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Oct 1884
 The Sheriff
 Court House
 177 Notre Dame Street

The Shareholder

AND INSURANCE GAZETTE.

"NOTHING IN MALICE."

Vol. V.—No. 48.

MONTREAL, FRIDAY MORNING, NOVEMBER 30, 1883.

\$2.00 per Annum

INSURANCE.

CITIZENS FIRE, LIFE AND ACCIDENT Insurance Company of Canada.

ESTABLISHED 1864.

CAPITAL, (fully subscribed) - \$1,188,000.

HEAD OFFICE—THE COMPANY'S BUILDING
 179 and 181 St. James Street, Montreal.

DIRECTORS:

HENRY LYMAN, *President.* ANDREW ALLAN, *Vice-President.*
 N. B. CORSE, ROBERT ANDERSON, J. B. ROLLAND,
 ARTHUR PREVOST, CHARLES D. PROCTOR.
 GERALD E. HART, *General Manager.* ARCHD. M'GOUN, *Secretary-Treasurer.*
 AMES SAULTER, *Inspector.* DR. H. L. COOK, *Sup. of Life Agencies.*

The Life Branch and its funds are entirely distinct from the other departments. The most rigid economy is practised to give the assured the greatest possible amount of profits. Send for Table of Rates.

Insure against General Accidents, Railway Accidents, Personal Injuries, Death by Accident. \$5 will secure \$1,000 and a weekly indemnity, with additional compensation for disfigurement. The only true Accident Policy issued on the continent. *Short Term* Accident Tickets issued at all agencies from one day upwards for \$3,000 and \$25 indemnity per week, for 25 cents per diem.

FIRE Risks taken on every class of property.

AGENCIES THROUGHOUT THE DOMINION. 9-1r

THE ACCIDENT Insurance Company of North America.

Head Office:—260 St. James Street, Montreal.

President: SIR A. T. GALT. *Vice-President:* HON. JAS. FERRIER.
Managing Director: EDWARD RAWLINGS.

THE ACCIDENT is the only Purely Accident Insurance Company in America. It has paid over 3,000 losses covering \$121,000 and NEVER CONTESTED A CLAIM AT LAW.

Agents Everywhere. EDWARD RAWLINGS, *Managing Director.*

SURETYSHIP.

THE GUARANTEE COMPANY OF NORTH AMERICA.

PAID UP IN CASH \$300,000
 ASSETS, June, 1883, 410,000
 TOTAL RESOURCES, 775,000

THIS COMPANY TRANSACTS NO OTHER BUSINESS.

It has on its books the records of over 40,000 Employes Guaranteed by it in all parts of the Continent.

Over \$210,000 have been Paid in Claims to Employers.

DIRECTORS.

PRESIDENT:—SIR A. T. GALT, G. C. M. G.
 VICE-PRESIDENT:—THE HON. JAS. FERRIER.
 Managing Director, EDWARD RAWLINGS.
 HEAD OFFICE—260 St. James Street, Montreal
 TORONTO BRANCH:—Equity Chambers, Adelaide Street,
 JOHN STARK & CO., Agents.
 INSPECTORS:—CHARLES WESTON, GEORGE HOLIDAY.

CANADA Life Assurance Company.

—Established 1847.—

36th YEAR, ENDING 30th APRIL, 1883.

Capital and Funds, about....	.....	\$6,500,000
Annual Income .....	.....	1,150,337
Applications received 2,534, for .....	.....	5,149,634
Applications declined 219, for .....	.....	373,900
Policies issued 2,315, for .....	.....	4,778,734
Policies completed 2,178, for .....	.....	4,534,734
Total amount in force .....	.....	30,139,095

Progress of the Company at Intervals of 12 Years since its Commencement in 1847.

	INCOME.	SUM ASSURED.	ASSETS.
1859.....	\$ 122,727	\$ 3,105,401	\$ 440,119
1871.....	355,437	8,309,111	1,227,311
1883.....	1,150,338	30,139,095	5,617,632

The new business of the year is about a fourth, and the amount in force exceeds a fourth of the entire Life Assurance business of the Dominion, while the annual business for many years past has been the largest in proportion to population, of any Company in either Europe or America, and during the past six years the income, the assets, and sums assured have about doubled those of the previous thirty years.

Montreal Offices:—180 St. James Street.

J. W. MARLING,
Manager for Province Quebec.
 45-1r

JAMES AKIN,
Montreal District Agent.

THE Stevens, Turner & Burns Foundry

AND GENERAL MANUFACTURING COMPANY (Limited),
 Corner of Richmond and Bathurst Streets,
 LONDON ONT.

MANUFACTURERS OF PORTABLE AND STATIONERY

ENGINES, SEPARATORS AND SAW MILLS,

Builders of the Ball Electric Light Dynamos, Lamps, etc.

IRON & BRASS FOUNDERS & FINISHERS

Waterworks Contractors.

DEALERS IN METALS, PIPE & FITTINGS, OIL PUMPS & OIL WELL SUPPLIES.

JOHN ELLIOTT, *President.* JAMES BURNS, *Manager.*
 JOHN LABATT, *Vice-President.* THOS. A. STEVENS, *Mechanical Supt.*

The Bennet Furnishing Co.

(LIMITED.)

Manufacturers of

SCHOOL, CHURCH, OFFICE FINE ART FURNITURE,
 AND WOODEN MANTELS.

Office and Warerooms: - - 205 Dundas Street,
 LONDON, ONT.

DEALERS IN MINTON'S HEARTH FLOOR AND ENCAUSTIC TILES.
 Steele & Garland's English Grates and Fenders.

AGENTS FOR THE PROVINCE OF QUEBEC:

DOUGLAS & ROBERTS, St. Paul St., Montreal.

BANKS.

BANK OF MONTREAL.

Established in 1818.

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL, ALL PAID-UP.....\$12,000,000
RESERVE FUND..... 5,750,000

Head Office: - Montreal.

BOARD OF DIRECTORS.

C. F. SMITHERS, Esq., President.
Hon. D. A. SMITH, Esq., Vice-President.
Alfred Brown, Esq.; G. A. Drummond, Esq.;
Hon John Hamilton, Esq.; Gilbert Scott, Esq.;
Hugh McLennan, Esq., A. T. Paterson, Esq.;
Alexander Murray, Esq.;

W. J. BUCHANAN, General Manager.

A. MACNIDER, Assistant Gen. Manager and Inspector.
H. V. M'EREDITH, Assistant Inspector.

A. B. BUCHANAN, Secretary.

BRANCHES IN CANADA.

Montreal: E. S. Clouston, Manager.

Almonta, Ont.	Kingston, "	Portage la Prairie
Bellefleur, "	Lindsay, "	Man.
Brantford, "	London, "	Quebec, Que.
Brockville, "	Moncton, N.B.	Regina, Man.
Chatham, N.B.	Newcastle, "	Sarnia, Ont.
Cornwall, Ont.	Ottawa, Ont.	Stratford, "
Goderich, "	Parth, "	St. John, N.B.
Guelph, "	Peterboro, "	St. Mary's Ont.
Halifax, N.S.	Pictou, "	Toronto, "
Hamilton, Ont.	Port Hope, "	Winnipeg, Man.

Agents in Great Britain.—London, Bank of Montreal, 9 Birch Lane, Lombard street.
C. Ashworth, Manager. London Committee —E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., K.C.M.G.

Bankers in Great Britain.—London, the Bank of England; the Union Bank of London; the London and Westminster Bank. Liverpool, the Bank of Liverpool. Scotland the British Linen Company and Branches.

Agents in the United States—New York, Walter Watson and Alex. Lang, 59 Wall st. Chicago, Bank of Montreal, 151 Madison street, W. Munro, Manager; R. Y. Hobden Assistant Manager.

Bankers in United States.—New York the Bank of New York, N.B.A.; the Merchants' National Bank. Boston, The Merchants' National Bank. Buffalo, Bank of Commerce in Buffalo. San Francisco, the Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., the Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

(Issue Circular Notes and Letters of Credit or Travelers available in all parts of the world.)

UNION BANK OF LOWER CANADA.

CAPITAL, Paid-up, - - - \$2,000,000.

Head Office - - Quebec.

DIRECTORS.

ANDREW THOMSON, Esq., President.
Hon. G. IRVINE, Vice-President.
W. Sharples, Esq.; D. C. Thomson, Esq.
Hon. Thos. McGreevy; Ed. Giroux, Esq.;
E. J. Hale, Esq.

P. MACEWEN, Cashier.
G. H. BALFOUR, Inspector.

BRANCHES.

Savings Bank (Upper Town),
Montreal, Ottawa,
Three Rivers, Winnipeg, Man.

Foreign Agents—London: The London and County Bank; New York; National Park Bank.

BANKS.

THE BANK OF BRITISH NORTH AMERICA

Incorporated by Royal Charter.

Paid-up Capital, - - - £1,000,000 Stg.

London Office—8 Clements Lane, Lombard St. E. C.

COURT OF DIRECTORS:

J. H. Brodie. H. J. B. Kendall.
John James Cater. J. J. Kingsford.
Henry R. Farrer. Frederick Lubbock.
Richard H. Glyn. A. H. Phillpotts.
E. A. Hoare. J. Murray Robertson.

Secretary, A. G. WALLIS.

HEAD OFFICE IN CANADA—St. James St., Montreal.

R. R. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada:

London,	Kingston,	St. John, N. B.
Brantford,	Ottawa,	Fredericton, N. B.
Paris,	Montreal,	Halifax, N. S.
Hamilton,	Quebec,	Victoria, B. C.
Toronto,		

Agents in the United States:

NEW YORK—D. A. McTavish and H. Stike-man, Agents.
CHICAGO—H. M. Breeden, Agent, 158 Wash-ington Street.
SAN FRANCISCO—W. Lawson and C. E. Taylor, Agents, 219 and 221 Sansome Street.

LONDON BANKERS—The Bank of England; Messrs Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia. Bank of New Zealand, Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India. London and China—Agn Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.
Issue Circular Notes for Travellers, available in all parts of the world.

THE CANADIAN

BANK OF COMMERCE.

Head Office, - - - Toronto.

PAID-UP CAPITAL.....\$6,000,000

RESERVE..... 1,900,000

DIRECTORS.

HON. WILLIAM McMASTER, President.

WM. ELLIOT, Esq., Vice-President.

Wm. Elliott, Esq., John Walthe, Esq.,
Noah Barnhart, Esq., Hon. S. C. Wood, Esq.,
T. S. Stayner, Esq., James Crathern, Esq.,
W. N. ANDERSON, General Manager.

ROBERT GILL, Inspector.

New York—J. H. Goadby & B. E. Walker, Agts.
Chicago—A. L. Dewar, Agent.

BRANCHES.

Ayr,	Goderich,	St. Catharines,
Barrle,	Guelph,	Sarnia,
Bellefleur,	Hamilton,	Seaforth,
Berlin,	London,	Simcoe,
Brantford,	Lucan,	Stratford,
Chatham,	Montreal,	Strathroy,
Collingwood,	Norwich,	Thorold,
Dundas,	Orangeville,	Toronto,
Dunnville,	Ottawa,	Walkerton,
Durham,	Paris,	Windsor,
Galt,	Peterboro,	Woodstock.
	Port Hope,	

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.
Sterling and American Exchange bought and sold.
Collections made on the most favorable terms.
Interest allowed on deposits.

BANKERS.

New York—The American Exchange National Bank.
London, England—The Bank of Scotland.

Eastern Townships Bank

AUTHORIZED CAPITAL, - \$1,500,000
CAPITAL PAID IN 1st MAY, 1883 1,410,000
RESERVE FUND 450,000

BOARD OF DIRECTORS.

R. W. HENEKER, President.
A. A. ADAMS, Vice-President.
Hon. M. H. Cochrane, Jno. Thornton,
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Hon. G. G. Stevens, T. S. Morey.

HEAD OFFICE:

SHERBROOKE QUE.
WM. FARWELL, General Manager.

BRANCHES:

Waterloo,	Cowansville,	Stanstead,
Coaticook,	Richmond,	Glanby,
	Farnham,	

Agents in Montreal—Bank of Montreal.
London, England—London & County Bank.
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points, and promptly remitted for.

BANKS.

The Ontario Bank.

CAPITAL, PAID-UP, \$1,500,000.

RESERVE FUND, - 335,000

HEAD OFFICE, - - - TORONTO.

DIRECTORS.

SIR WM. P. HOWLAND, - - - President.
DONALD MACKAY, Esq., - - - Vice-President.
Hon. C. F. FRASER, A. M. Smith, Esq.,
G. M. ROSE, Esq., R. K. Burgess, Esq.,
G. R. R. Cockburn, Esq.

C. HOLLAND, - - - General Manager.

BRANCHES.

Rowmanville,	Ottawa,
Cornwall,	Peterboro,
Guelph,	Port Perry,
Lindsay,	Prince Arthur's Landing,
Montreal,	Whitby,
Mount Forest,	

BRANCHES IN MANITOBA.

Winnipeg, Portage La Prairie.

AGENTS.

London, Eng.—Alliance Bank (Limited), Bank of Montreal.
New York.—Messrs. W. Watson, Alex. Lang, and Bank of State of N. Y.

Boston.—Tremont National Bank. 36-

EXCHANGE BANK OF CANADA.

HEAD OFFICE, - - - MONTREAL.

CAPITAL.....\$500,000.

SURPLUS..... 300,000.

BRANCHES:

Aylmer, Hamilton, Bedford.

Interest allowed on deposits in Savings Department.
Drafts on England, Boston and New York bought and sold.

Good commercial paper discounted.
Collections receive special attention, and are remitted for on day of payment.

THOS. CRAIG, Managing Director.

Nov. 1st 1882 46-1r

LA BANQUE NATIONALE.

CAPITAL PAID UP, \$2,000,000.

Head Office, - - - Quebec.

President.

HONORABLE IS. THIBAUDEAU.

Vice-President.

JOS. HAMEL, Esq.

Cashier, Inspector.

P. LAFRANCE, Esq. N. MATTE, Esq.

Directors.

T. LeDroit, Esq.,
U. Tessier, jr., Esq.,
E. Beaudet, Esq.,
M. W. Baby, Esq.,
Hon. Ale. P. Garneau.

Honorary-Director.

Honorable J. B. THIBAUDEAU, Montreal.

Branches.

Montreal, - - - C. A. Vallee, Manager.
Ottawa, - - - C. H. Carriere, do
Sherbrooke, - - - John Campbell, do

Agents.

England—The National Bank of Scotland. London.
France—Messrs. Alf. Grumbaum, & Co. La Banque de Paris et de Pays-Bas, Paris.

United States—The National Bank of the Republic, New York, The National Revere Bank, Boston.

Newfoundland—The Commercial Bank of Newfoundland.

Province of Ontario—The Bank of Toronto.
Maritime Provinces—The Bank of New-Brunswick. The Merchants Bank of Halifax. The Bank of Montreal.

Manitoba—The Merchant Bank of Canada.

A general Banking, Exchange and Collection business transacted. Particular attention paid to Collections and returns made with utmost promptness. Correspondence respectfully solicited 6-1r

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital: \$2,000,000

HEAD OFFICE - - MONTREAL.

C. S. CHERRIER, PRESIDENT.

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS:

LONDON—Glynn, Mills, Currie & Co.
NEW YORK—National Bank of the Republic.

QUEBEC AGENCY—La Banque Nationale.

BANKS.

MERCHANTS BANK OF CANADA.

CAPITAL, PAID-UP, - - - \$5,700,000

RESERVE FUND, - - - 1,150,000

Head Office, - - - - - Montreal.

BOARD OF DIRECTORS:

ANDREW ALLAN, Esq., President.
ROBERT ANDERSON Esq., Vice-President.
Wm. Darling, Esq., Hector Mackenzie, Esq.,
Jonathan Hodgson, Esq., John Duncan, Esq.,
Adolphe Masson, Esq., John Cassils, Esq.,
Hon. J. J. C. Abbott, Q.C., M. P.

GEORGE HAGUE, General Manager.

J. H. PLUMMER, Asst. General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville,	Kincardine,	Prescott,
Berlin,	Kingston,	Quebec,
Brampton,	London,	Renfrew,
Chatham,	Montreal,	Stratford,
Galt,	Napawee,	St. John's, Q.
Gannanoque,	Ottawa,	St. Thomas
Hamilton,	Owen Sound,	Sherbrooke, Q.
Ingersoll,	Perth,	Toronto,
	Windsor,	Walkerton.

BRANCHES IN MANITOBA:

Winnipeg, Emerson, Brandon, Regina.

Bankers in Great Britain—The Clydesdale Bank, (Limited), 80 Lombard street, London, Glasgow and elsewhere.

Agency in New York, 61 Wall Street, Messrs. Henry Hague and John B. Harris, Jr., Agents.

Bankers in New York—The Bank of New York, N. B. A.

A general banking business transacted. Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada.

Sterling exchange and drafts on New York bought and sold.

Letters of credit issued, available in China, Japan, and other foreign countries.

Collections made on favorable terms.

J. & J. TAYLOR TORONTO SAFE WORKS

Established, - 1855.

Our Works are now running with greatly increased facilities, and we are in a position to promptly fill all orders.

A LARGE ASSORTMENT OF Burglar Proof Bank Safes & Vault Doors KEPT CONSTANTLY IN STOCK.

Estimates given for all kinds of FIRE and BURGLAR PROOF SECURITIES. 11-1r

ST. LAWRENCE HALL, MONTREAL.

For the past thirty years this Hotel, familiarly known as the "St. Lawrence," has been a "household word" to all travellers on the continent of North America, and has been patronized by all the Royal and noble personages who have visited the City of Montreal.

This Hotel has been recently re-taken by MR. HENRY HOGAN, the former proprietor, who has handsomely and appropriately decorated and renovated the interior, and completely refitted the whole of the apartments with new furniture.

The Hotel is admirably situated, being in the very heart of the City, and contiguous to the General Post Office, the principal Banks, Public Buildings, Law Courts, Commercial Exchanges, Railway and Telegraph Office.

The Hotel will be managed by MR. SAMUEL MONTGOMERY, under the immediate personal supervision of MR. HOGAN, than whom no one is better qualified to conduct a hostelry of such magnitude as the St. Lawrence Hall; and than whom no one has gained a better reputation as an obliging, generous and considerate host.

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THE DOMINION BANK.

Capital, \$1,500,000. Rest, \$850,000

Directors:

JAMES AUSTIN, President. HON. FRANK SMITH, Vice-President. James Crowther, Edward Leadlay, E. B. Osler, James Scott, Willmot D. Matthews.

Head Office, - Toronto

Agencies at Brampton, Belleville, Cobourg, Lindsay, Napanee, 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

only are authorized to use our labels, viz.

THOS. J. HOWARD, 516 Dorchester street.

JAS. VIRTUE, 19 Aymer street.

THOS. FERGUSON, 102 St. Elizabeth street.

Wm. BISHOP, 556 Ontario street.

THOS. KINSELLA, 144 Ottawa street.

GEO. W. HAMILTON,

STOCK BROKER,

7 ST. SACRAMENT ST.

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

AGENT

NORWICH UNION FIRE INS. SOCIETY,

OF NORWICH, ENGLAND.

26-11



Notice to Contractors.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for Post-Office, &c. Berlin, Ontario," will be received of this office until WEDNESDAY, the 19th DECEMBER next, inclusively, for the erection and completion of

Post Office, &c.,

-AT-

BERLIN, ONTARIO.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the Post-office, Berlin, on and after MONDAY, the 28th instant.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied and signed with their actual signatures.

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works equal to five per cent. of the amount of the tender which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department will not be bound to accept the lowest or any tender.

By order, F. H. ENNIS, Secretary.

Department of Public Works, Ottawa, Nov. 16th, 1883.

48-37

NORTH AMERICAN LIFE ASSURANCE CO

(Incorporated by Special Act of Dominion Parliament.)

Head Office, 23 Toronto Street, Toronto.

FULL GOVERNMENT DEPOSIT.

HON. ALEX. MACKENZIE, M.P., Ex-Prime Minister of Canada, President,

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

WM. McCABE, F.I.A., Eng., Managing Director.

JOHN L. BLAIKIE, Pres. Can. Landed Credit Co., Vice-President.

The special features of this Company are its Pontine Investment and Semi-Pontine Investment Policy, and its Commercial Endowment Policy. It also issues annuities and all forms of Life Policies.

The first two secure a large return for the money invested, while the latter yields maximum insurance for minimum outlay.

By the last the great protection of life insurance is furnished for payments called for only as deaths occur.

Pay as you go, and get what you pay for, as in fire insurance. This plan places reliable life insurance within the reach of the masses at an estimated cost of about 50 per cent. of the lowest ordinary life rates.

It is the best plan for those who want insurance only, and easiest for Agents to work.

AGENTS WANTED IN ALL UNREPRESENTED PLACES. Full particulars furnished on application to the Company.

OPINIONS OF EMINENT CONSULTING ACTUARIES.

Mr. WILLIAM McCABE, F.I.A., Eng.

Boston, Mass., August 31, 1883.

Managing Director, North America Life.

DEAR SIR,—The paper you have submitted and explained to me, entitled "Commercial Endowment Insurance by Graduated Mortuary Payments and Deposits," sets forth a plan of Life Insurance which I have no hesitation in saying will serve a large class of insurers better than the usual plan which requires larger payments.

These "Graduated Mortuary Payments and Deposits" are quite sufficient for safety of the Company, and well adapted to secure its cohesion and stability.

ELIZUR WRIGHT, Consulting Actuary.

New York, August 13, 1883.

WILLIAM McCABE, Esq., F.I.A.

Managing Director, North American Life Assurance Company.

DEAR SIR,—I have carefully examined your new plan of "Commercial Endowment" Insurance. The Mortuary payments to provide for the sum assured at death are sufficient for the purpose, and are properly graduated according to the increasing age of insurers, being computed upon the Standard Tables used by life Assurance Companies. The Deposits required, together with part of the Mortuary Payments, will be adequate to provide for the payment of the Pure Endowment stated, at the end of twenty years.

The plan is a happy combination of the Natural Premium System with the Pure Endowment feature which guarantees a definite sum of Insurance and yields to the insured a good return for his money, while it secures the cohesion and stability of the Company. It is well adapted to supply the wants of many persons, who are unable to meet the heavy expense required to maintain a policy upon the ordinary plan. It is an ENTIRELY SAFE PLAN, granted and guaranteed by an established and reliable Company.

LUCIUS McADAM, Consulting Actuary.

MONTREAL LOCAL DIRECTORS:

HON. D. A. MACDONALD, Ex-Lieut.-Governor of Ontario.

HON. J. R. THIBAUDEAU, Senator.

ANDREW ROBERTSON, Esq., President Montreal Harbor Trust.

HON. H. MERCIER, M.P.P., Ex-Sol. General.

JOHN McDOUGALL, Esq., Manufacturer.

A. DESJARDIN, 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.

GEO. FORBES,

Superintendent.

CHARLES AULT, M.D.,

Manager Province of Quebec.

MONTREAL OFFICE:

185 ST. JAMES STREET,

WESTERN

ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

CAPITAL AND ASSETS.....\$1,746,640 32
INCOME FOR YEAR ENDING 31st DECEMBER, 1882.....1,602,422 45

HEAD OFFICE, -TORONTO, ONT.

A. M. SMITH, President.

J. J. KENNY, Managing Director.

JAS BOOMER, Secretary.

24-11

Grand Trunk R'y IMPERIAL BANK OF CANADA.

Capital, - - - - - \$1,500,000
Capital paid-up, - - - - - \$1,500,000
Rest, - - - - - \$650,000

DIRECTORS.

H. S. HOWLAND, Esq., President.

T. R. MERRITT, Esq., Vice-President.

(St. Catharines.)

Hon. JAS. R. BENSON, Wm. RAMSAY, Esq.,

T. R. WADSWORTH, Esq., P. HUGHES, Esq.,

JOHN FISKEN, Esq.

D. R. WILKIE, Cashier.

B. JENNINGS, Inspector.

HEAD OFFICE: - - - - - TORONTO.

BRANCHES:

Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Woodstock, Winnipeg, Man., Brandon, Man.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interests allowed. Prompt attention paid to collections.

JOSEPH HICKSON,
General Manager.

Montreal, October 10th, 1883.

RAILWAYS.

CENTRAL VERMONT RR.

GREEN MOUNTAIN ROUTE.

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

Three Express Trains daily to Boston with Pullman Buffet Parlor and Sleeping Cars attached.

TRAINS LEAVE MONTREAL.

8.30 a.m. FAST TRAIN, arriving St. Albans 10.50 A.M., Burlington 12.10 P.M., Montpelier 12.50 P.M., White River Junction 2.40 P.M., Boston via Concord, Manchester and Lowell, 7.05 P.M., New London 9.50 P.M., and New York, via Springfield, at 11.10 P.M.

4.45 p.m. NIGHT EXPRESS, arriving St. Albans 7.15 P.M., Burlington 8.3 P.M., Rutland 10.30 P.M., Troy 1.00 A.M., Albany 1.20 A.M., New York 6.45 A.M.; also to Waterloo and Magog, Montpelier, White River Junction, Bellows Falls, Northampton, Holyoke, Springfield, New York via New Haven, Boston via Fitchburg, arriving 9.37 A.M., and Worcester via B. & G. R. R., arriving 9.30 A.M.

8.30 p.m. BOSTON NIGHT EXPRESS, arriving St. Albans 10.40 P.M., Burlington 12.10 A.M., Montpelier 1.00 A.M., White River Junction 2.55 A.M., Concord 5.35 A.M., Manchester 6.18 A.M., Nashua 6.55 A.M., Lowell 7.35 A.M., and Boston 8.30 A.M.

This Train makes close connection at Nashua for Worcester, Providence, and all points on N. Y. & N. E. R.R.'s.

GOING NORTH.

NIGHT EXPRESS via Troy leaves New York at 6.30 p.m., arriving Montreal 8.25 a.m. DAY EXPRESS leaves Boston via Fitchburg 8.00 a.m., via Lowell 8.30 a.m., arrive Montreal 8.30 p.m.

FAST TRAIN leaves Boston via Lowell 1.00 p.m., arriving Montreal 10.60 p.m., with Pullman Buffet Parlor Car to Montreal and Sleeping Car to Chicago WITHOUT CHANGE.

NIGHT EXPRESS leaves Boston via Lowell, 7 p.m., via Fitchburg 6 p.m., and New York at 4.30 p.m., via Springfield, arriving in Montreal at 8.25 a.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, 260 Washington street.
New York Office, 271 Broadway.

J. W. HOBART,
General Manager.
S. W. CUMMINGS,
General Passenger Agent.
St. Albans, Vt., November 19th, 1883.

INTERCOLONIAL RAILWAY.

1883 FALL ARRANGEMENT, 1883
Commencing Oct. 15, 1883.

THROUGH EXPRESS PASSENGER TRAINS RUN DAILY (Sunday excepted), as follows:—

Table with 2 columns: Train Name and Time. Includes routes like Leave Point Levis, Arrive Riviere-du-Loup, Cacouna, Trois Pistoles, Rimouski, Little Metis, Metapedia, Campbellton, Inhabousie, Bathurst, Newenstle, Moncton, St. John, Halifax.

These Trains connect at Chaudiere Curve with the Grand Trunk Train leaving Montreal at 10.00 p.m., and at Campbellton with the Steamer "ADMIRAL" sailing Wednesday and Saturday mornings for Gaspere, Percé, Passpeblac, &c., &c.

The Trains to Halifax and St. John run through to their destination on Sunday. The Pullman Car leaving Montreal on Monday, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspere Prince Edward Island, and all places in the Maritime Provinces.

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,
130 St. James Street,
(Opposite St. Lawrence Hall) Montreal.
D. POTTINGER,
Chief Superintendent,
Moncton, N.B., 15th Oct., 1883.

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

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

THE BELL TELEPHONE CO. OF CANADA.

ANDW. ROBERTSON, President.
C. F. SISE, Vice-President.
C. P. SOLATER, Secretary-Treasurer.

This Company, which owns the Telephone Patents in Canada of Bell, Blake, Edison, Phelps, Gray and others, is now prepared to furnish, either directly or through its Agents, Telephones of different styles, and applicable to a variety of uses, also to arrange for Telephone lines between Cities and Towns where exchange systems already exist, in order to afford facilities for personal communication between subscribers or customers of such systems. It will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for individuals or firms, connecting their different places of business or residence.

This Company is also prepared to manufacture Telegraph and Electrical Instruments, Electro-Medical apparatus, Fire Alarm apparatus, Magnets for Mills, Electric Gas-lighting apparatus, Burglar Alarms, Hotel and House Annunciators, Electric Call-Bells, &c. Any further information relating hereto can be obtained from the Company.

No. 12 Hospital St., Montreal.

N.B.—All persons using Telephones not licensed by this Company are hereby respectfully notified that they are liable to prosecution and for damages for infringement, and will be prosecuted to the full extent of the law. 9-1r

CLENDINNENG'S STOVES!

THE "LEADER" COOKING STOVE
Is known to be so good that some dealers are trying to sell an imitation

WROUGHT-IRON RANGES,
BEST MATERIAL,
MOST SCIENTIFIC CONSTRUCTION.

MR. CLENDINNENG'S
STOVES and RANGES,
Are made in his own works here.

No Dealer can Sell the same quality of Goods
CHEAPER THAN THE MANUFACTURER. 15

THE RUSSELL OTTAWA.

The Palace Hotel of Canada.

THIS magnificent new Hotel, fitted up in the most modern style, is now open. The RUSSELL contains accommodations for over FOUR HUNDRED GUESTS, with passage and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the RUSSELL, where they can always meet leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to guests.

JAS. A. GOVIN,
Proprietor.

OTTAWA, February 18th, 1882.



To Farmers and others wishing to Sell Improved Lands.

The Department of Agriculture and Public Works request persons desirous of selling improved Farms should communicate with W. S. Desbarats, Esq., Province of Quebec Immigration Agent, P.O. Box 175, Quebec.

They are requested at the same time, to give full particulars, when writing, as to the price conditions of payment, dimensions, resources, &c., of the Farms, and the locality where they are situated.

To Immigrants and Canadian Farmers desiring to purchase Improved Farms.

The Department of Agriculture and Public Works, in order to give greater inducements to settlers, request that Immigrants and Canadian Farmers desirous of purchasing lands, should apply to W. S. Desbarats, Esq., Province of Quebec Immigration Agent, P. O. Box 175, Quebec, from whom they will receive all the necessary information.

THE SUN Life Assurance Company of Canada.

"LIBERALITY and SECURITY."

The only Company in America issuing Unconditional Life Policies.

The Sun issues also incomparably the most liberal Accident policy in existence No other company in America gives days of grace on Accident policies:

ASSETS, - - - - - about \$1,000,000.

LIFE AND ACCIDENT ASSURANCE.

THOMAS WORKMAN, Esq., President.
M. H. GAULT Esq., M.P. Vice-President

R. MACAULAY, Manager.

THE MARITIME BANK

Dominion of Canada.

Head Office, - - - - ST. JOHN, N.B.

Paid-up Capital, - - - \$670,500.

BOARD OF DIRECTORS.

THOS. MACLELLAN, President.
L.E. BOTSFORD, M.D., Vice-President.
ROBT. CRUIKSHANK (of Jardine & Co., Grocers).
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).
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H. D. TROOP (of Troop & Son, Shipowners).
CASHIER, - - - ALFRED RAY.

AGENCIES.

FREDERICTON—A. S. Murray, Agent.
WOODSTOCK, N.B.—G. W. Vanwart, Agent.

A general Banking Business transacted. Correspondence solicited. Business transacted for Banks and Mercantile Houses in Quebec and Ontario, on favorable terms.

CANADA PERMANENT LOAN & SAVINGS CO.

Incorporated, A.D. 1855.

Paid up Capital..... \$2,000,000
Reserve Fund..... 1,000,000
Total Assets..... 7,350,000

OFFICE:

Company's Buildings, Toronto St., Toronto.

DEPOSITS RECEIVED at Current Rates of interest, paid or compounded half-yearly.

DEBENTURES ISSUED in Currency or Sterling, with Interest Coupons attached, payable in Canada or in England. Executors and Trustees are authorized by law to invest in the Debentures of this Company.

MONEY ADVANCED on the security of Real Estate on most favorable terms.

MORTGAGES & MUNICIPAL DEBENTURES PURCHASED.

J. HERBERT MASON,
Manager.



ST. LAWRENCE CANALS.

Notice to Contractors.

THE letting of the works at the upper entrance of the CORNWALL CANAL and those at the upper entrance of the RAPIDE PLAT CANAL, advertised to take place on the 13th day of NOVEMBER next, are unavoidably postponed to the following dates:—
Tenders will be received until TUESDAY, the FOURTH day of DECEMBER next.
Plans, specifications, &c., will be ready for examination at the places previously mentioned on and after TUESDAY the 20th day of NOVEMBER.

For the works at the head of the Galops Canal, tenders will be received until TUESDAY, the 18th day of DECEMBER. Plans and specifications, &c., can be seen at the places before mentioned, on and after TUESDAY the FOURTH day of DECEMBER.

By order,
A. P. BRADLEY,
Secretary.

Department of Railways & Canals,
Ottawa, 20th October, 1888. } 44-7v

RICHELIEU AND ONTARIO NAVIGATION CO.

1883.  1883.

The Steamers of this Company will hereafter run regularly as under:—

Steamer BOHEMIAN, Capt. JOHN RANKIN, leaves for Cornwall and intermediate ports every Tuesday and Friday at 12 o'clock noon.

Steamer THREE RIVERS, Capt. NAPOLEON COLLETTE, leaves for Three Rivers every Tuesday and Friday at 2 p.m.

Steamer CULTIVATEUR, Capt. FRS. LA-MOUREUX, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer TERREBONNE, Capt. LAFORE, leaves at 1 p.m. on Tuesdays, Fridays and Saturdays for Vercheres, calling at Koucherville, Varennes, Bort de L'Isle and Contrecoeur; returning on Mondays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES, where state-rooms can be secured:—From R. A. DICKSON, 133 St. James Street; at the Ticket Office, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

ALEX. MILLOÿ, Traffic Manager.
L. A. SENEÇAL, President.

General Office, 228 St. Paul Street,
Montreal, Nov. 24th, 1888. } 48

ADVERTISERS

Can learn the exact cost of any proposed line of Advertising in American Papers by addressing Geo. P. Rowell & Co's Newspaper Adv'g Bureau, No. 10 Spruce Street, New York.

BANK OF OTTAWA, OTTAWA.

Authorized Capital, - - - \$1,000,000
Subscribed Capital, - - - 1,000,000
Paid-up Capital, - - - 199,718

JAMES MACLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.

DIRECTORS:
C. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.
GEORGE BURN, - - - - - Cashier.

BRANCHES:—Amprior, Pembroke, Winnipeg, Man. Carleton Place, Ont.
Agents in Canada, Canadian Bank of Commerce, Agents in New York, Messrs. A. H. Goadby and B. E. Walker. Agents in London, Eng., Alliance Bank.

THE DOMINION Savings & Investment Society,

LONDON, ONT., CANADA.
Incorporated, A. D. 1872.

Capital, - - - - - \$1,000,000.00
Paid Up, - - - - - 864,982.86
Reserved Fund, - - - 140,000.00
Contingent Fund, - - - 2,696.54

SHARES, \$50 EACH.

Directors:

WILLIAM DUFFIELD, Esq., President.
Proprietor of London Gas Light Company.

NATHANIEL REID, Vice-President.
Of W. J. Reid & Co., Wholesale Crockery Merchants.

James Cattermole, M. D.
Colin Munro, Esq., Sheriff of Elgin.

Hugh Moore, Esq., Merchant, Dundas,
Robt. Reid, Esq., Collector of Customs, London

Jas. A. Blair, Esq., London.
Duncan Coulson, Esq., Cashier Bank of Toronto, Toronto.

John Lewis, Jr., Esq., of Rice, Lewis & Son, Toronto.

H. S. Northrop, Esq., of Northrop & Lyman, Wholesale Druggists, Toronto.

Geo. Boyd, Sr., Esq., Toronto.

Bankers:

THE FEDERAL BANK OF CANADA.

Solicitor:

E. JONES PARKE.

Manager:

FRANK B. LEYS.

Office: Richmond St., London, Ont., Canada. 15

THE Ontario Investment Association, (LIMITED.) OF LONDON, ONTARIO.

Capital Subscribed, - - - \$2,650,000
Reserve Fund, - - - - - 500,000
Contingent Fund - - - - - 4,106
Invested, - - - - - 1,871,859

DIRECTORS:

Chas. Murray, Manager Federal B., President.
Samuel Crawford, Esq., Vice-President.

B. Cronyn, Barrister. W. R. Meredith, Q.C.
Daniel Macle, Esq. C.F. Goodhue, Barrister

John Labatt, Brewer. J. B. Strathy, Esq.

J. Elliott, Manufacturer Hugh Brodie, Esq.

I. Danks, Secretary F.A. Fitzgerald, Presi-
Water Commissioners dent Imperial Oil Co

This Association is authorized by Act of Parliament to Loan Money on Real Estate secured by Mortgages; buying and advancing Money upon School, Municipal and other Debentures, and Public Securities, and the Debentures of the various Building and Loan Societies, Investment Companies, and other Societies and Companies of this Province, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR, Manager.

OFFICE: Richmond Street, London, Ont. 15

Owen Sound Steamship Line,

IN CONNECTION WITH

TORONTO, GREY & BRUCE RAILWAY.

SS. AFRICA leaves Owen Sound EVERY THURSDAY, at 10 p.m., for SAULT STE. MARIE and all intermediate ports.

SS. MAGNET leaves Owen Sound EVERY SATURDAY, at 7 p.m., for SAULT STE. MARIE and PORT ARTHUR direct

All information as to Rates for Passengers and Freight can be obtained at the Company's Office, 374 Notre Dame Street, Montreal.

W. S. STEVENSON, General Agent, Montreal.

D. MCNICOLL, General Passenger & Freight Agent, Montreal.

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The Shareholder

Is printed and published every FRIDAY morning by S. B. FOOTE, Editor and Proprietor, 769 Craig Street, Montreal.

Subscription, \$2.00 per annum, in advance. Delivery in the City of Montreal, \$3.00. Ten shillings in England. Price by 100, \$10.00.

Railway, Banking and other institutions, 20 cents per line. Liberal contracts made. Single copies of the paper, 10 cents.

Correspondence on financial matters solicited. No information dishonestly obtained required.

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