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THURSDAY MORNING, JULY 14, 1887.

A Chicago Opinion.

The Chicago Times has the good judgment to doubt the accuracy of The Globe's representations of the popularity of commercial annexation in Canada. When it finds the Premier and other leaders of the dominant party in Canada denouncing the scheme as impracticable it cannot believe that there is much chance for it in Parliament. The Times finds in The Globe's own articles internal evidence of the falsity of its claims in this connection, and adds that the latter does not define "what it means by unrestricted reciprocity." Our Chicago contemporary can rest assured that the Toronto organ does not itself know what it means. The one thing clear to The Times is that the scheme, so far as it has been stated, would be unworkable. Its conclusions are worth reproducing:

It is a very different thing from the reciprocity which was terminated in 1866. It is something quite new to both countries, and something that it would be found very difficult to manage in its details, and even in its general features. There is one objection that would be fatal to it in this country, if it should ever come to be seriously considered. And that is that it would make our tariff (and of course that of the Dominion also) a matter of executive bargaining rather than of legislation. Every item and rate, from beginning to end, would be fixed by the treaty-making powers of the two countries, in which, by the way, the Dominion has no direct participation. The American Congress and the Dominion Parliament would have no power except to suggest, and to withhold approval. A treaty to be worth having at all would have to run for a considerable number of years before becoming terminable upon notice given by either party, and during that time the Dominion could not change its tariff in any particular without the consent of our Government, and we could not change ours without the consent of the British Government. It is safe to say that the American Congress will never consent to any such abdication or surrender of its powers.

And verily the Dominion Parliament will never consent to it. It would deprive that Parliament of its highest functions. The most important questions that come up at Ottawa are trade questions. Hand the control of these questions over to a foreign authority and you provincialize our Senate and Commons. Parliament would sink to the level of a provincial legislature, aye, lower still, for the legislatures control their own revenues, while those of the Dominion would be controlled at Washington. Parliament could not even vote necessary supplies until Washington was heard from. And who would interpret the intricacies of the arrangement, or settle the disputes sure to arise with a people who have evaded the plain provisions of every treaty we have ever made with them? A joint board of conference or arbitration, presumably, upon which the American would obtain a majority by right of superior numbers. The more this unprecedented proposition is examined the more convincing becomes the impression that if it does not mean annexation it means something worse, inasmuch as annexation would give us some sort of representation and influence at Washington.

Manufacturers' Life Insurance Company.

Yesterday a new insurance company—the Manufacturers' Life—held its initial meeting in this city. A new venture, it appeals for public support backed by some of the best and most wealthy manufacturers in this Dominion. It had been originally intended to place the paid-up capital at $250,000, but so rapidly was the stock taken up that over $500,000 is the figure at which a start is to be made. No company ever came before the public under more favorable circumstances. Mr. J. B. Carlile, who has been chosen as managing director, is perhaps one of the shrewdest and most careful insurance men in Canada. He has knowledge, tact, energy and stability, and these combined virtues placed at the disposal of his directorate should ensure complete success for his company. Mr. J. D. Henderson, for many years one of the Canada Life's most successful agents, takes the position of superintendent of agencies. Mr. Henderson is a thorough insurance man. The Board of Directors is composed of such men as Sir John A. Macdonald (President), Sir Alex. Campbell, Geo. Gooderham, Wm. Bell, etc., etc. In such an influential board at his back, Carlile will have no difficulty in making Manufacturers' Life one of the leading insurance companies of Canada.

After all the fuss that has been made about the desirability of getting Canadian eggs into the States duty free, it is consoling to know that the American incubators get their eggs in free, and produce any quantity of "broilers." Mr. Wiman's base attempt to deceive the Canadian hen has met with merited exposure. He mistook her for a goose.

The Globe is delighted because the Ontario Government has handed over $100,000 to Quebec, in payment on account of the division of the old Common School Fund. We fail to see anything very wonderful in that act. Anybody can pay out money that has got it. If this amount was due, which we take for granted, it ought to have been paid long ago.

The Mail contrasts the action of the Ontario Government in making young Mr. Paxton sheriff of Ontario county with their refusal to appoint young Mr. Waller "to succeed his father as sheriff of Carleton upon the ground that shrievalties should not run in families." Waller, the elder, was never a sheriff. He was registrar. But the ostensible objection to the appointment of his son possesses as much force in the one case as in the other.

The Chicago Tribune deems commercial union the first step toward annexation. "Right you are, brigadier!"

Michigan professes to have discovered a large deposit of valuable quartz. No wonder Prohibition was defeated in the Wolverine State.

The Hon. Wm. Macdougall says he thinks of going to the Maritime Provinces with Wiman to work the annexation oracle. The pull-down-the-flag faction would no doubt give the pair a warm welcome. In fairness they ought take occasion while down there to explain what has caused those "abandoned and deserted New England farms" described by The New York Tribune.

Kingston Whig, Liberal: "The Ontario Government has too many pets to care for to warrant the distribution of its favors with impartiality." Somebody's head must be sore.

Mr Mowat having gone to England there to stay for two months, the Mercier-Mowat conference stands postponed until the fates know when. It begins to look as though our Attorney-General's cautious instincts had been alarmed at the prospect of his becoming mixed up with his more dashing Quebec friend. Should this prove to be the fact it will render Mr. Mercier rather ridiculous.

The latest from Dr. McGlynn is that he will not again approach the sacrament in a Roman Catholic church. This does not jibe with his repeated declarations that he is as good, if not a better Catholic, than the Pope himself. An anti-poverty church is now in order.

R. S. WILLIAMS.

Canada's Pioneer Musical Instrument Manufacturer.

At the present time, when so much discussion is taking place as to the merits and demerits of commercial union, when some of our so-called friends are telling us that we are in a miserable state of "helplessness and hopelessness," it may not be uninteresting or unprofitable to take some account of what we have achieved in various branches of manufacturing industry, to see what has been done in competition with the producers of older countries in those trades where we might reasonably be expected to make a fair show, and specially to estimate our success in cases where, at first sight, it would appear hopeless for us to emulate the achievements of our fellow-citizens in the Mother Country and our cousins in the States.

Prominent among such industries stands out the art of piano-making, an art which indeed is only in its infancy in our Dominion but has shown such vitality and has reached such a pitch of excellence as fairly to astonish all who visited the famous exhibition in London last year. There it was confessed that Canada had produced pianos which could stand a comparison with the productions of the oldest and most celebrated makers in Europe and America. Among those firms who have contributed to bring about such a satisfactory result, the house of R. S. Williams & Son stands preeminent for the extent of its business, the completeness of its resources and the high quality of the instruments it manufactures. Founded in 1849 by Mr. R. S. Williams, the senior member of the firm, the business has grown with the growth of the Dominion, and has attained dimensions and celebrity which rank the house as one of the most prominent institutions of the city of Toronto, known and appreciated from Halifax to Victoria, and held in high esteem in all the prominent cities of the Union wherever it has trade relations.

Nor is the confidence of the public in this firm to be wondered at when it is known that Messrs. Williams & Son, as owners of their own buildings, and being their own bankers, hold all their customers' contracts in their own safe, take no notes collateral to the contracts and so save buyers all the trouble and annoyance of having their paper in the hands of banks.

To the shrewd business sagacity, careful management, honorable dealing and strict integrity of Mr. Williams, this result is a splendid testimony.

So greatly has the business increased, that it has become necessary to make provision for larger accommodation in the warerooms, and for this purpose the store, No. 143 Yonge-street, is now undergoing an entire rebuild. The new building when completed will have a splendid stone front, of massive, yet elegant design, four stories high. On passing through the entrance between what will be the two largest sheets of bent plate glass in Canada, the visitor will be ushered into a spacious showroom 195 feet long, of plain but elegant finish, the walls of which are lined with a deep dado carved out in chestnut, with rich panelling and solid mouldings, surmounted in various parts with large mirrors. On passing to the left through a wide entrance, enriched with cast plaster work, the visitor enters a noble concert room of admirable proportions and excellent acoustic properties. This room has a coved and deeply panelled ceiling and (as well as the main showroom) is lighted by large windows filled with stained glass from special and appropriate designs. The main staircase, of large and handsome proportions, starts about the middle of the ground floor, immediately under a large elliptic decorated arch, and leads into an upper hall, from which there is access to another spacious showroom, a smaller parlor showroom and the Manager's office; while a second staircase in continuation from the first leads to eight practice rooms, an arrangement which will be doubtless found exceedingly convenient by many who desire to take their lessons away from home. In the rear of the building is a large store and packing house, three stories high, fitted with elevator and every convenience for the large shipping trade of the firm, while below an immense cellar runs underneath the whole of the spacious building, affording ample storage accommodation, besides containing the steam apparatus for heating the whole establishment.

This extensive rebuild is being carried out from the designs and under the supervision of Mr G. William King of the firm of King & Gouinlock, architects of 53 King-street east, and both in its general arrangements and the felicitous taste displayed in all its parts reflects the highest credit on that gentleman.

But the store, large as it is, needs to be filled with pianos and this presupposes a factory. Most of our readers know well the large building on Hayter-street, but for the information of any to whose attention it has not been brought, it may not be amiss to state that it is a brick factory of 150 feet frontage on Hayter-street, six stories high, while the lumber yard attached runs back to Gerrard-street. This is always filled to its extreme capacity with piles of lumber of various kinds, undergoing a lengthened process of air drying before being subjected to steam heat in the dry kilns, which contain 100,000 feet at a time. When sufficiently seasoned here it is cut up by powerful machinery into endless shapes, and stocked in the various flats of the factory for months again before being used. It will be seen therefore that it is an impossibility for any defect to arise from the use of any imperfectly seasoned wood. The machine room is equipped with the latest and most improved woodworking machinery, selected from the leading manufacturers in Canada and the United States, driven by a sixty h.p. Corliss engine and boiler, which also supply steam for the miles of piping needed to heat the whole establishment. The factory is unique, from the fact that the iron plates are japanned, bronzed and drilled, the keys made and all the carved work done in the one building, and a walk through its spacious flats among the numerous skilled workmen employed by the firm would not only repay the curiosity of all who can appreciate good work, but would convince the most skeptical that here, if anywhere, pains are taken to produce instruments which shall carry their own recommendation with them and shall prove in power and quality of tone, and in all the essentials which go to make a fine piano, that they may be placed side by side with the productions of the most celebrated makers in the world. Mr. Robert Williams, the junior member of the firm, has the entire superintendence of the factory, and by his practical knowledge of every detail of his complicated business, his accomplished musical taste as a performer on the piano, and his genial manner of conducting the work of so large a staff of employes, has proved his eminent fitness to uphold the reputation of the firm and to increase its already extensive connection.

The firm has a branch establishment at 229 Dundas-street, London, under the management of Mr. A. Regan, whose whole business life is associated with the house; and, in addition, Messrs. Williams & Son are represented by local agents in all the important cities of the Dominion.

We think that this short sketch of so well-known a firm will not only be gratifying to our readers, but will enable them better to realize the extent of the important work which is being carried on in our midst, quietly it may be, but not the less effectually, of building up the commercial fabric of our Dominion, and making it worthy of the old land with which we are so nearly connected, and not unfit to be compared with the "go ahead" republic to the south of us.

MANUFACTURERS' LIFE INSURANCE CO.'S FIRST ANNUAL MEETING.

The first annual meeting of the Manufacturers' Life Insurance Company was held at the head office in Toronto yesterday. Among those present were Sir John A. Macdonald, Robt. Hay, J. B. Armstrong, Guelph; Harton Walker, Geo. Gooderham, T. G. Blackstock, W. H. Storey, Acton; D. W. Karn, Woodstock; J. F. Ellis, J. A. Wood, C. D. Warren, etc., etc.

On motion of J. F. Ellis, Sir John A. Macdonald was asked to take the chair.

Mr. J. F. Ellis: Perhaps it would be desirable at this stage to hear from Mr. Carlile, who has taken an active interest in the organization of the company, some facts in relation to it.

Mr. Carlile: Mr. Chairman and gentlemen: As secretary pro tem and the future manager of this company, it is expected that you as shareholders should know in what course your ship is sailing, and, in answer to that, gentlemen, I may say she is in the channel of safety. There is not a life company in history that commenced business under such auspices.

You have got the material for the directorate, gentlemen of high social, commercial and political standing, with great executive abilities. A glance over the names in the stock list is sufficient to score a success, and convincing to the insuring public that all questions coming before them will be liberally dealt with.

I must here acknowledge that the future of a company is largely in the hands of the management; the same with all financial institutions. It is only with persistency and advice of the standing committees that a life company can succeed.

I do not propose to go into different forms of insurance, or to give you the frauds or misfortunes of any plan on the founder or the godfather of any scheme, as it would occupy too much of your valuable time.

Nor have I the vanity to suppose that I can say anything on the subject of life insurance generally, which has not been already said by some of the many laborers who have preceded me in the well-tilled field.

My advice at all times will be to deal equitably and liberally with the insured, and it will be my earnest endeavor to bring the benefits of life insurance more easily within the reach of the masses, as a means for providing for the widow and the orphan. It will be no part of my intention to profess that this company alone is the only safe and solvent one, or that it can afford to give more than one hundred cents to the dollar.

Of such professors there are plenty. Extraordinary bonuses and special privileges may do very well for a clever advertisement, but few thoughtful men will venture on a lifelong bargain with any company until they have compared the glowing promises with the future standing of this company. Of course our agents have to go into the field without anything to talk of the past, but they can say that they represent the largest capital stock company in the world, and its stock is in the hands of strong financial and influential men, and ask them for patronage, and by so doing the company will be able to show a larger sheet such as never was issued in the first year by any company, and I trust that at the annual meeting of this company the stockholders will be of an unanimous opinion that they believe the affairs of the company to be in the hands of competent management and conducted by exceptional ability and skill.

Mr. J. F. Ellis: I think the stock-holders ought to congratulate themselves on the success which Mr. Carlile has attained in organizing this Manufacturers' Life Insurance Company. It is scarcely three months ago since Mr. Carlile began calling the attention of investors to this insurance company, and he has succeeded far beyond any expectations of his own, or of rivals in other life insurance companies, and also far beyond those of any of the promoters of this insurance company. It is true he only promised us a capital of $250,000, but he has doubled that, and to-day we have a capital of $500,000. [Hear, hear.] We hoped to have a prominent gentleman as our president, but we did not dare to hope that the Premier of the Dominion would be present at our first meeting and consent to take the position of president of this insurance company. [Hear, hear.] Neither did we expect a vice-president in Sir Alex. Campbell, the Lieut.-Governor of the Province. We also have present a gentleman who has consented to take the vice-presidency—Mr. George Gooderham, who has always stood second to none as a man of executive ability, and he, being connected with the executive, will be invaluable to this board. Some of us know Mr. Carlile's ability and success as a life insurance solicitor; but few of us were aware that he was so intimately acquainted with all the details of the organization of a company such as this. For myself, I was completely surprised when I found that he was so familiar with all the figures and the details necessary in the formation of tables and preparation of necessary forms. The tables under which we intend to carry on our business were prepared by him and submitted to gentlemen whose reputation as actuaries is second to none on this continent.

Gentlemen, with endorsements of such authorities as these we can go to work without any fear of our not being on the right track. In conclusion I may say that with prudence and perseverance there is no reason why this company should not take a position second to none in this country, or in fact, on this continent.

The election of directors was then proceeded with, twenty-five gentlemen from various parts of the Dominion being placed on the board.

Mr. W. H. Storey of Acton: If it be proper for me to do so at this stage of the proceedings—feeling we are very much indebted to the right honorable gentleman for favoring us with his presence—I shall have pleasure in proposing a hearty vote of thanks for the sympathy he has manifested with us in setting this company on its legs. A proposition that has his sympathy, and carries with it his endorsement, bears the impress of success. I have watched, from boyhood upwards, everything that Sir John has been identified with, and I have been particularly pleased to find that everything he has had his hand to proved a success. So far as I am aware there were no liquor men present, though with good cause there might have been. The presentation of a petition by deputation has, I believe, been arranged, and friends of honest and just dealing should continue their efforts to circulate both the petitions. J. GORDON MOWAT.

Toronto, July 12.

THE MEDICAL SCHOOLS' RIVALRIES.

What the Old Toronto Was—What the New Institution is to be.

Editor World: On behalf of the Toronto School of Medicine, which has practically ceased to exist, I wish to correct certain rumors which have been lately circulated. Your issue of to-day contains a statement said to have been made by the Dean of the Trinity Medical School that this year "we (Trinity) had 100 more men at our school than Toronto." From other quarters I have heard reports to the effect that the Toronto School was growing weaker from year to year.

From an intimate knowledge of the history of the Toronto School of Medicine for the last seven years I am in a position to give the following information. The school during that period steadily increased and more than doubled its numbers. During the last session, 1886-87, the number in active attendance was considerably greater than during any previous year. I am unable to give an exact comparison with our prosperous rival in this city; but from a careful examination last year of the hospital register I am able to say the numbers in the two schools were nearly equal. Each of them outnumbered that excellent school, McGill College of Montreal, which came third on the list of Canadian schools in numbers, although I would not like to say the same thing as to comparative efficiency.

I may also add that the salaries paid to the teaching staff of the Toronto School last year were considerably larger than ever before, and, what is of some importance in connection with the present scheme, larger than they are likely to be in the new school.

Again you say that Dr. Geikie "protests against the claims that are made as to the new medical school being in reality a new school," I will give some reasons for considering it in reality a new school. In the first place it will be seen in looking over the names of the staff that there are six new teachers, exclusive of the University Professoriate, or twelve, including the latter. In addition we find that such a division and rearrangement of the classes have been effected as to change still more the character of the faculty. If, as was at one time hoped and desired, Trinity had cordially accepted the offers of the University Senate, we would still have had the old teachers of both colleges, but the University school would have been essentially new, although Dr. Geikie might say, forgetful of his usual elegance of diction, "it is a rehash of old material."

It is, moreover, a new school in a broader, higher, and nobler sense. It will take advantage of the advanced teaching of the science department of our provincial university. It will not be controlled by a private corporation, but will become an integral portion of our great educational system, which is perhaps all things considered, the greatest in the world. I refer to this fact with due regard to the vested rights of the older teachers of our two schools in Toronto (including the able Dean of Trinity) who have done such magnificent work in bringing our teaching up to its present state of efficiency, and with a due appreciation of the personal sacrifices of many who, by accepting this scheme have relinquished a large amount of their power, and, according to the opinions of some with which I do not agree, exchanged a certainty for an uncertainty. As is generally understood the management will be in the hands of Senate of the University, by whom will work through a committee; and while this very important change in the methods of conducting a medical college is being inaugurated, I can conceive of no more intelligent, independent and honorable body of men, and I could not choose a governing board, in whose hands I would more cheerfully entrust the great work of carrying out this important scheme.

I quite agree with Dr. Geikie in his objections to a representation based by your paper a few days ago, when our schools were termed "mere machines for turning out ready-made doctors," as they simply teach, while the council and universities, respectively, grant licenses and degrees. It is an unfortunate fact, however, that during recent years a large proportion of our students have attended lectures in our schools for three sessions only, instead of four, a year with a physician, which is in the great majority of cases a simple farce, being allowed to count for one session's attendance in a medical school. For this the universities are responsible and not the schools, and the Senate of the University of Toronto, which was the only university of Ontario that adhered rigidly to the four years' rule, observed this important fact, and when they discovered that no schools were in a position to loyally support it in its worthy efforts to maintain a high standard of medical education, they decided to establish a Medical Faculty in accordance with the act.

I regret the allusions to Prof. Ramsay Wright as a teacher of "zoology and entomology," I hope we may place the most favorable construction upon those references, and consider that they were made in a jocular and not a critical spirit, as Dr. Geikie is a man of wit wanting in courtesy. In any case no efforts of disparagement can affect the impregnable position held by Prof. Wright as one of the ablest teachers of biology and physiology on this continent, nor depreciate his methods, which are thoroughly in accord with the most advanced and scientific teaching in the best medical schools of the world.

While Dr. Geikie is perfectly justifiable in having a high opinion of the excellent institution to which he is the worthy head, I may perhaps be excused for having an equally high opinion of the school with which I have for some time been connected in a more humble way, and in consequence thereof I think that the students of the Toronto School of Medicine have, to say the least, not been surpassed by the students of any other school in the province at the examinations of this or the Old World. I may admit, however, that there may be some minor points and defects in this school. I will even go further and acknowledge that such deficiencies and defects exist in both schools. My regret is, however, that the remedies for such will soon be provided in the new college, and this is one of the many reasons why I, along with a host of others, will accord it a cordial and hearty support. ADAM H. WRIGHT.

Toronto, July 12.

"The Provincial Medical College."

The city is sure enough going to have a sufficiency of medical schools, and the rivalry between them promises to become pretty lively. Yesterday The World was surprised to learn that a brand new school is being organized to be ready for operation in September or October next, to be known as the "Provincial Medical College." The faculty will consist of old Toronto School men and English graduates. It will be run by a joint stock company. The promoters are gentlemen well known in the profession in Toronto and beyond it. There is ample field for a third medical college in this city, they will make every endeavor to establish their new venture on a strong, broad, liberal and intellectual basis," as one of them remarked to The World last evening.

This will be an entirely new institution, and the promoters request a fair trial combined with the college which is about to be started in connection with Toronto University. The course will be from four to five years.

Advice to Consumptives.

—On the appearance of the first symptoms—as general debility, loss of appetite, pallor, chilly sensations, followed by night-sweats and cough—prompt measures for relief should be taken. Consumption is scrofulous disease, and the immediate use, therefore, of the great antiscrofula, or blood-purifier and strength-restorer, Dr. Pierce's Golden Medical Discovery, Superior Cod liver oil as a nutritive, and unsurpassed as a pectoral. For weak lungs, spitting of blood, and kindred affections, it has no equal. Sold by druggists the world over. For Dr. Pierce's treatise on consumption, send 10 cents in stamps to World's Dispensary Medical Association, 663 Main-street, Buffalo, N.Y.

A CONTRIBUTION FROM MUSKOKA.

$11 Towards the Tommy Lightfoot Monument—More Subscriptions Wanted.

The few words in The World for contributions to erect a monument to Tommy Lightfoot, who lostshis life while trying to save another life, have not been in vain. The following letter from Mr. J. P. Brown, proprietor of the Maplehurst Hotel, Lake Rosseau, Muskoka, speaks for itself:

Editor World: Enclosed please find my check for $11, amount subscribed by some of my guests, towards the monument for Tommy Lightfoot, or for any other purpose your firm may see fit to apply it for, the sister's benefit or otherwise. Following are the names of subscribers:

J. Alley, Toronto; E. D. Cahill, Hamilton; C. A. Brown, Rosseau; W. Menzies, Toronto; J. A. McPherson, Hamilton; Mrs Rodgers, Cleveland, Ohio; E. Street, Rosseau; J. G. Gibson, Toronto; F. D. Brown, Glasgow, London; J. H. Wright, St. Louis, Mo.; J. P. Brown, Rosseau; R. Preston, Toronto.

The timely contributions of Mr. Brown's guests should be increased by all persons who admire pluck and bravery. Some money has been collected for the purpose of raising a Lightfoot monument. The World will be glad to acknowledge the receipt of further subscriptions, as well as publish the names of persons who have already contributed.

—The great demand for a pleasant, safe and reliable antidote for all affections of the throat and lungs is fully met with in Bickle's Anti-Consumptive Syrup. It is a purely vegetable compound, and acts promptly and magically in subduing all coughs, colds, bronchitis, inflammation of the lungs, etc. It is so palatable that children will not refuse it, and is sold at a price that will not exclude the poor from its benefits.

Absconding Agent McConnill Arrested in Chicago.

Last fall J. J. McConnill, agent at the Windsor Hotel, Montreal, of the G.T. and C.P. Railways, absconded with a large shortage in his accounts. The London Guarantee Company of this city were his sureties, and had to make good the amount. The company followed McConnill and have just caused his arrest in Chicago. He will be vigorously prosecuted.

—Fortify the system, by the use of Ayer's Sarsaparilla, against the diseases peculiar to hot weather. The medicine induces a healthy action of the stomach, liver and kidneys, causing them to prevent the accumulation of the poisons which produce disease.

DOWN THE ST. LAWRENCE

AND AROUND THE GULF AND BAIE DES CHALEURS.

Beautiful Spots Along the Intercolonial—The Home of the Kingly Salmon and the Lordly Moose—Summer Resorts in Eastern Canada.

Put your finger on the map at Quebec, follow the line of the Intercolonial Railway and what lies beyond? A land with green hills, shady groves and fertile valleys. From the distant mountains the crystal brooks come leaping with the music of gladness, and join with noble rivers in whose clear waters dwell lordly salmon and scarce less lordly trout. Near at hand are forests, as yet so little disturbed that the moose, caribou and bear, now and again visit the farm-yards of the adjacent settlements, and gaze in bewildered surprise at the man whose hand is raised to slay them. Along the shore, for hundreds of miles, lie land-locked harbors where even the frail bark canoe may float in safety, yet upon the waters of the ocean; and upon the smooth sand beaches of which even a child may venture into the buoyant salt water and fear not. In this country is scenery at times of sweet pastoral simplicity; at times of sublime grandeur. It is a land where civilization has made its way, and yet not marred the beauty of nature. It is a country where the traveler acted with an excess of conventional "excursions" will find much that is novel, much that will charm, and much that will ever remain to him as a sweet remembrance of a pleasant clime.

The line runs from Quebec down the banks of the St. Lawrence, across to New Brunswick and down its coast and through Nova Scotia to Halifax—the great Intercolonial Railway of Canada, one of the most substantially constructed and best equipped lines of railway in the world. It runs through hundreds of miles of country abounding in resorts for tourists and sportsmen, where the traveler is always within reach of the daily mail and telegraph, and may live like a prince on a very moderate outlay.

Leaving the storied glories of Quebec, a short run brings one to Riviere du Loup, whose waters furnish fish from the white whale down to the brook trout and whose forest shelters game, from the chirping squirrel and whirring partridge up to the stately caribou and the giant moose. Six miles farther on is Cacouna, a place visited by Prince Arthur, by Lorne and Dufferin, Lorne and Lansdowne and by thousands every year, in a way the Baden-Baden of America.

In the summer it spreads its wings and is jubilant; its shores are thronged by the votaries of pleasure, boats dance upon the water, the gay and festive dance upon the land, there is music in the air, and brightness everywhere. In the winter it subsides into an ordinary village; the native sit alongside of two-story stoves and dream of the coming summer, empty houses abound, and the great hotel, in which 500 people can eat, drink and be merry, is abandoned to silence, to darkness and to Peter Donnegan.

Then there is Bic, beautiful Bic, with the great hill towering 450 feet above the town and the grand old St. Lawrence flowing at its feet, place of great interest as well as one of the finest watering places in Canada, for was it not here from the heights of Bic that navigators watched the fleet of Wolfe sailing up the river many years ago. And there is Rimouski on one of the most picturesque streams and not far from the lake with the unpronounceable name, Ouatawambedgwick, which empties into the Restigouche. There is the Little Metis, glorious in scenery and sport. Metapedia Valley, beyond Sayabec, Matane, renowned for salmon and trout, Campbellton, where you cross the line into New Brunswick, with mountains rising far and near and the best sport in the world, and then Restigouche, home of the kingly salmon, up which you can go to the Upsalquitch, Tobique, Little Southwest, Miramichi rivers and to the Temiscouata and Squatook Lakes and to byways in the wilderness innumerable. Next a look at Dalhousie and the magnificent Baie des Chaleurs spreads before the wondering vision, with the Inch Arran House furnishing accommodation to the wayfarer, who certainly will want to tarry here.

This fine hotel, situated at the head of the Baie des Chaleurs, was erected in 1884, and during that season and subsequent season it has been crowded with guests. In order to provide accommodation for the crowding summer who wish to patronize it, the house has been, this year, enlarged to double its former capacity. Improvements have also been made, and conveniences introduced, so that guests have now all the comforts of a city hotel in addition to the enjoyments to be found at a seaside resort. No place on this continent possesses more delightful surroundings for health seekers than Dalhousie and its environs. The hotel stands within a few yards of the shore, facing the open sea. A carriage drive of about 15 miles in a westerly direction takes from a sandy beach, half a mile in extent, where bathing can be enjoyed with absolute safety by the youngest, at high or low tide. The gradual slope of the sandy beach makes it specially favorable for swimming.

In addition to the attraction of the sea, the hotel is surrounded by some of the finest scenery in the Dominion. The views from the grounds surrounding the hotel, from Dalhousie Mountain behind it, and from Tracadieche Mountain on the opposite shore of the bay, and the Sugar Loaf Mountain, near Campbellton, are among the finest in the world.

The finest sea bathing, shooting to be obtained in this neighborhood are unequalled in America. In the immediate vicinity of the hotel, there are magnificent trout and salmon streams, while the surrounding country embraces the far-famed Restigouche and Metapedia rivers, at the junction of which stands the lodge of the Restigouche Salmon Club of New York; Cascapedia, the fishing ground of Her Royal Highness the Princess Louise; and the Cascapedia, the favorite fishing resort of His Excellency the Governor-General. Communication to all points of interest is easy, either by railway or by steamer. Dalhousie is the terminus of the Intercolonial Railway, and touches calling at all ports on the Baie des Chaleurs. The walks and drives in the neighborhood of the hotel are extremely beautiful, and the roads are excellent. Boating can be enjoyed in perfection, and with entire safety. The hotel is provided with the usual out-door amusements and also with a billiard room and a bowling alley. The Inch Arran House is about one mile distant from the Dalhousie Station of the Intercolonial Railway. W. B. Thorpe is Manager.

Bathurst, with the Tete-a-Gauche and the Papineau Falls close at hand, the Tabusintac River near Caraquette, Bathurst and Grand Retreat derived from Miggumaches, "Micmac hand," of which name and fine specimen of all over the world, Bathurst, the heart of the Intercolonial system, are all paradises for the tourist, but before reaching this latter place one comes to Hillsborough, the terminus of the Shediac Bay railway leads away northeast ward to Kent and its harbor, and here is Richibucto. Should you go hither from the Salmon, or St. John, or Boston points, your route would take you first to Moncton and thence to Kent. Richibucto, had it been named by the Spaniards rather than the Indians, would have gone down in history as Terra del Fuego, as, so tradition hath it, the meaning of its name is River of Fire. Certainly, Richibucto suggests little of the inextinguishable element, but much in its mellow, aboriginal rotundity, of comfort, cool breezes and joyous summier holidays.

Richibucto is upon the latitude of Quebec, and in days gone by, when the lumberman's axe made merry music through the forests of New Brunswick and the hum of busy saw mills was heard, like the drowsy song of the bees; when, in fact, "lumber was king," Richibucto was a busy point of shipment. Things are changed. White-winged merchantmen, tinged with the breath and mystery of the sea, waft in, now and then, over the harbor bar, and the sea-song, the "Ho! heave ho!" of the sailor, once so constant again awakes the echoes, but the great traffic is gone. Fanned by the welcome breezes from the bosom of the Gulf of St. Lawrence, and protected from harsh easterly gales by the spur of Prince Edward's Island, Richibucto and its sloping beaches has long been a favorite with many dog-day pilgrims. Then who go hither find safe and pleasant boating, excellent fishing in stream and sea, unrivalled goose, duck, curlew and partridge shooting, delightful drives over shady, well-kept roads, and ample facilities for sports by flood and field.

Tourists will find the "Beaches" open to welcome them. The handsome and beautifully located hotel, and everything in connection with its equipment is new and up to the requirements of the times. Swings and other means of enjoyment for children are provided. A separate structure contains the ball and music rooms, which are reached by a covered bridge from the second floor of the main structure, a convenience which ladies can well appreciate. This building also contains the billiard room, bowling alleys, and shooting gallery.

And so on to Shediac, with its oyster marvels of flavor on the half shell, and trout in its many streams; Amherst, busy place, with beautiful scenery and great sport all about, Parrsboro,

In the Acadian Land on the shores of the Basin of Minas;

Truro, not yet twenty-five years old, with the North Mountains as a background; Pictou, Antigonish, Cumberland, names famous in present political history, and on to Sydney, Cape Breton; John and Cape Breton; all these are places where the tourist, the pleasure seeker, the hunter and the fisherman can find the apotheosis of their desires.

There is no reason why Canadians should go to any other land for summer resorts. There is every reason why Americans should come to Canada. No country in the world can give the varieties of enjoyment, coupled with the beauties of scenery and the conveniences of life that are at hand in the places mentioned along the Intercolonial.

Mr. H. B. Moodie, agent for the Intercolonial Railway in Toronto, can give all necessary information. His office is in the Rossin House block, entrance from York-street, and he will be found the most obliging and attentive of officials.

THE 18. 188 BOARD BANK OF CANADA.

Report of the Directors Submitted to the Shareholders at the Twelfth Annual General Meeting, Held in the Head Office of the Bank, July 13, 1887.

The directors have pleasure in placing before the shareholders the statement of the Bank's affairs for the year ending June 30:

The profits for the year were good, but the losses (which have been written off) were somewhat larger than usual. After paying the usual half-yearly dividends of 3½ per cent. each there remained $40,000 to be added to the reserve fund, which now amounts to $340,000, and is invested in Dominion Government and other good debentures.

The agencies of the Bank have been inspected as usual, and a new agency opened in the thriving suburb of Rockdale.

The officers of the Bank continue to discharge their duties to the satisfaction of the Board.

All of which is respectfully submitted.

W. F. COWAN, President.

STANDARD BANK OF CANADA, 30TH JUNE, 1887.

Profit and Loss Account.

Dr.	
Balance of profit and loss account brought forward from last year	$ 3,442 53
Profits for year ending 30th June, 1887, after deducting expenses, interest, etc., and providing for bad and doubtful debts	110,203 67
	$ 113,646 20
Cr.	
Dividend No. 22, paid 2nd January, 1887	$ 35,000 00
Dividend No. 23, payable 2nd July, 1887	35,000 00
Add to rest account	70,000 00
Balance carried forward	3,646 20
	$ 113,646 20

GENERAL STATEMENT.

Liabilities.

Notes in circulation		$ 513,955 00
Deposits bearing interest	$2,511,055 17	
Deposits not bearing interest	563,087 53	
		3,074,142 70
Balance due to other Banks in Canada		1,016 55
Balances due to agents in Great Britain		112,100 21
Reserved for interest due on deposits, etc.		20,793 00
Total liabilities to the public		$3,722,008 36
Capital paid up		1,000,000 00
Rest account		340,000 00
Former dividends unpaid		220 00
Dividend No. 23, payable 2nd July, 1887		35,000 00
Balance of profit and loss account carried forward		3,646 20
		$5,100,974 56

Assets.

Specie		$ 101,429 08
Dominion notes, legal tenders		205,057 00
Notes and cheques of other banks		110,811 45
Balances due from other banks in Canada		37,439 31
Balances due from foreign agents in the United States		20,728 98
Dominion Government and other Canadian securities		306,812 41
Loans on securities, at call and short dates		472,307 94
Assets immediately available		$1,254,686 17
Real estate (productive) the property of the bank		20,600 00
Bills discounted and advances current		3,706,181 63
Notes and bills past due (considered good)		4,451 45
Bank premises, safes and office furniture at Head Office and agencies		108,025 87
Other assets not included under the foregoing		7,229 74
		$5,100,974 56

J. L. BRODIE, Cashier.

Toronto, 30th June, 1887.

REPORT OF THE PROCEEDINGS OF THE MEETING.

The chair was taken by the President, W. F. Cowan, Esq., who read the report and statements, are after commenting thereon, moved, seconded by John Burns, Esq., Vice-President:

1. That the report and statements now read be adopted and printed for distribution among the Shareholders." Carried.

2. Moved by Dr. W. Alison and seconded by W. Gibney, Esq., "That the thanks of the Shareholders are hereby tendered to the President, Vice-President and Directors for their valuable services during the past year." Carried.

3. Moved by A. B. Lee, Esq., and seconded by W. W. Tambly, Esq., "That the thanks of the Shareholders be given to the cashier and other officers of the Bank for the efficient performance of their respective duties during the year." Carried.

4. Moved by R. Wood, Esq., and seconded by Dr. Carlyle, "That the annual meeting in future be held on the third Wednesday of June, the accounts to be made up to the 31st day of May." Carried.

Moved by G. W. Webb, Esq., and seconded by Oliver Gilpin, Esq., "That the polling for the election of Directors do now commence and continue until 2 o'clock, unless five minutes shall have elapsed without a vote being tendered, in which case the poll to be closed at once, and that Messrs. W. Pellatt and C. C. Baines do act as scrutineers." Carried.

The scrutineers declared the following gentlemen unanimously elected Directors for the ensuing year, viz.: W. F. Cowan, H. T. Todd, John Burns, Dr. G. B. Morton, Frederick Wyld, W. F. Allen and A. J. Somerville.

At a subsequent meeting of the newly elected Board W. F. Cowan, Esq., was duly elected President, and John Burns, Esq., Vice-President.

J. L. BRODIE, Cashier.

Toronto, July 13, 1887.

—There are so many cough medicines in the market that it is a puzzling question to a sufferer which to buy. If we had a cough, a c