

My mother and all the rest of us were in the greatest distress and anxiety, chiefly, of course on account of my father's precarious condition, but also on account of the continued absence of his confidential clerk, whom we have never seen or heard from up to this time, but you may be sure that none of us had any idea or thought of business of any kind until some of the insurance adjusters arrived in consequence of the letters somebody had written to one of the newspapers; then we had to ask the adjusters to talk to the clerks who had been employed in the store, but they declined to do so, and asked me to send for some friend of my father's in whom we had confidence, in order that they might have assistance and supervision whilst making their investigations.

The adjusters at once began to work at the few books my father had saved, so that when our friend Mr. Marvin arrived they were well advanced with their labors, and were ready to join in the examination of the clerks, amongst whom was the one who had had charge of the insurances. From him they learn that my father had always had an Accident Insurance policy in the Citizens' Insurance Company of Montreal, and had taken out an extra fire policy in the — Ins. Co.; on account of the increase of his stock of goods.

Mr. Marvin now communicated with the Guarantee Company of North America, because he feared that my father's confidential clerk had absconded with the proceeds of the discounting of over three thousand dollars' worth of notes. So in a short time we had quite a number of insurance people to visit us, all of whom were very courteous and considerate to us, although Mr. Marvin said they were extremely particular in their examinations and investigations of everything.

During all this time my father was very sick, sometimes unconscious, and sometimes delirious, so the doctor refused to allow him to be spoken to about any business matter, merely telling him that his friend Marvin was here and all was going on all right, soothing him when he was excited, and doing all he could for his recovery; yet my mother and such of us as were old enough to think, but not old enough to be entrusted with the business, were sure we were ruined, because we heard from time to time about the clerk running away with the money and knew of the burning of so many goods and the buildings, but neither knew nor understood anything about insurance. This feeling, added to our anxiety concerning my father and the fatigue of constant attendance upon him, made us all very despondent, so that the doctor gave us all what he called a "vocal tonic," but which we thought was a rough sort of a lecture.

About a fortnight ago, seeing that we were, as he said, behaving very badly, because we had not recovered either strength or courage, the doctor told us that my father was then out of immediate danger, and that he wanted us all to be in the room to meet the gentlemen from the insurance companies, who had something to say to us and Mr. Marvin, which might perhaps be better than one of his tonics, whether vocal or liquid; the doctor's report of my father's safety raised our spirits at once, so that we became interested in the interview with the

gentlemen from the insurance companies, who were introduced to us by Mr. Marvin, and one by one told us things which to us were full of pleasant surprise.

First, was a gentleman from the Citizens' Insurance Company who said they were all glad to learn that my father was now out of danger, and he had to tell us that his Company would pay my father thirty dollars for every week he was disabled by the accident, in accordance with the accident policy of his company.

Then the gentleman from the Guarantee Company of North America said his Company would repay to my father the amount his confidential clerk had run away with, as provided in the guarantee policy used by his company.

Next spoke a gentleman who said he represented the — Fire Ins. Co. who would pay the amount of the loss on the stone building, which (all but the wall) was destroyed by the fire.

Then another gentleman said that, owing to the peculiar circumstance of the increased insurance on the stock, he had felt it to be his duty to be very particular in his examinations and investigations, and so had bothered Mr. Marvin nearly out of his temper; but now that he found everything to be honest and true the fire insurance companies would pay over the amount of the loss and damage to the goods and furniture and fixtures in the store.

Then Mr. Marvin thanked them all, and told us that, by reason of sufficient books being saved to shew the accounts and debts, there would be no great loss on the store accounts, but that if there had been no insurance we would have been totally ruined. In about a week afterwards the doctor told us that the insurance tonic had done a great deal of good because our more cheerful countenances had reacted upon my father, so that, if we were all good children, he would be able to sit up to see us eat our Christmas dinner.

You will therefore understand, Mr. Editor, that when we do eat our Christmas dinner we shall be full of gratitude to the Giver of all good, and shall not forget to bless the Insurance Companies, to whom, with yourself, we wish "A Merry Christmas."

FANNY FAITHFUL.

ALFRED D. HOWARD, of the firm of Kirchoffer & Howard, solicitors, Brandon, Manitoba, has fallen into the way of the transgressor. He formerly resided at Millbrook, Ont. One day last week his firm received a draft for \$15,000 from Wood & Kells, storekeepers and bankers, Millbrook, with which to make payments on some Manitoba lands. Howard took charge of the draft, and deposited it to his credit in the Brandon branch of the Imperial Bank. He received a marked cheque for the amount, and a day or two after appeared in Winnipeg. There he purchased a draft for \$5,000 on the Second Bank of Minneapolis from the Ontario Bank, and another for the same amount from the Union Bank. He also got a draft on the Second National Bank of St. Paul from the Bank of Montreal for some \$4,000, and drew by cheque in various amounts about \$400. He tried to get the drafts made payable to bearer, but did not succeed. He took care that the banks should suspect nothing wrong. To this end he explained about the half per cent rate

of exchange, and succeeded in getting the drafts at the third percentage. His next proceeding was to telegraph to his partner in Brandon that he had been detained in Winnipeg. He then decamped. Deputy Sheriff Lintock, of Denver, was notified to look out for him, and a telegram sent by the officer to Mr. Pinkerton, who states that Howard was arrested at the Windsor hotel, that city, where he was registered under the alias of Stuart. On searching Mrs. Howard's rooms almost the entire amount of the stolen money was found carefully hidden in her bustle and was given up. Mr. Kirchoffer left immediately for Denver. Howard cannot be extradited for the crime, but can be kept in jail under the absconding debtor's law.

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MONTREAL WHOLESALE MARKETS.

THURSDAY, Dec. 20, 1883.

The weather, both east and west, has been more favorable to the movement of winter goods, but the rough, hard frozen roads interfere with movements of farm produce. There is a large business being done in holiday goods and retailers of jewellery, furs, books and fancy goods are obliged to increase the number of their salesmen and women to accommodate the rush of purchasers. The want of snow is felt, but the weather is bright and bracingly cold, in keeping with the time-honored Christmas tide. The rate for call loans is practically unchanged, being from 5 to 5½. Sterling Exchange is dull at 108½ to 108¾ for 60-day bills; 108¾ for demand; drafts on New York 1-16 discount. Bank Stocks are quiet; Cotton stocks are rapidly advancing. See tables.

DAIRY PRODUCE.—A considerable increase in receipts of Butter for the past week is noticeable. The market is again reported extremely dull and unsettled, with every appearance of a lower range in prices, and even with regard to the finest grades. Sales are slow, and the supply in excess of requirements. On the whole the market is in a decidedly unhealthy state, and large holders are anxious to reduce their present stocks, and offer liberal concessions, but this seems to be no inducement to buyers. The city jobbing demand was never known to be lighter at this season. It is uncertain how long this state of affairs will continue, but an improvement will be looked for after the holidays. Foreign advices report the same dullness in business, with prices 3s to 5s per cwt. lower than last week. Cheese is still quiet but steady, and sales only of local character.

DRUGS AND CHEMICALS.—There is hardly any movement in this department, and prices are without change. A further rise has taken place in Caustic Soda in England, and 60 per cent is now quoted £9 7s. 6d to £9 10s. Bleaching Powder is quoted for 1884 delivery to £9 10s. Castor oil, on account of large expected arrivals at Liverpool, has declined a little.