

1st Month. **JANUARY, 31 Days.** Begins on Friday

Moon's Phases.		Quebec.	Monreal.	Pembroke.	Toronto.	London.
	D.	h. m.	h. m.	h. m.	h. m.	h. m.
New Moon.....	7	0 20 ev.	0 14 ev.	12 2 mo.	11 50mo.	11 42 mo
First Quarter.....	14	4 34 ev.	4 28 ev.	4 16 ev.	4 4 ev.	3 56ev.
Full Moon.....	21	0 53 ev.	0 47 ev.	0 35 ev.	0 23ev	0 16 ev.
Third Quarter.....	29	7 46 mo.	7 40 mo.	7 28 mo.	7 16mo	7 08 mo.

DAYS.		Montreal.		Toronto.		Sun's Declinat.		The Moon.		Sun on Meridian.		
M.	Week.	Sun Rises.	Sun Sets.	Sun Rises.	Sun Sets.	South.	R. & S.			D.	h.	m. s.
										1	12	3 51
										9	12	7 26
										18	12	10 41
										25	12	12 37
1	Fri.	7 47	4 21	7 40	4 28	22 57	1 42			Calendar Aspects, &c. <i>Circumcision.</i> Not an agreeable day.		
2	Sat.	47	22	40	29	22 53	2 43					
3	C.	7 47	4 23	7 40	4 30	22 48	3 47			2nd Sunday after Christm's The first week of this year is very rough and stormy. <i>Epiphany.</i> Continuous sharp frost for some days about this quar- ter of the moon.		
4	Mon.	46	24	39	31	22 41	4 52					
5	Tues.	46	25	39	32	22 35	6 00			1st Sunday after Epiphany Milder spell with tendency to thaw and dampness. Thaw arrested by sharp frost coming on with high winds. Snowstorm from N.E. with in this quarter of moon.		
6	Wed.	46	26	39	33	22 27	6 58					
7	Thu.	45	28	39	34	22 20	Sets.			2nd Sunday after Epiphany. Changeable aspect but set- tles to severe coldness. Unpleasant for outside work Fair and frosty. Clear, cold and some wind. A pleasant winter day.		
8	Fri.	45	29	38	35	22 12	5 43					
9	Sat.	45	30	38	36	22 3	6 45			Septuagesima Sunday. Conversion of St. Paul. Windy and unsettled. Dull, threatening aspects. Some snow and storm, if wind be North East. Very unsettled season.		
10	C.	7 44	4 31	7 38	4 37	21 54	7 46					
11	Mon.	44	32	38	38	21 45	9 08			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
12	Tues.	43	33	37	40	21 35	10 18					
13	Wed.	42	34	37	41	21 14	11 30			The Dominion		
14	Thu.	42	35	37	42	21 03	Morn.					
15	Fri.	40	37	36	43	20 52	0 44			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
16	Sat.	40	38	36	44	20 40	1 59					
17	C.	7 39	4 39	7 35	4 45	20 28	3 15			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
18	Mon.	39	41	35	46	20 15	4 34					
19	Tues.	38	42	34	48	22 2	5 53			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
20	Wed.	37	43	33	49	19 49	6 58					
21	Thu.	36	45	33	50	19 35	Rises.			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
22	Fri.	35	46	32	52	19 21	6 7					
23	Sat.	34	47	31	53	19 07	7 17			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
24	C.	7 33	4 49	7 31	4 54	18 52	8 22					
25	Mon.	32	51	30	56	18 37	9 27			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
26	Tues.	32	52	29	57	18 22	10 28					
27	Wed.	32	53	28	58	18 6	11 29			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
28	Thu.	31	54	26	5 00	17 50	Morn.					
29	Frid.	31	56	25	1	17 30	0 30			On Building DAMAGE On Hull, Cargo TION. On Cargo Risks On Cargoes by		
30	Sat.	30	58	25	3	17 17	1 32					
31	C	7 28	5 00	7 23	5 5	17 16	2 37			Sexagesima Sunday.		

JANUARY.—We give prominence to the words of the Governor-General, relating to the benefits of immigration on the class of agriculturists. He says: "I have met no one who did not gladly acknowledge himself better off than on his first arrival, and among thousands of persons with whom I have been brought into contact, none seemed ever to regret that they had come here. Undoubtedly their hardships had been very great, the difficulties of climate and locality frequently discouraging; their personal privations most severe; but the language of all was identical, evincing, without exception, pride in the past, content with the present, and hope in the future. Let a man be sober, healthy, and industrious, not afraid of hard work, and I can scarcely conceive how he should fail in his career."

Assu

CAPIT

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HEAD ON

**A. M. SM
ROBERT
JAMES M**

**B. HALDAN, M
FREDE**

INSUR

**On Building
DAMAGE**

**On Hull, Cargo
TION.**

On Cargo Risks

On Cargoes by

The Dominion