

Canadian Pacific RAILWAY.

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EAST

Daily, except Friday, at 16.00.

TO . . .

COAST

AND

KOOTENAY

Daily at 16.30.

Excursion Rates

- TO -

GALIFORNIA

AND OTHER

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TOURIST CARS

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For the Province of Manitoba, under the recommendation of the Board of Trade of the City of Winnipeg.
Insolvent and Trust Estates Managed with Promptness and Economy.
Special attention to Confidential Business Enquiries.
King Street, Winnipeg, Man.

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ALLAN LINE— From Portland.
Tunisian Feb. 21
Numidian March 13

ALLAN LINE— From New York.
Sardinian Feb. 16
State of Nebraska March 2

DOMINION LINE— From Portland.
Dominion Feb. 16
Cumbrian Feb. 27

DOMINION LINE— From Boston.
Commonwealth Feb. 13
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BEAVER LINE— St. John, Halifax.
Lake Megantic Feb. 16 | Feb. 16
Lake Superior Feb. 22 | Feb. 21

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Kensington Feb. 13
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Kensington Feb. 13
Noordland Feb. 20

WHITE STAR LINE— From New York.
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CUNARD LINE— From New York.
Umbria Feb. 16
Servia Feb. 23

CUNARD LINE— From Boston.
Saxonia Feb. 21
Ivernia March 3

RATES—Cabin, \$50, \$55, \$60, \$70, \$80 and upwards. Second cabin, \$35, \$37.50, \$40 and upwards. Steerage, \$24.50, \$25.50, \$28 and upwards.

Passengers ticketed through to all points in Great Britain and Ireland, and at specially low rates to all ports of the European continent. Prepaid passage arranged from all points. Apply to the nearest steamship or railway ticket agent or to W. P. F. Cummings, General Agent, Winnipeg.



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Excursion rates to all Californian, Mexican and Southern Winter resorts. The only line running through Tourist cars to California points. Car leaves every Wednesday.

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For information, call on your nearest Northern Pacific agent, or write.

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Lv. Daily 1.45p.m.
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Morris, Roland, Miami, Baidar, Belmont, Wawanesa, Brandon, also Souris River Branch, Belmont to Kigin
Lv. Mon., Wed., Fri. . . 10.45a.m.
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E. SWINFORD, C. F. A. Winnipeg.
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SWEET AS HONEY.
CHEAP AS COMMON.

10c., 15c. and 25c per Bottle.

THREE SIZES

Sold Everywhere.

The Old Medicine with a New Taste.

As palatable as French Wine.

Trade supplied by the Bole Drug Co.

Lloyd's.

Col. H. M. Hooper, C. B., secretary of Lloyd's, recently delivered in London a lecture on "The Machinery of Lloyd's." He said that although every morning in the newspapers they saw a good deal of information headed "From Lloyd's," and also heard constantly the terms "Entered at Lloyd's," "Insured at Lloyd's," and "Classed at Lloyd's," yet it seemed to him that there were many people who did not know what Lloyd's was, or what its machinery was. He was fortified in that opinion by the letters which came to him. One writer wanted to insure against winds; another wished to inquire about a steamer with twenty masts. Still there was every where an idea that Lloyd's had something to do with ship's cargoes and marine insurance. Marine insurance was a very important element in the commercial life of this country. Shortly after the termination of the reign of Queen Elizabeth a man of the name of Lloyd established a coffee house in the City where men interested in shipping congregated together, and Lloyd's coffee house became the centre of the ship- ping industry of the country. Col. Hooper proceeded to sketch the history of Lloyd's from the time of its inception down to the present, and related many instances of the speculation and gambling which had taken place in the last century, when the lives of the seamen and of shivers were the subject of insurance and the chances of war were insured against. No man's bust, the lecturer said, deserved more recognition than that of the great Napoleon, which ought to be in every chamber of commerce, for by the wars on the continent he drove the carrying on of the world into the arms of Great Britain. In 1811 the Society of Lloyd's recommended to their members to appoint general agents instead of allowing the underwriters to do so, and that was the foundation of that enormous system of Lloyd's agencies which now existed. In every part of the world was a Lloyd's agent, and no wrecks could occur near their stations which were not telegraphed immediately to Lloyd's. In 1871 Lloyd's was incorporated by Act of Parliament, and the objects were defined by that Act as—(1) the carrying on of the business of marine insurance by members of the society, in the protection of the interests of members of the society in respect of shipping, cargoes, and freights; and (2) the collection and diffusion of shipping intelligence. It seemed to be very little understood that

Lloyd's was a corporation, and that the committee of Lloyd's as a body had nothing to do with marine insurance. All the committee of Lloyd's had to do was to give the merchant a receipt in which he could meet his underwriter. The committee of Lloyd's was entrusted by the members of Lloyd's with the admission of underwriters, and they took great care in doing so, that the candidate was a man worthy of the confidence of the public. Every man had to place a deposit in the hands of the committee to insure the British public against his ever failing to meet his liabilities, and he himself was a trustee for £1,500,000 so deposited. Although the committee of Lloyd's was rigid and severe with regard to insuring transactions, and recognized no insurance except purely marine and transport insurance, yet the younger spirits did sometimes break bounds, and risks were taken in respect of long overdue vessels, etc. There was a special department for salvage, and much treasure had been recovered. Lloyd's had been able to give the government intelligence in respect of shipping before the information was received from the government agents. The intelligence department had been enormously developed. Not only were couriers and sailing of vessels were also reported. The expense of such a system was enormous, and in order to reduce them every effort was made by the compilation of codes, but they found everywhere that they were terribly hampered and inconvenienced by the government monopoly of telegrams. That was a question well worthy the consideration of all commercial men. Lloyd's depended for information not only upon telegrams, but also on a large number of signal stations which they had established throughout the world, and by means of these they were able to communicate with vessels. Whenever the British flag flew there was a signal station to help vessels in distress and to further the interests of commerce. He himself had to thank heartily the committee of Lloyd's for having given permission to him and Mr. Neville Mackenzie to experiment with the use of the wireless telegraph which would enable them to send messages without wires. With regard to messages contained in bottles found in the sea, he said that during the past quarter of a century he had not known of a single instance in which intelligence brought in one of these bottles was trust- worthy.