### SHIPPING INTELLIGENCE.

Deal, Aug. 3 —Passed, the Serio, Stuparich from Montreal for Hartlepool.

Rotterdam, Aug. 5.-Sailed Bark Fauchon (Br.), Cain, North America.

(Br.), Gain, North America.

Sailed for Montreal.—L. D. Marshall, Perry, Liverpool, Aug. 1. City of Montreal, Wilson, Greenock, July 31. Robert Jones, Ownes, London, July 31. Hellespont (s), Perriam, Bristol, July 31. Azetes, Milne, Greenock, Aug. 2. Monte Moro (s), Irving. Newport, Aug. 2.—Live Oak, Stillwell, Sunderland, Aug. 4. Fred. Thomson, Smith, Dundee, Aug. 5. Elizabeth Dougall, White, Leith, Aug. 5. Elizabeth Dougall, White, Leith, Aug. 5. Elizabeth Dougall, White, Leith, Aug. 5. Stirratt, Glasgow, Aug. 7. Sirio, Stuparich, Hartlepool, Aug. 5. Hindostan, Bartlett, Hull, Aug. 9. Frank, Lursen, Westport, Aug. 8. Arrived from Montreat.—Karmack, Booth,

Aug. 9. Frank, Larsen, Westport, Aug. 8.

Arrived from Montreal.—Karnack, Booth,
Itall, Aug. 4. Elida, Neißen, Queenstown, Aug.
4. Thanes, Campbell, London, Aug. 5. Sainstor, —, Dublin, Aug. 5. Mary,
Littlehampton, Aug. 3. Lainetar,
Dublin, Aug. 5.

Entered out for Montreal.—Aldptin, Bransconthe, London, Aug. 3. N. Churchill, Routch, London, Aug. 5. Amalie (s), Pottinger, London, Aug. 5. Newcastle, Anderson, London, Aug. 5.

### RAILWAY ACCIDENTS.

The following is a summary for the months of January, February and March, 1876, of the railway accidents which have been reported to

the Board of Trade :-

During the period emprised in this return-viz., the months of January, February and March, 1876, there were reported to the Board of Trade by the several railway companies in the United Kingdom accidents resulting in the the officer Arignom accidents resulting in the death of 315 persons, and injury to 1583—viz.:

—Passengers from causes beyond their own control—willed, 15; injured, 247; from their own misconduct or want of caution—killed, 15; injured, 135. Servants of companies or contractors—from causes beyond their own control. injured, 135. Servants of companies or contractors—from causes beyond their own contractors—from causes beyond their own control—killed, 25; injured, 180; from their own misconduct or want of caution—killed, 100; injured, 971. Persons passing over railways at level crossing—killed, 19; injured, 7. Trespassers (including suice es)—killed, 62; injured, 27. Other persons not coming in above classification—killed, 19; injured, 16. Total: killed, 3:5; injured, 1583.

### JETTISON OF DECKLOAD.

Letters to the Shipping and Mercantile Gazette.

Sin,-A vessel arrived here with a cargo of deals, &c., with decklead of deals and boards. deals, &c., with decklead of deals and boards. The ship meeting with bad weather, a portion of the deckload was washed overboard, and the Master also thought it prudent to throw a little of it over to ease the ship. The vessel arrived at her destination, and the Master noted and extended protest. Must the ship pay for the lost portion of the deckload, besides losing freight thereon?

Nevin, July 5, 1876.

AN INQUIRER.

[If there was an established usage in the trade to carry deck cargo, and the Charter provided for the same, or the Policy included the words, "in and over all," the voluntary sacrifice would fall on General average.]

#### PART OR WHOLE LAY-DAYS.

Sin,—A ship has no Charter-party, but merely Bill of Lading, which states that so many running-days are left for discharge, and the ship arrives at the Port of discharge on Saturday, and gets into a floating dock that afternoon, arrangements being made for the discharge to commence at 6 o'clock this (Monday) morning. In consequence of this arrangement men were at the quay and ready to receive at the hour arranged, but delivery was not commenced till after noon, our first bucket being

hoisted in to weigh at the scales at the ship's hatch at 12.15. The delay appears to have risen through the ship being in an outside berth; a heavy gate was blowing, and another ship's moorings such as to cause her to sway too much, and time was lost in altering them. on the above facts, does Monday count as a day; and, if not, does it count as part of a day? - Yours, &c.,
July 11, 1876. S.

[The Monday would count as a whole day, for where days and not hours are stipulated for, there are no half days.}

#### SHORT DELIVERY.

Sir,—I must a pologise for troubling you again, but your leading article of the 8th ult., to which you refer in reply to my recent inquiry, answered in your impression of the 7th, does not clearly answer the point at issue in the present case. In quoting "Blanchet e Bowell's Colliery Co.," you say—"the Court held that the whole freight arread in the 18th Left Lating in which sinks the court of the court held that the whole freight arread in the 18th Left Lating in which sinks the second of the court held that the whole freight arread in the 18th Left Lating in which second in the 18th Left Lating in named in the Bill of Lading is payable to the named in the Bill of Lading is payable to the Shipowner, although a less quantity of goods than that named in the Bill of Lading be delivered, if the quantity delivered be no less than received by the Shipowner; "while in "Biddulf v. Bingham," where 3½ tons iron were short delivered, you say—"as the freight was payable on the out-put, the remuneration for the carriage of the 3½ tons was not allowed." The latter decision, disallowing the freight on the quantity shipped, does not seem to agree The fitter decision, distributing the freight on the quantity shipped, does not seem to agree with the law laid down in the first one by which the whole freight named in the Bill of Lading is payable to the Shipowner. From a constant perusal of your columns, I have gathered the impression, rightly or wrongly, that where a Shipowner proves all the cargo taken on board, as specified in the Bill of Ladius, to layer how a blivered the car recover. ing, to have been delivered, he can recover ing, to have oven derivered, he can recover from the Charteter any short payment of freight that may have been made by the Consignee for alleged short delivery.—Fide Maritime Notes and Queries, Vol. 1., "D. Edwards," p. 60; "Shipowners," p. 61, "Shipowner," p. 195) In the present case Charterer and Shipper are one; and, as previously mentioned, both Charter and Bill of Lading specify the freight to be paid at so much per ton delivered; but, with a given quantity shipped, the total freight is thereby as distinctly stated as if by lump sum. There can be no doubt of the capacity of the passed in quantity below. sum. There can be no doubt of the capacity of the vessel in question being sufficient to carry the quantity stated in the Bill of Lading, but between the Charter or Shipper and Consignee I am done out of the freight on the alleged difference of 40 tons. It is high time Shipowners were making a stand against these repeated dedictions, and my only excuse for this long letter is to have the point, whether amounts so deduced can be recovered from amounts so deducted can be recovered from amounts so deducted can be recovered to the Charterer, made as plain as possible. Yours, &c., VICTIM.

July 10, 1876.

[The Bill of Lading holder was entitled to receive the quantity of cargo therein expressed; and if that quantity was not delivered, he would be entitled to deduct the freight on the amount short delivered. But if the ship did not take a full cargo, and might have carried and stowed the quantity stated in the Bill of Lading, the Charterer would be liable for the dead freight.]

# TAYLOR & DUFF,

ACCOUNTANTS.

Commissioners for taking Affidavits, 353 NOTRE DAME STREET, (First Flat)

MONTREAL. OPPOSITE EXCHANGE BANK,

We have ample accommodation for Business Meetings.

JOHN TAYLOR.

JOHN M. M. DUFF.

Insurance.

## NIAGARA DISTRICT Mutual Fire Insurance COMPANY.

ST. CATHERINES, ONT.,

ESTABLISHED 1835.

Economy in Fire Insurance.

Becoming We free Insurance.

By care and prudence in this business, this Company find that losses and current expenses may be nearly always met by the receipt of three quarters of the ordinary premium. They are prepared to effect insurance on this principle in all cases where the expense is considerable, that is, when the payment required from \$10 and upwards. The party insuring instead of paying \$10 to a Stock Insurance Co. for one year's insurance, would pay \$7.50 in this Mutual Co., and be liable to \$2.50 more in case of a prevalence of fires rendering it necessary.

This system applies to yearly insurance only.

## HASTINGS Mutual Fire Insurance COMPANY.

Guarantee Capital, \$100,000.00.

President-MACKENZIE BOWELL, M.P. Secretary.-JAMES H. PECK, Esq.

A. DE LAET, Manager

for both Companies, for the Province of Quebec Offices.—BARRON'S BLOCK, MONTREAL Chambers 5 and 6, entrance 49 St. John Street Reliable Agents wanted in every unoccu pied point in the Province of Quebec

## LA BANQUE DU PEUPLE.

DIVIDEND No. 82.

The Stockholders of La Banque du Peuple are hereby notified that a SEMI-ANNUAL DIVIDEND of

### THREE PER CENT.

for the current six months, has been declared on the Capital Stock, and will be payable at the Office of the Bank on and after

### MONDAY, the 4th Day of Sept. next,

The TRANSFER BOOKS will be closed from the FIFTEENTH to THIRTY-FIRST of August, both days inclusive.

By order of the Board of Directors.

A. A. TROTTIER.

Cashier.

Moutreal, 31st July, 1876.

# Crain Elevating.

Monopoly vs. Fair Competition.

As the Directors of the MONTREAL FLOAT-ING ELEVATOR COMPANY have been pleased to threaten their customers with loss of Discount, if they employ the ST. LAWRENCE GRAIN CO'S ELEVATOR,

NOTICE IS HEREBY GIVEN THAT THE

### ST. LAWRENCE GRAIN COMPANY

Will allow a separate and additional

DISCOUNT of TWENTY p. CENT. from the accounts of any of their employers who may be condemned to pay this Trades-Union penalty.