quarterly. The net profits as stated for last year to the 18th of June, 1883, were over twenty per cent. An unfortunate circumstance has been that the bank has had to take over some in solvent estates, which has locked up comparathe smallpox stricken patient in the pest house, or the hopeless lepers at Tracadie. Say if you will that the religious motive which builds

> charge of a lady who has been carefully trained under the care of the institution in which Sister Constance, whose touching memoirs have just been reading, lived and died. Low churchmen suspect sisterhoods because they exist in the church of Rome. But in the name of common sense what connection have the doctrines of that or any other church to do with the application of the principle of associated labor to charit-

able work among the poor?
C. PELHAM MULVANY, M.D.

principle that the trouble cones in. We all profess ourselves willing to see "a fair day's wage for a fair day's work." The sentiment is not at all confined to the working classes, although there may be some in whom the love of accumulation is so strong that they mentally ignore it. The proper regulation of supply is a need of the times. The best agent for the work will be a healthy common sense on the part of the love of characteristics. healthy common sense on the part of the purveyors for the wants of the public, enabling them to keep more out of one another's way, while endeavoring to do justice to all. Such a state of things is not too common now, I am afraid. When the privation developed

half starved or unemployed people aroun them. There should be less sensitivenes about a change of personal occupation than now exists. Men cling even to unhealthy employments in preference to others, simply because they have been accustomed to them. because they have been accustomed to them. Then let us promote versatility by knowledge, by hygiene and by muscular training, and favor migration societies amongst the employed. Generally speaking one would not desire to see the people migrate in multitudes from any centre of industry, rather in small companies, for mutual help and society. It is only the steady operation of in small companies, for mutual help and society. It is only the steady operation of the rule that will bring things into a human order and prosperity. The present hasty line will serve, at any rate, for a hint to begin upon. SOCIAL ECONOMY.

MONOPOLIZING BAILWAY SEATS. To the Editor of The World. proceed, but he does not. Accordingly he they are entitled to, especially when seattion passenger and baggage car, a swell drummer for some Toronto house had secur-ed a seat and an overcoat was laid over the back of the half alongside, "This seat is back of the haif alongeder. This seat is engaged," was his remark to every one who attempted to occupy the place, and not a few were obliged to stand in the aisle or perch themselves upon trunks in the baggage room. I kept watch upon that drummer, and no one occupied the vacant seat. That drummer lied. One day lately on the Great Western line a lady had-managed to secure two seats. Upon one she had curled herself amid wraps and shawls, the other had a miscellaneous assortment of satchels.

CHRISTIANITY AND SECULARISM.

To the Editor of The World. SIR: Did some of your correspondents realize the broad, moderate and liberal view of christianity implied in your editorial to-day, they would not waste their rial to-day, they would not waste their time and your space in asking or attempting to answer paltry and inane questions about Adam's fall, and whether or not God set a trap for the ruin of His own creatures. Nor would they attempt to find an argument either for or against christianity in the personal conductor character of its advocates or opponents. Christian, if he is hopest, or opponents. Christian, if he is honest, will admit that all the "cheats and sooundrels" in the world are not confined to the ranks of the secularists; many a church willar has been proven to be such in the ranks of the secularists; many a church pillar has been proven to be such in the past, numerous instances of which must suggest themselves to the recollection of every one of your readers. Here, as almost everywhere else, the truth is in the moderate view—that there are good men among secularists and churchmen alike, for the simple reason that both are honestly seeking for the good and the true according to their respective lights, and both teach that systems, however, are unfortunately too often disgraced by bad men; but neither should be blamed for what is unhappily incidental to every human institution. Let Christian, then, learn that the cause of truth is never promoted by personal abuse. Satan, we are told, can quote scripture. So a bad men might utter the noblest truths in the universe, just as a man might hold erroneous views on God and His dealings with man, and yet be a very good man.

"Truth is truth wherever found,"

with man, and yet be a very good man.

"Truth is truth wherever found,
On christian or on heathen (or secular) ground."
and the truth alone should be sought for, without regard to the person who utters it.

Most of your correspondents who are cudgelling their brains so vigorously over the trap" question and Adam's fall belong to one of two classes—the extreme orthodox or the extreme agnostic; and this is a case in which extremes meet. No two classes that I know of have so much in common. They are both extremely abusive of each other, and extremely paltry and unreflective, of which the present "trap" controversy is an instance. If there is one man who does more harm to christianity than any secularist can possibly do it is that any secularist can possibly do, it is that stern, unbending, unthinking, unreasoning individual who boasts of his unclouded orthodoxy all the way from the story of the fatal apple which involved the human race in ruin to the golden streets and the fiery lake. From such friends the christianity

themselves to all men. It is this christianity, the christianity of Christ, that has nothing to fear from reason or the researches of science, and that will ere long destroy both the absurd and contradictory creeds of dogmatic orthodoxy, and the cold, comfortless, hopeless theories of a pure secularism, that puts both God and immortality out of the universe. Christianity will do out of the universe. Christianity will do
this, because it will be stripped of all my
stery and dogma, and will set a higher value
upon a man's life and motives than upon
his creed; and then it will have become more than ever the religion of humanity.

CHRISTIAN LIBERAL.

Toronto, Sept. 17, 1883. THE FREE WILL PUZZLE.

To the Editor of The World. SIR : Thanks to you Mr. Editor for the liberal manner in which your paper is conhail with delight The World, because it learlessly places bigotry and creed side by side with secularism and progress. With your consent I shall say a few words in reply to J. L. F. on the free will puzzle, He says that the first chapters of Genesis shows that it is irrational to conclude that God set a trap for our first parents by way of introduction. I refer to Gen. 1, 32, God said let there be light and there was lightfirst day-again 16 v He (God) made two great lights and stars also to give light to he earth all for this earth and no otherfourth day. If God had light on the first day how came it that he had to make two great lights and stars on the fourth day. put a stop to the impertinence as well as | Was the first light insufficient or was it an injustice which is so common on railway experiment for the larger operation? trains of people occupying more seats than Any school boy knows that without the suns rays acting directly on the earth room is scarce and many passengers are or reflecting themselves on the moon that obliged to stand. "This seat is engaged," we could not have light, and yet this guide has become the familiar salute nowadays, tells us there was not light and again there and it is no unusual thing to see a cranky was light previous to the sun, moon and old maid, or pert miss, or impertinent dude stars, and that the latter were created for stars, and that the latter were created for this earth, the older for the younger. This is the as ronomical bible logic that Mr. Watts is requested to read, I presume, to keep him from falling into logical blunders. Preparatory to reaching the "trap" so called for our parents, we must assume the biblical hypothesis about God that He is the all powerful, all knowing, through all time, without beginning, without end, perfect, loving, merciful and unchangeable Father (Chis is a question that must pass

freet. Living, meroiful and unchangeable
Father. (This is a question that must pass
through the grinders of reason, and not to
be accepted as infallible, because the bible
hypothesis—for such has been discarded by
an array of intelligent minds (hanks to
freethinkers) such as the world never before easy 1 As an analogy, an exhow to do it—he knows it in all its mechanical bearings—he knows that a week spot will send it to chaos—a simple ser w left out and quicker than I can write it is all disorder; he knows also that were such to occur that it would reflect on his engineer; ing skill and every right minded man (weing skill and every right mouded mon him wh relived reds of lives are in his care) would brend him with negligence. No such blunders can be charged to God in his workings with this vast world of mechanism, all is perfection as J. L. F. puts i', all regulated by fixed natural laws—laws ucalterable. All this sounds very good, but something seems to grate on my ears. terable. All this sounds very good, but something seems to grate on my ears. Unchangeable God—unalterable laws turn with me to Genesis ii. 2, God finished his work, having made man, and as is said pronounced everything. Very good, He had formed the garden of Eden and had placed Adam there and had given him instructions Adam there and had given him instructions what to do and what not to do. (Genesis ii. 18) He then betakes himself to make woman as he then saw after experiment that it was not good for man to be alone. This sounds awfully human, but it is not. 'Tis the work of the uuchangeable God—He who knows all things before they

Mr. E liter, catch for me that link—the chain is broken and nothing is left but a wreck, crudities everywhere, from the falling meteors; upheaving of rocks, sinking of ships; death everywhere, disease traveling in the secret paths of the air; and yet men will say God is good, all-powerful, mercitul, loving and kind beyond measure, and that he does things thus by his infinite wisdom to promote our highest good. Strange, to promote our highest good. Strange, when he can by the breath of his mouth

THE POWER OF GOP.

Toronto, Sept. 17, 1883.

We should always breathe through the nostrils and not by the mouth, as the latter tends to weaken the lungs and produce inflamation of the throat and bronchial tubes. If you have already contracted any disease of the respiratory tract such as laryagitis, bronchitis, catarrh, asthma, consumption or catarrhal deafness which is produced by catarrh, you should at once consult the surgeons of the International Throat and Lung Institute who make a speciality of these diseases and who use the spirometer ingeons of the International Throat and Lung Institute who make a speciality of these diseases and who use the spirometer invented by Dr. M. Souvielle of Paris, ex-aide surgeon of the French army, the only instrument by which medicated air can be conveyed to the lungs through the nasal passages and without the aid of heat. Hundreds suffering from diseases of the lungs and throat are being cured monthly by these surgeons, who without the aid of this new and wonderful instrument the spirometer would certainly die.

This great institution which is daily increasing its magnitude now has 28 physicians and surgeons connected therewith and offices in London, Eng., Montreal, P. Q., Toronto, Ont., Detroit, Mich., and. Winnipeg, Man.

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The great American tune—Spittoon. We'll of the widower—"Ne one to love." Strain of the stranger—"I'm lonely to-

night."
Song of the infant rat—"Oh, to be gnaw thing." Warble of the love-1 ck youth-"How can Chant of a policem an-"Now I lay

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The profits for the five years to the 31st Dec., 1881, were distributed during 1882, and were eminestly satisfactory to our policyholders.

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Surplus under the valuation of Prof. Cherriman, Superiatendent of Insurances.

Topics under the valuation of Mr. S. Homans, on the standard for the State of New York.

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W. H. STONE, FUNERAL DIRECTOR. Yonge 187 Street THE SPORTING

The Blue S ockings beat to in a baseball match for the ju-ship of London by a score of E Herritt of Truro, N. Sanford of Halifax, ran a h At New York, Patrick F ten sheep in 33 minutes and any of our St. Lawrence bu The Cincinnati club offers phia club \$1500 for the release and a simi ar sum to the Pro the release of R.chmond, so

Another 2,30 trotter Las old Hambletonian's list. Uson's bay mare Astoria, full-and Dictator, recently trott for a silver cup, winning it During the twenty-two n Wyllie, the champion che been in America, he has games, winning 10,921; losi

The challenge of the Que club of Buffalo to row any in America has not yet be though a forfeit of \$100 and the challenge is open

America.

A cricket metch play between the Bracondale cripicked team from the St. Content and Maple Leaf children in favor of the picked the Bracondales 60 runs to the Brac Four of England's most lists have arrived at New bert D. Vesey, A. H. Rol and Jack Keene and R. J. als, who made the trans-Americant at the Santanana.

In a two mile single scul Harlem river Saturday J. won the title of champion single sculling and gained challenge cup, which will if he wins three contests. York paper. Who constamateur champion? We Montreal gained that title The compensation of Large concerns using a logs will remember that the at Kingston was lighted

at Kingston was lighted for the first time by a 100 NATION GAS MACHIN NATION GAS MACHIN that being exhibited at the company's buildings as to the grand dining bell who was spread in honor of H.F. Louise, the Marquis of George, was literally floo Her royal highness compliance, the manager of the GAS MACHINE companyal steadiness of the companyal specific part of the companyal steadiness of the companyal ste workings of the m

ALL THE WAY PRO

Among our latest at Canon Cooper, F. R. G. sionary of the seciety for gospel in Australia as where he spent 17 years the great gold mining d and the Alpa of New Ze

Sixteen thousand della money brought to Edit treaty. Capt. Prevost of the I police and four constable gary with the treaty I He left Calgary on Schorse team, a buokboars saddle horse. Business good and professional are flooking in. There seven lawyers in the plant. McCormack has to with some stock and erect a dwelling house will some as soon as it A Highland piper, w

A Highland piper, w of torture is one of the the musical resources of A letter was received anderson, crown time. Hector Langevin sayin ment telegraph line and put in a state of soon as possible, and be Edmonton which he ground so long in the with the outside wo just now. Two stage fortnightly, are now coperation between this the track, with still of W. Rannarman, ex-

w. Bannerman, exfrew and brother of J.
of Edmonton, has bee
ter as Caigary and ir
received orders to st
15th inst., a weekly
Caigary and Edmontor
Travelers from the
of the rates charged
and certainly they d
They are 50c. for a p
single rig, \$1 50 for
additional for avery
Passagers' baggage
pounds weight in also PHILADELPHIA, Set

ALBANY, N. Y.

CHICAGO, Sept. 1 gelist, preached in cago avenue this mo trance is not availab sidewalk. Eutrano marrow add door. A number of wome to get out or in, wer fainted after gettin