Capital, \$1,500,000.

Rest. \$750,000

Directors:

JAMES AUSTIN, President.

Hon. FRANK SMITH, Vice-President.

James Crowther, Edward Lendlay,
E. B. Osler, James Scott,

William D. Matthews.

Head Office,

Toronto.

Agencies of Bramton, Belleville, Cobourg, Lindsay, Napanec, Oshawa, Orillia, Uxbridge, Whitby and Queen Street, Toronto, corner of Esther Street.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China and Japan.

COCHRANE, CASSILS & CO., BOOTS & SHOES

WHOLESALE,

Cor. Craig and St. Francois Xavier St. MONTREAL, Que.

M. H. COCHRANE. CHARLES CASSILS

WILLIAM DOW & CO. BREWERS AND MALTSTERS.

Superior Pale and Brown Malt, India Pal and Other Ales, Extra Double and Single

Stout, in wood and bottle.

Families Supplied.

THE FOLLOWING BOTTLERS ouly are authorized to use our labels, viz.

THOS. J. HOWARD, 546 Dorchester street. AS. VIRTUE, 10 Aylmer street. Thos. Ferguson, 162 St. Elizabeth street. Wm. Bishop, 556 Ontario street. THOS. KINSELLA, 144 Ottawa street.

GEO. W. HAMILTON.

STOCK BROKER, .

13 HOSPITAL STREET.

Member Montreal Stock Exchange. Stocks and Bonds bought and sold. AGENT

NORWICH UNION FIRE INS. SOCIETY,

OF NORWICH, ENGLAND.

W. MACKENZIE

STOCK BROKER,

Member of the Montreal Stock Exchange 98 ST. FRANCOIS XAVIER ST.

PELLATT & PELLATT

HENRY PELLATT. HENRY MILL PELLATT.

STOCK BROKERS, 40 KING STREET EAST.

[Members of Toronto Stock Exchange.]

Canadian and American Stocks. Hudson Bay Co.'s Shares, &c., &c., bought and sold for

cash or on margin. Orders by letter or telegraph receive prompt attention.

REMOVAL.

THOMAS SIMPSON.

General Insurance Agent,

HAS REMOVED HIS OFFICE TO

101 ST. FRANCOIS XAVIER STREET.

NORTH AMERICAN ASSURANCE COMPANY.

(Incorporated by Special Act of Dominion Parliament.)

Head Office, 23 Toronto Street, Toronto.

HON. ALEX. MACKENIZE, M.P.,

Ex-Prime Minister of Canada, President,

WM. McCABE, F. L. A.

HON. ALEX. MORRIS, M.P.P., Ex-Lieut.-Gov. of Manitoba, Vice-President.

JOHN L. BAKIE,

Pres. Can. Landed Credit Co., Vice-President. Managing Director.

Guarantee Fund. \$100,000 Deposited with Dominion Government -\$ 50,000

The TONTINE INVESTMENT POLICY of this Company combines in one form the greatest number of advantages attainable in a Life Insurance Policy. It appeals at once to the intelligence of all who understand the principles and practice of Life Insurance, and the same system is used by such first-class Mutual Life Companies as the New York Life and the North-Western.

All policies on Life or Endowment plans are subjected to NO HIGHER PREMIUM RATES in taking the Tontine Investment form. The extra benefits of this class are conditioned only upon continuance of the Policy for a certain specified term or Tontine

Period of 10, 15, or 20 years, selected by the insurer himself.
Two things most desired in Life Insurance are the CERTAINTY of PROTECTION in EARLY DEATH and PROFIT in long life.

These are combined in this Company's Tontine InvestmentPolicy, which is the only system which effectually answers all objections offered to Life Insurance. It distributes the advantages of insurance equitably between those who die early and those who live long and is the only plan that does so. This Company issues Annuities and all the ordinary approved forms of Life Policies. Its Policy is Plain, Simple, Liberal, and Free from the usual onerous conditions.

MONTREAL LOCAL DIRECTORS:

MONTREAL LOCAL DIRECTORS:
How. D. A. MACDONALD, Ex-Llaut-Governor of Ontario.
How. J. R. THIBAUDEAU, Senator.
ANDREW R. BERTS · N. Esq., President Montreal Harbor Trust.
How. H. MERCIER, M.P.P., Ex.-Sol. General.
JOHN MODOUGALL, Esq., Manufacturer.
A. DESTARDIN. Esq. M.P., President Jacques-Cartier Bank.
THOMAS WHITE, Esq., M.P.
W. H. HINGSTON, Esq., M.D.,
E. P. LACHAPPELLE, Esq., M.D., Prof. Laval University.

THOMAS SIMPSON, Manager Prov. of Que., MONTREAL OFFICE: - - 185 ST. JAMES STREET,

THE CANADIAN PACIFIC RAILWAY COMPANY.

AMENDED LAND REGULATIONS.

The Company now offer lands within the Railway Belt along the main line at prices ranging from

\$2.50 Per Acre Upwards,

with conditions requiring cultivation.

A rebate for cultivation of from \$1.25 TO 3.50 PER ACRE, according to price paid for the land, allowed on certain conditions. The Company also offer lands, WITHOUT CONDITIONS OF SETTLEMENT OR CULTIVATION.

The Reserved Sections

Along the Main Line as far as Moose Jaw, i. e., the sections within one mile of the Railway, are now offered for sale on advantageous terms, but only to parties prepared to undertake their cultivation within a specified time.

THE HIGHLY VALUABLE LANDS IN SOUTHERN MANITOBA, allotted to the Company South of the Railway Belt, have been transferred to the CANADA NORTH-WEST LAND COMPANY, to whom intending purchasers must apply. These include lands along the South Westera Branch of the Canadian Pacific Railway which will be completed and in operation this senson to cretna on the International Boundary, and Westward to Pembina Mountain, also lands in the Districts of the Souris, Pelican and White Water Lakes and Moose Mountain.

Terms of Payment--Canadian Pacific Railway Lands.

Purchasers may pay one-sixth in cash and the balance in five annual instalments with crest at 6 PER CENT, per annum, in advance.

Parties purchasing without conditions of cultivation, will receive a deed of conveyance at time of purchase, if payment is made in full.

Payments may be made in LAND GRANT BONDS which will be accepted at 10 PER CENT.

PREMIUM on their par value-and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal; or at any of its Agencies.

FOR PRICE- AND CONDITIONS OF SALE and all information with respect to the purchase of the Railway Company's Lands, apply to JOHN H. McTAVISH, Land Commissioner, Winnipeg.

By order of the Board, MONTREAL, 22nd January, 1883.

CHARLES DRINKWATER, Secretary.

Montreal City & District Savings Bank.

The ANNUAL GERERAL MEETING of the Stockholders of this Bank will be held at its office, St. James Street, on TUESDAY, 1st MAY next, at one o'clock p.m., for the reception of the Annual Report and Statements and the Election of Directors. By order of the Board.

HY. BARBEAU, Manager. April 2, 1883.

Blank Books!

LARGE STOCK always on hand. Special patterns to order on short n tice

JOSEPH FORTIER

[Late Akerman, Fortier & Co.,] BLANK BOOK MANUFACTURER

Printer. Commercial and Law Stationer

256 and 258 St. James Street, MONTREAL.

RAILWAYS.

Central Vermont RR. Line.

OLD RELIABLE SHORT ROUTE.

Express Trains daily to New York, with Pullman and Wagner Sleeping and Parlor Cars attached.

ne Express Trains daily to Boston with Pullman's elegant Parlor and Sleep-ing Cars attached.

TRAINS LEAVE MONTREAL.

7.15 a.m. Albany, New York, Springfield, New London and Boston, via Fitchburg, also to Waterloo.

9.00 a.m. LIMITED EXPRESS for Boston, va Concord, Manchester, Nashua, Lowell, arriving in Boston at 7 p.m. and New York via W. R. Junction and Springfield at 10.30 p.m.

3.20 p.m. For Waterloo and Ma-

p.m., NIGHT EXPRESS for New York via Troy, arriv-ing in New York at 6.45 next morning.

next morning.

NIGHT EXPRESS for boston via Lowell, or via Fitchburgh. For Greenfield, No tham pton. Hollyoke and Springfield, without canneg; to New London, Hartford, New Haven and New York. GOING NORTH.

GOING NORTH.

FAST TRAIN

FROM The night Express via Troy leaves New York at 6.30 p.m.

New Yorks.25 a.m.

DAY EXPRESS 1 aves New York at 8 a.m., arriving in Montreal at 10.15 p.m.

Day Express leaves Boston, via Lowell, at 9.00 a.m., arriving in Montreal at 7.20 p.m.

Leaves Boston via Fitchburgh at 8 a.m., and troy, at 1.30 p.m., arriving in Montreal at 10.15 p.m.

Night Express leaves Boston at 7.00 p.m., via Lowell, 6 p.m., and via Fitchburgh, and New York at 4.30 p.m., via Springfield, arriving in montrea. at 8.25 n.m.

For Tickets and Freight Rates, apply at the Central Vermont Railroad Office, 136 St. James street.

A. C. STONEGRAVE,

Canadian Passenger Agent.

Boston Office, 290 Washington street.

New York Office, 271 Broadway.

J. W. HOBART.

S. W. CUMMING S.

General Passenger Agent.

S. W. CUMMINGS, General Passenger Agent. St. Albans, Vt., February, 1883.

INTERCOLONIAL RAILWAY.

1882 WINTER ARRANGEMENT, 1883

Commencing 4th Dec., 1882.

THROUGH EXPRESS PASSEN-GER TRAINS RUN DAILY (Sunday excepted), as follows:-

ed), as follows:—
Point Levi.
Riviere du-Loup.
Trols Pistoles.
Rimouski.
Campbellton
Dathouste
Bathurst.
Newcastle
Moncton
St. John
Hallfax.

This Train connects at Chaudiere with the Grand Trunk Train leaving Montreal at 10 o'clock p.m.

The Trains to Halifax and St. John run through to their destination on Sunday.

The Trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.05 a.m. by connecting at Chaudiere Curve with the Grand Trunk train at 9.20 p.m., remain at Campbellton over Sunday.

The Pullman Carleaving Montreal on Mon-lay, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Eastern Freight and Passenger Agent, 136 St. James Street, (Opposite St. Lawrence Hall,) Montreal.

D. POTTINGER, Chief Superintendent, Moncton, N. B., 28th Nov., 1882.

ST. LOUIS HOTEL,

THE RUSSELL HOTEL CO., PROPRIETORS. WILLIS RUSSELL, President, Quebec.

THIS HOTEL, WHICH IS UN.
rivalled for size, style and locality in
Quebec, is epen throughout the year for pleasure and business travel.