A Canadian Journal of Politics, Literature, Science and Arts.

lighth Year. Vol. VIII., No. 31.

TORONTO, FRIDAY, JULY 3rd, 1891.

\$3.00 per Annum. Single Copies, 10 cents.

#### THE CANADIAN BANK OF COMMERCE HEAD OFFICE, TORONTO.

#### Directors.

GRO. A. COX, Esq., President.
JOHN I. DAYIDSON, Esq., Vice-President.
GRO. Taylor, Esq., W. B. Hamilton, Esq.,
John Hoskin, Esq., Q. C., L.L.D.,
Robert Kilgour, Esq.
B. E. WALLER, General Manager.
J. H. PLUMMER, Asst. General Manager.
ALEX, H. IRELAND, Inspector.
Res York.—Alex. Laird and Wm. Gray, New York.—Alex. Laird and Wm. Gray, Agents.

Agents.

EFRENCHES.
London,
Montreal,
Orangeville,
Windsor,
Orangeville,
Windsor,
Woodstock,
Paris,
Peterboro',
St. Catharines,
Seantia,
S

Commercial credits issued for use in Eu-apan, the East and West Indies, China, merica, New Zealand and South BANESES AND CORRESPONDENTS.

BANKERS AND CORRESPONDENTS.

Great Britain.—The Bank of Scotland.

India, China and Japan.—The Chartered

Japan of India, Australia and China.

Japan of Lazard, Freres & Cie.

Japan Francisco.—The Bank of British Colombia.

Japan of Chicago.

Japan of Chica

Columbia.—The Bean Remulds.—The Bk. of Bermuda.

Rington, Jamatoa.—The Bk. of Nova Scotia

## IMPERIAL \* BANK OF UANADA.

DIRECTORS.

DIRECTORS.

R. S. Howland, President.

William Ramsay. Robert Jaffray.

Bush Ryan.

T. R. Wadsworth.

Ryan.

T. Sutherland Stayner.

D. S. Wiveren.

B. Jennings.

D. B. WILKIE, B. JENNINGS,
Cashier. Asst. Cashier.
E. Hay, Inspector.

BRANCHES IN ONTARIO

IN MARKER IN ONTARIO

I Colore Sault Ste. Marie, Wood
Regart Falls, Welland, Fergus,

Regart St. Catharines, Ingersoll, St.

Ingersoll, St. BRANCHES IN NORTH-WEST.

BRANGERS IN NORTH-WEST.

Is Prairie, Brandon, Calgary, Portage
Drairie, Prince Albert.

States on New York and Sterling Excepted and interest allowed. Prompt

attention paid to collections.

Toronto Paper Mf'g. Co. WORKS AT CORNWALL, ONT

OAPITAL, -\$250,000

ORAS, RIOHN R. BARBER,

AMBRICATION Managing Director.

DWARD TROUT. Vice-President.

Treasurer.

Treasurer.

Paper:

Danars:

Engine and Tub Sized Papers: WRITE AND TINTED BOOK PAPERS. EMPRESS OF INDIA, AND ERIE RY, Sahine Finished and Super-Calendered shape and Gream Laid and Wove Fools at Posts, etc. Account Book Papers. Colege of the Calender of the Cal

Accident Insurance Co. OF NORTH AMERICA. READ OFFICE - MONTREAL.

lar Company in Canada

addand & Jones, Gen. Agents. Mail Building

MR. MEDLAND, 3093 MR. JONES, 1610 

#### MERCHANTS' BANK TRANS-ATLANTIC. OF CANADA.

Capital, Rest.

\$5,799,200

Board of Directors.

ANDREW ALLAN, Esq., President.
ROBT. ANDERSON, Esq., Vice-President.
H. MacKenzie, Esq., John Duncan, Esq.,
Jonath'n Hodgson, Esq. H. Mont. Allan, Esq.,
John Cassils, Esq., J. P. Dawes, Esq.,
T. H. Dunn, Esq.

GEORGE HAGUE, General Manager. JOHN GAULT, Branch Superintendent. BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kingston,
Berlin, London,
Brampton, Montreal,
Chatham, Mitchell, Galt, Napanee, St. John's, Q Gananoque, Ottawa, St. Thomas, Hamilton, Owen Sound, Toronto, Ingersoll, Perth, Walkerton, Kincardine, Prescott, Windsor.

Quebec, Renfrew Sherbrooke, Q. Stratford St. John's, Q. Windsor. BRANCHES IN MANITOBA.

Winnipeg. Brandon. Agency in New York, -60 Wall St.

The position of this Bank as to the amount of Paid-up Capital and Surplus is the second in the Dominion.

A general banking business is transacted. Interest is allowed at current rates upon deposits in the Savings Bank Department, where sums of one dollar and upwards are received.

received.

Deposit receipts are also issued bearing interest at current rates.

TORONTO BRANCH: 13 WELLINGTON ST. W D. MILLER, E. F. HEBDEN, Manager. Asst. Manager.

## OUEBEC BANK.

ESTABLISHED 1818.

HEAD OFFICE. - QUEBEC. Board of Directors.

R. H. SMITH, ESQ., President. WM. WITHALL, ESQ., Vice-President. SIR N. F. BELLEAU, K.O.M.G. J. R. YOUNG, ESQ., GEO. R. RENFFREW, ESQ., SAMUEL J. SHAW, ESQ., FRANK ROSS, ESQ.

Head Office, Quebec. JAMES STEVENSON, WILLIAM R. DEAN, Cashier. Inspector.

Branches:

Montreal, Thomas McDougall, Manager. Toronto, W. P. Sloane, Manager; Ottawa, H. V. Noel, Manager; Three Rivers, T. C. Coffin Manager; Pembroke, T. F. Cox, Manager; Thorold, D. B. Crombie, Manager. Collections made in all parts of the country on favourable terms and promptly remitted for.

JAMES STEVENSON, Cashier.

# LOW RATES

то

### NEW YORK.

FAST TIME. -- SOLID COMFORT. AVOID CHANGING CARS.

THROUGH VESTIBULE PULLMAN SLEEPER TORONTO TO NEW YORK.

In order to procure all the advantages of the times you should be sure and purchase your tickets by the picturesque route of Canada and United States, via the

WHICH IS UNSURPASSED FOR

SCENERY AND COMFORT.

They attach Magnificent Dining Cars to all trains for meals. The "Empress of India" leaves daily, except Sundays, at 7.30 a.m. and 3.40 p.m.

You can also leave Toronto Union Station at 1.10 p.m., 4.55 p.m., and 11 p.m.

On the 4.55 p.m. train they run a VESTIBULE SLEEPER Toronto to New York. For further particulars apply to-

S. J. SHARP, 19 Wellington Street E., TORONTO.

AGENTS Wanted. Liberal salary paid. At home or to travel. Team furnished free. P. O. VICKERY, Augusta, Maine.

Dominion Line Inman Line, Guion Line, Wilson Line.

Red Star Line, Beaver Line. Netherlands Line, Bordeaux Line, North Ger. Lloyd Line.

BARLOW CUMBERLAND.

GEN. S. S. AND R. R. AGENT. 72 Yonge St., TORONTO.

### **EUROPEAN TRAVEL**

LONDON & NORTH . WESTERN RAILWAY. CALEDONIAN RAILWAY. GREAT SOUTHERN & WESTERN RAILWAY.

Queenstown, Liverpool and Glasgow to London. Shortest and quickest routes. Luxurious Parlour, Sleeping and Dining Cars. Tickets and Tours in Ireland, Scotland, Wales, England and to Paris and to Paris.

Baggage Checked through New York to London.

Time Tables and information as to travel and hetels can be obtained from the Co.'s Agents, MR. D. BATTERSBY, 174 St. James Street, Montreal, and MR. C. A. BARATTONI, General Agent, 852 Broadway, near Union Square, New York.



# **GODES - BERGER**

The Purest of TABLE WATERS. The ONLY Natural Mineral WATER NOW Supplied to H. M. The Queen of England, under Royal Warrant.
DR. REDWOOD, Ph.D., F.I.C., F.C.S., Professor of Chemistry and Pharmacy to the Pharmaceutical Society of Great Britain, writes

Compared with other well-known Mineral Waters: "I find Godes-Berger much richer in its important ingredients, and consequently, in my opinion, Superforto nay other Table Water at present known.

JAMES LOBB, . . LLOYD'S AGENT, WHOLESALE AGENT, TORONTO.

#### LIGHTHALL & MACDONALD, BARRISTERS, SOLICITORS, & ATTORNEYS-AT-LAW.

Chambers: No. 1, 3rd Flat, City and District Savings' Bank Building,

180 ST. JAMES ST. MONTREAL. TRLEPHONE No. 2382.

W. D. Lighthall, M.A., B.C.L. De Lerv Macdonald, LL.B.

C. N. SHANLY,
REAL ESTATE BROKER

Loans negotiated and insurance effected ROOM 6, YORK CHAMBERS, 9 TORONTO ST.

#### J. F. RUTTAN, Real Estate.

Investments, Fire Insurance.
OFFICES:
PORT ARTHUR. FORT WILLIAM

Post Office address—PORT ARTHUR Canada.

#### PIANOFORTE. VOICE PRODUCTION.

Sigr. E. Rubini, MME. Rubini, 82 Church St. (opp. St. James' Cathedral).

St. (opp. St. James' Cathedral).

Sigr. Ed. Rubini (London, Eng., Paris, France) is able to offer special inducements to one or two ladies (or gent'n.) who; wish to complete their musical education (vocal or instrumental) by admitting them as resident publis at his own house. Theory, Composition, and the higher grades. Elementary, advanced and professional voice training. References, by kind permission, to Mesers. A. & S. Nordheimer; Caval'r. Gianelli, etc. Highest testimonials.

### ENGLISH: RIDING: SCHOOL, 46 GLOUCESTER ST.

Riding taught in all its branches. No habits required in school, Horses furnished. CAPT. LLOYD, - PROPRIETOR.

# FIRE INSURANCE

CANADA

BRANCH

Head Office

114

ST JAMES

STREET.

**PHŒNIX** INSURANCE CO.

Of Hartford, Conn.

ESTABLISHED 1854.

CASH CAPITAL, \$2,000,000 | MONTREAL.

GERALD E. HART, - General Manager.

A share of your Fire Insurance is solicited for this reliable and wealthy company, re-nowned for its prompt and liberal settle-ment of claims.

Agents throughout the Dominion See that you get a Phœnix of Hartford

CHIEF AGENTS—Ald. Boustead, Toronto; Hon. M. B. Daly, Halifax; F. J. G. Knowlton, St. John, N.B.; E. H. Beer, Charlotte-

#### CITY OF LONDON

#### FIRE INSURANCE Co. OF LONDON, ENG.

Deposited with Government at Ottawa

OFFICES:

4 Wellington St. West, - Telephone 228.

Fire insurance of every description effected. All losses promptly adjusted and paid at Toronto.

H. M. BLACKBURN, - General Agent, Residence Telephone, 3376. GEC. M. HIGINBOTHAM, Toronto Agent.

ESTABLISHED A.D. 1809.

# NORTH BRITISH AND MERCANTILE

INSURANCE COMPANY

Toronto Branch-26 WellingtonSt. E

R. N. GOOCH, H. W. EVANS, F. H. GOOCH,

TELEPHONES.—Office, 428. Residence Mr. R. N. Gooch, 1081; Mr. Evans, 3034; Mi. F. H. Gooch, 3575.

# THE SAFE DEPOSIT VAULTS

## Dominion Safe Deposit Co'y, Bank of Commerce Buildings.

KING ST. WEST, Are the safest and most complete in the Do-

minion, where you can most surely keer safe valuable papers or valuables of any kind. Moderate charges. Inspection invited,

WM. KERR, Manager.

MORVYN HOUSE, 350 JARVIS ST., TORONTO

Girls School for Resident and Day Pupils MISS LAY, - - - PRINCIPAL

(Successor to MISB HAIGHT.) The course of study is arranged with reference to University Matriculation, and special advantages are given in Music, Art, and the Modern Languages.

The next term commences April 16th

#### MISS MCCUTCHEON, SOLO PIANIST.

Is prepared to accept concert engagements.

Particulars by addressing or calling at 99 Bond St., - TORONTO.

ELOCUTION. MARTHA SMITH, B.E.,

Graduate of Philadelphia School of Elocu-tion, is prepared to take pupils at her resi-dence, 288 Victoria St., Toronto. Circulars sent on application.

M. E. WELLS,
(Daughter of late Rev. Wm. Wells, Teacher of Piano and Elocution LATEST METHOD.

# IN 1890.

SOLID GAINS

More applications, more insurance, more premiums, more interest income, younger average age of new risks and higher class business with smaller death claims and smaller general expenses puts THE

## Temperance & General Life Solidly ahead of its previous record

IN 1891 We desire to increase our gains in all the above important particulars, and will offer the best plans, most truly liberal policies, and fairest classification of risks that can be obtained.

For any desired information consult our agents or write to

H. SUTHERLAND, Manager

GOOD AGENTS WANTED.

FOR YOUNG LADIES.

# Ingres-Coutellier School -

TORONTO: CANADA LIFE BUILDING.

MONTREAL:

ST. JOHN, N. B. OTTAWA, Ont. HALIFAX, N. S. BANGOR, Me. CALAIS, Me. BRANTFORD, Ont. KINGSTON, Ont. And other cities.

Office and Recitation Rooms in the CANADA LIFE BUILDING.

The French literature course, delivered by Prof. Geo. Contellier, will take place every Tnesday 8 o'clock p.m. at Y.M.C.A. Hall. Admission, for pupils of the school, 40 cents; for non pupils, 50 cents. Special arrangements will be made for all term.

Incorporated - - - 1890.

In Affiliation with the University of Toronto.

Musical Education in all its Branches A SPECIAL SUMMER TERM

of Five Weeks will be held, commencing and July, ending 6th August. Applications should be sent in before 1st July.

# ONTARIO

BUREAU OF CHEMICAL INSTRUCTION. LABORATORIES:

Commercial products analyzed, Ores assayed, Researches undertaken. Malt, Worts, Beers, etc., analyzed for brewers.

Manufacturers supplied with Processes and unsatisfactory Processes perfected.

The best equipped Laboratories in the Dominion.

GRATEFUL—COMFORTING EPPS'S

COCOA

Needs only Boiling Water or Milk.

MISS VEALS BOARDING AND DAY SCHOOL

50 and 52 Peter Street, - Toronto

Courses of Study.—English, Mathematics, Classics and Modern Languages.
Superior advantages in Music and Art.
Home care and refinement combined with discipline and thorough mental training.
Resident, Native German and French teachers.



#### OF MODERN LANGUAGES. Natural Method by Native Teachers.

NORDHEIMER BLOCK 207 ST. JAMES ST Different Branches:

# TORONTO COLLEGE OF MUSIC

GEORGE GOODERHAM, Esq., PRESIDENT.

F. H. TORRINGTON. 12 and 14 Pembroke Street.

57 AND 59 COLBORNE STREET.

Terms, apply 98 GOULD ST., TORONTO.