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The Sheriff
Court House
21 Oct 1882

The Shareholder

AND INSURANCE GAZETTE.

"NOTHING IN MALICE."

Vol. IV.—No. 46.

MONTREAL, FRIDAY MORNING, NOVEMBER 17, 1882.

\$2.00 per Annum

RAWLINGS'
CELEBRATED ENGLISH
SODA WATER,
BRIGHTON SELTZER,
POTASS WATER,
GINGER ALE.

—:o:—

FRESH IMPORTATIONS JUST ARRIVED
Per S.S. "SCOTLAND,"
and S.S. "PERA."
NO OLD STOCK ON HAND.

To be had at the "BODEGA," FREEMAN'S, WALKER'S, and all first class HOTELS, GROCERS AND RESTAURANTS.

Sole Agency for the Dominion
260 ST. JAMES STREET. 21

WESTERN EXPRESS LINE.

1882.  1882.

The above Line of First-class Steamers are now running between
Montreal & Chicago,

Calling at intermediate ports, and connecting with all Railways at Toronto, Hamilton and other ports.

ALSO, BETWEEN
MONTREAL and DULUTH,

Connecting with the Northern Pacific Railway for Manitoba and the North-West. For passage apply at 64 St James Street.

CURRIE & McLEAN, Agents,
18 91 and 92 Common Street.

HOTELS.

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 an 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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BROKERS,
Land Agents and Surveyors,
HEAD OFFICE: . . WINNIPEG, MAN.

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TORONTO, } CANADA. LONDON, } ENGLAND.
OTTAWA, } LIVERPOOL, }

LARGE QUANTITIES OF FARM LANDS always for sale.
LOTS in all Cities and Towns in Manitoba and North West.
SPECIAL ATTENTION given to Surveys and Explorations of all kinds.
MAPS AND PLANS furnished on short notice.
MONEY INVESTED AND ESTATES MANAGED.

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Insurance Company of North America.
Head Office:—260 St. James Street, Montreal.

PRESIDENT: SIR A. T. GALT. | VICE-PRESIDENT: JOHN RANKIN, Esq.

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DIRECTORS.
COL. C. S. GZOWSKI, T. S. STAYNER, Esq., WM. ALEXANDER, Esq.,
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THE ACCIDENT is the only Purely Accident Insurance Company in America. It has paid over 2,000 losses and NEVER CONTESTED A CLAIM AT LAW.

EDWARD RAWLINGS,
Managing Director.

SURETYSHIP.

THE GUARANTEE COMPANY
OF NORTH AMERICA.

CAPITAL AUTHORIZED	\$1,000,000
PAID UP IN CASH (No Notes),	800,000
ASSETS, January, 1882,	375,000
DEPOSIT WITH GOVERNMENT, (at Ottawa)	57,000

THE COMPANY TRANSACTS NO OTHER BUSINESS, and is under the same experienced management which introduced the system to this continent nineteen years ago, and has since actively and successfully conducted the business to the satisfaction of its patrons.

It has the records of over 30,000 Employees Guaranteed by it in all parts of the Continent on its books.

OVER \$160,000 HAVE BEEN PAID IN CLAIMS TO EMPLOYERS.

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* N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risk.

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GENTLEMEN
Looking for Fine Carriages
With Intelligent Drivers,
WILL PLEASE CALL AT
MY STABLES,
593 AND 595
LAGAUCHETIERE STREET,
OR AT THE
Carriage Office
IN THE
WINDSOR HOTEL
J. T. MOREY.

COBOURG CAR WORKS.
ALL KINDS OF
RAILWAY CARS
Manufactured
AT THE
SHORTEST NOTICE.
Warranted to give satisfaction. Applications regarding terms may be sent to
JAMES CROSSEN,
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MIDLAND RAILWAY.



STEAMER MAGNETTAWAN

The Steamer MAGNETTAWAN will leave Midland for Parry Sound every Monday and Friday (weather permitting) on arrival of train from Toronto and Port Hope. Returning, leaves Parry Sound at 7 a.m. on Tuesdays and Saturdays, connecting at Midland with train for Toronto and Port Hope.

For Rates and Fares apply to Agents of the Midland or Grand Trunk's Railways.
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General Manager.
A. WHITE,
Traffic Manager. 21

WILLIAM DOW & CO.
BREWERS AND MALTSTERS.

Superior Pale and Brown Malt, India Pale 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, 546 Dorchester street.
JAS. VIRTUE, 19 Aymer street.
THOS. FERGUSON, 102 St. Elizabeth street.
WM. BISHOP, 550 Ontario street.
THOS. KINSELLA, 144 Ottawa street.

BANKS.
BANK OF MONTREAL.
 Established in 1818.
 INCORPORATED BY ACT OF PARLIAMENT.
 CAPITAL AUTHORIZED.....\$12,000,000
 CAPITAL PAID-UP..... 11,999,000
 RESERVE FUND..... 5,500,000

Head Office: - Montreal.
BOARD OF DIRECTORS.
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 Brantford, " Lindsay, " Quebec, Que.
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 Goderich, " Ottawa, Ont. St. Mary's Ont.
 Guelph, " Perth, " Toronto, "
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 National Bank. Buffalo, Bank of Commerce
 in Buffalo. San Francisco, the Bank of
 British Columbia.
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 John's, Nfld., the Union Bank of Newfound-
 land. British Columbia, The Bank of British
 Columbia. New Zealand, The Bank of New
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 Oriental Bank Corporation.
 (Issue Circular Notes and Letters of Credit
 or Travelers available in all parts of the
 world.)

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 OF LOWER CANADA.**

CAPITAL, Paid-up, - - - \$2,000,000.
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 P. MACFARLANE, Cashier.
 G. H. BALFOUR, Inspector.

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 Montreal, Ottawa,
 Three Rivers, Winnipeg, Man.
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 County Bank; New York: National Park
 Bank.

BANKS.
**THE BANK OF
 BRITISH NORTH AMERICA**
 ESTABLISHED IN 1836.
 Incorporated by Royal Charter in 1840.
 Paid-up Capital, - - - £1,000,000 Stg.

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 Henry R. Farrer, J. J. Kingsford.
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 Brantford, Ottawa, Fredericton, N. B.
 Paris, Montreal, Halifax, N. S.
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 son, Agents, 52 Wall Street.
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 erpool. Australia—Union Bank of Australia.
 New Zealand—Union Bank of Australia.
 Bank of New Zealand, Colonial Bank of New
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 Mercantile Bank of India. London and China
 —Agra Bank, limited. West Indies—Colonial
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 Co. Lyons—Credit Lyonnais.**

**THE CANADIAN
 BANK OF COMMERCE.**

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 PAID-UP CAPITAL,.....\$6,000,000
 RESERVE..... 1,650,000
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 John Walde, Esq. Jno. J. Arlton, Esq.
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 Chicago—A. L. Dewar, Agent.
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 Berlin, London, Stratford,
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 Chatham, Montreal, Thorold,
 Collingwood, Norwich, Toronto,
 Dundas, Orangeville, Walkerton,
 Dunnville, Ottawa, Windsor,
 Durham, Paris, Woodstock,
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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, 1882, 1,307,584
 RESERVE FUND 220,000

BOARD OF DIRECTORS.
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 Richmond, Farnham.
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 Boston—National Exchange Bank.
 New York—National Park Bank.
 Collections made at all accessible points, and
 promptly remitted for.**

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The Ontario Bank.
 CAPITAL, PAID-UP, \$3,000,000.
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 Bowmanville, Ottawa,
 Brussels, Peterboro,
 Guelph, Port Perry,
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 Montreal, Toronto,
 Mount Forest, Whitby.

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 Winnipeg, Portage La Prairie.
AGENTS.
 London, Eng.—Alliance Bank (Limited), Bank
 of Montreal.
 New York.—Messrs. Walter Watson and Alex.
 Lang.
 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 De-
 partment.
 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 JS. THIBAUDEAU.
Vice-President.
 JOS. HAMEL, Esq.
Cashier, P. LAFRANCE, Esq. **Inspector,** N. MATTIE, Esq.
Directors.
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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 Re-
 public, 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-Brun-
 swick. The Merchants Bank of Hal-
 ifax. The Bank of Montreal.
 Manitoba—The Merchant Bank of Canada.

A general Banking, Exchange and Collec-
 tion business transacted. Particular at-
 tention 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. 32

BANKS.
**MERCHANTS BANK
 OF CANADA.**
 CAPITAL, PAID-UP, - - \$5,700,000
 RESERVE FUND, - - 750,000

Head Office, - - - Montreal.
BOARD OF DIRECTORS:

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 ROBERT ANDERSON, Esq., Vice-Presdt
 Andrew Allan, Esq., Hector Mackenzie, Esq.,
 Wm. Darling, Esq., Jonathan Hodgson, Esq.,
 Adolphe Masson, Esq., John Cassils, Esq.,
 GEORGE HAGUE, General Manager.
 J. H. PLUMMER, Supt. of Branches.

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 Belleville, Kincairdine, Prescott,
 Berlin, Kingston, Quebec,
 Brantford, London, Renfrew,
 Chatham, Montreal, Stratford,
 Galt, Napanee, St. John's,
 Gannanque, Ottawa, St. Thomas,
 Hamilton, Owen Sound, Toronto,
 Ingersoll, Perth, Walkerton,
 Windsor.

BRANCHES IN MANITOBA:
 Winnipeg, Emerson, Brandon.
 Bankers in Great Britain—The Clydesdale
 Bank, (Limited), 30 Lombard street, Lon-
 don, Glasgow and elsewhere.
 Agency in New York, 48 Exchange Place
 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.

The Molsons Bank.
 Incorporated by Act of Parliament, 1855.
 Capital, \$2,000,000. Res, \$425,000.
HEAD OFFICE, MONTREAL.

DIRECTORS:
 Hon. THOS. WORKMAN, M.P., President.
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 MILES WILLIAMS, Esq.
 F. WOLFERSTAN THOMAS, - Gen'l Manager.
 M. HEATON, - - - Inspector.

BRANCHES:
 Brockville, Montreal, Sorel, P. Q.,
 Clinton, Morrisburg, Toronto,
 Exeter, Owen Sound, Trenton.
 Ingersoll, Ridgeway, Waterloo, Ont
 London, Smith's Falls
 Meaford, St. Thomas

AGENTS IN THE DOMINION.
 Quebec—Union Bank of Lower Canada
 and Eastern Townships Bank.
 Ontario—Ontario Bank, Dominion Bank,
 Bank and their Branches.
 New Brunswick—Bank of New Brun-
 swick.
 Nova Scotia—Halifax Banking Company
 and its Branches.
 Prince Edward Island—Union Bank of P.
 E. I., Charlottetown and Summerside.
 Newfoundland—Commercial Bank of New-
 foundland, St. John's.

AGENTS IN UNITED STATES.
 New York—Mechanics' National Bank,
 Messrs. Morton, Bliss & Co., Messrs. W.
 Watson and Alex. Lang; Boston, Merchants
 National Bank; Messrs. Kidder, Peabody &
 Co.; Portland, Casco National Bank; Chi-
 cago, First National Bank; Cleveland, Com-
 mercial National Bank; Detroit, Mechanics'
 National Bank; Milwaukee, Wisconsin Ma-
 rine and Fire Insurance Co. Bank; Helena
 Montana, First National Bank; Fort Benton
 Montana, First National Bank.

AGENTS IN EUROPE.
 London—Alliance Bank (limited), Messrs
 Glyn, Mills, Currie & Co.; Messrs. Morton,
 Rose & Co.
 Liverpool—The National Bank of Liver-
 pool.
 Antwerp, Belgium—La Banque d'Anvers.
 Collections made in all parts of the Do-
 minion and returns promptly remitted at
 lowest rates of exchange.
 Letters of credit issued, available in all
 parts of the world.

CANADA LIFE ASSURANCE CO'Y.

Head Office: HAMILTON, Ontario.

A. G. RAMSAY, *Pres. and Managing Director.* R. HILLS, *Secretary.*

35th Year ending 30th April, 1882.

Assets.....	\$ 5,064,206
Income.....	1,008,164
New Assurances.....	4,133,365
Total Amount in Force.....	27,439,725
DEATH CLAIMS.....	233,491
N. B.—LOSSES EXPECTED AND PROVIDED FOR WERE.....	362,858

Policies two years in force are non-forfeitable and indisputable.
Death claims paid immediately on proof WITHOUT DISCOUNT.

PROVINCE OF QUEBEC BRANCH:
180 St. James Street, - - - Montreal.
J. W. MARLING, *Manager.* P. LAFERRIERE, *Inspector.*
JAMES AKIN, *Montreal District Agent.*

THE SHAREHOLDER.

MONTREAL, FRIDAY MORNING, NOV. 17, 1882.

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THE BANK STATEMENT.

THE official statement of the Banks in Canada for the month of October has been issued with even more than the usual promptitude. The most favorable feature is the increase of \$4,000,000 in circulation, bringing it up to a total within a fraction of \$38,000,000, a sum never hitherto before reached. This augmentation would appear to indicate either that the movement of produce has fairly begun and is more extensive than was lately hoped for, or that general trade has so much increased as to have required this addition. At the same time Dominion Government deposits decreased during October by the considerable amount of \$3,745,000, and public deposits fell off \$1,356,000. Since August 31 the public deposits have been reduced \$3,111,000. The movement of foreign exchanges has been sensibly against us. The specie reserve of the banks during October decreased \$917,437, while that of the Government decreased in the same period \$851,850, making a reduction of \$1,769,287 in the visible supply of specie. Of this amount a considerable proportion undoubtedly consists of silver paid out for purchases of the crop and for the ordinary purposes of business. The discounts show an expansion of \$2,920,000, of which \$430,000 is in loans to joint-stock companies. This increase is due in a great measure to the crop movement. The total liabilities at the close of October were \$2,581,000 less than in September, and the assets \$1,413,000 less. It is worthy of remark that what are termed the cash assets,

that is to say specie, Dominion notes, balances due from banks in Canada and abroad and Government debentures, were at the close of October \$43,602,026, against \$46,517,691 at the close of September, showing a decrease in the month of \$2,915,665. The statement in detail is as follows:—

	LIABILITIES.	
	September 30.	October 31.
Capital paid up.....	\$ 60,103,394	\$ 60,720,832
Circulation.....	33,953,387	37,940,516
Dominion Gov. deposits....	14,015,593	10,270,83
Provincial Gov't deposits...	2,563,857	2,418,915
Deposits to secure contracts.....	1,121,533	1,037,413
Public deposits.....	97,979,195	96,623,055
Loans from other banks....	2,409,137	1,716,310
Due to banks in Canada.....	1,649,900	1,871,308
Due to banks in United States.....	409,081	120,612
Due to banks in United Kingdom.....	2,584,300	2,054,413
Other liabilities.....	176,975	228,983
Total Liabilities.....	\$156,862,958	\$154,281,529
	ASSETS.	
	Sept. 30.	Oct. 31.
Specie.....	\$ 7,625,604	\$ 6,708,167
Dominion notes.....	11,631,977	10,810,421
Notes of other banks.....	6,305,463	7,517,673
Due from banks in Canada..	3,925,797	3,404,075
Due from banks in United States.....	15,294,923	12,319,912
Due from banks in United Kingdom.....	661,018	1,804,919
Government debentures....	1,066,869	1,006,869
Foreign public securities....	1,577,345	1,436,797
Loans to the Government....	1,326,997	1,565,422
Loans on stocks and bonds...	17,201,011	16,459,380
Loans to municipal corporations.....	1,946,252	2,105,447
Loans to other corporations..	11,335,723	11,765,630
Loans to other banks.....	1,570,743	985,362
Current discounts.....	143,890,314	146,379,355
Discounts overdue unsecured.	1,522,972	1,561,571
Discounts overdue secured..	1,760,427	1,762,642
Real estate.....	1,527,087	1,460,777
Mortgages on real estate sold.	748,631	737,424
Bank premises.....	3,051,183	3,062,392
Other assets.....	2,566,404	2,628,932
Total.....	\$236,976,740	\$235,563,168
Liabilities of directors.....	\$9,705,811	\$9,934,258

THE "INSURANCE TIMES" OF N. Y. IN THE ROLE OF A PROPHET.

WHAT particular animus the editor of the Times has against one of our strongest and most conservatively managed Canadian life insurance companies it is difficult to imagine. Can it be that he has so effectually demolished all the companies within his own borders who do not pay tribute to him in a certain manner—which it is unnecessary to particularize—without exhausting the vials of his wrath, that he has to cross the lines in search of further prey upon which to pour out the dregs thereof? It would be well for him to bear in mind, before going too far, that the people of this northern clime of ours are a hardy race, and that our institutions partake of a similar character, if he has any respect for his own reputation or the prestige of his journal. Some three years ago, when heralding the conception of a new Canadian life company about twelve months before it was born—mark this fact—he opened his mouth and gave forth this remarkable prophecy:—"It is probable that the Confederation Life Association of Toronto will reinsure its risks with the new corporation; it would be the wisest course to pursue." We may be excused for venturing the opinion that he would have displayed more wisdom had he waited for the fulfilment of his first prophetic utterance before attempting any-

thing further in the same direction. Very different, however, is his opinion, and there being still no "tribute" forthcoming after a lapse of three long years, he again, in his issue for October last, gives utterance to his prognostications about the said "Confederation," to the effect that it is discounting the future by distributing such large profits—the policy-holders, by the way, do not complain of this—or, as he says, "not realized gains and distributable . . . and the sums thus given away will, according to all experience, be wanted in the early future . . . thus sowing to the wind to reap the whirlwind, and living in a fool's paradise, &c." In what manner does he expect the fulfilment is the problem to be solved? If our friends across the lines can boast of such a celebrated insurance prophet we Canucks can boast of our equally celebrated weather prophet, whose predictions were at first as irreconcilable with results as those of the other's are at present, until people learned by experience to interpret them in exactly the reverse sense indicated by his words. If this is the key to the insurance prophet's predictions, then the mystery is solved, and his real meaning can be reconciled with our Government Superintendent's report, which shows the "Confederation" to have a larger percentage of surplus than any other company on the list, while its system of distribution of profits is, as we are well aware, quite as conservative as any, or we may almost say more so, seeing it reserves a larger share for those who live longest than is done by most other companies.

The said prophecies might have been allowed to pass for what they were worth so long as they were confined to the pages of a journal so little known or read in these benighted regions. But since the article referred to has been reprinted and is being freely circulated by the agents of some rival company or companies, the case is somewhat altered. If the key to the interpretation had been appended the circulators would be worthy of thanks; but, as it is, it can only be done in envy of a more successful rival, and all we have to say to such is,—Be sure your sin will find you out, and that such a course of action can only redound to your own discredit and disfigurement.

TORONTO AND THE STATES.—The growth of the trade of Toronto with the United States is surprisingly large. In the years ended 30th September, 1881 and 1882, the amount of the exports from that city to the United States was as follows:—1882, \$10,447,818; 1881, \$6,650,892; increase, \$3,796,926, or 57 per cent. in the year. This increase probably accounts for a great part of the city's present prosperity; but it is enjoying a healthy commercial growth altogether apart from this considerable item.

STILL ADVANCING.—The Imperial Bank of Toronto has now a rest of \$503,000, and its capital is paid up to \$1,472,000.

MONTREAL HARBOR AND RAILWAY UNION ON THE RIVER FRONT.

ENCOURAGED by the past and sanguine as to the future, Montreal is now considering how best she may develop and utilize her position as a seaport, by increasing the accommodation of the harbor and uniting with it the extensive railway system now centering in this city. The question is not merely a local one, but affects the commercial and financial interests of the Dominion, whose national waterways and roadways, improved at great cost, are in their present state incomplete, and cannot be expected to compete successfully with the transcontinental commercial routes of the United States unless they afford the speediest, cheapest and safest highway to the market "where merchants most do congregate." Situated at the point of union of ocean and inland navigation, and where the railway system, now approaching completion as a transcontinental highway, is seeking a central terminus, Montreal possesses in her spacious harbor-frontage on the broad St. Lawrence great natural advantages. To these are added the energy of her merchants and citizens and the financial backing of capitalists both here and in Europe; but what she does lack is greater harbor accommodation for the rapidly-increasing ocean and inland craft entering the harbor, an intimate connection of the rail-car with the vessel to minimize the cost of transfer, and a "free port" with "free canals" in order that the port may be fully utilized and the Dominion realize the benefit of its national investments in canals and railways. This port is unfairly saddled with the cost of dredging the channel through the St. Peter flats, originally undertaken by the Harbor Commissioners, on the distinct pledge (as explained by Sir FRANCIS HINCKS) of the then Government of Canada to assume the cost thereof. Unfortunately for the credit of the State, and contrary to its commercial and financial interests, this cost has been left an incumbrance on the port, whereby the canals and railways are blockaded and handicapped with heavy port charges which deter ships from this route, thereby increasing freights, and not only prejudice Canada's commercial prospects and neutralize her national investments, but actually throw the burden of the cost in an increased ratio on the producer.

Turning to the special subject for consideration in this article, it is well known that for many years public attention has been directed to the question of increased harbor accommodation, for which several plans have been submitted. The first of which we have any knowledge was the continuation of the present Lachine Canal to the still water below St. Mary's current, and the next the building of extensive docks at Point St. Charles. The first was not undertaken, as it would have prejudiced the interests of the then located city of Montreal; the second, it was apparent, would be very costly, and it was feared

would injure, if not ruin, the port, and was consequently neglected; and the scheme which now attracts considerable attention is the "Shearer dam," which it is proposed to build diagonally across the main channel, above the present harbor, and is apparently better suited for water power and bridge purposes than for increased harbor accommodation. It was wisely suggested some years since by one of our ablest engineers, that in providing increased harbor accommodation some plan should be adopted anticipating the future, and to be gradually developed as our needs and means justified. The Harbor Commissioners, in struggling with their heavy burden, have, however, been obliged to limit their efforts to a continuous dredging of the Lake St. Peter channel, and the deepening of the present basins alongside the wharves, to meet the demands for more room and deeper water. The time is now on us when provision has to be made for a national rather than a local seaport, and a terminus for a transcontinental road where freight and passengers may have every facility for transfer. How is this to be best effected? Viewing the city and river from the mountain, it will be seen that the harbor lies in a half-moon shaped bay about three miles long, from the mouth of the Lachine Canal, at the upper end, to Isle Ronde, at the lower one, with St. Helen's Island lying opposite, one mile off, midway between the Montreal and St. Lambert shores. Above this harbor the Victoria Bridge spans the river. It will also be noticed that the main body of the water is on the Montreal side, and sets into this bay at the upper end, and rushes through the lower one at the St. Mary's current, where Isle Ronde narrows the main channel to about 400 yards, and leaves about 100 yards between it and St. Helen's Island for a small body of water to pass. The depth of the water in this main channel is about 25 feet. The channel between St. Helen's Island and the St. Lambert shore is about one mile wide, with a rocky bed at times barely covered with water. Below St. Helen's Island is the deep still water intervening between Hochelaga and Longueuil. Assuming that a dam or dams could be constructed and maintained from the Montreal shore to Isle Ronde, and the foot of St. Helen's Island, it is evident that the water in the harbor would be raised to correspond with the level of the dam, and a still-water harbor be formed in the space between the present wharves and St. Helen's Island, from the dam as far up as the entrance to the Lachine Canal. With still deep water below the dam, as well as above it, vessels might be maneuvered with ease and safety, and a double lock made between Isle Ronde and St. Helen's Island for the passage of vessels inwards and outwards without interfering the one with the other. In this wide and long basin ample space would be found for the placing of wharves at right angles to the shore, and for the increase of the present wharf room

to any necessary width for the accommodation of railway lines and switches. These railways might be located under a covered way to the "lee" of the upper level of the present reventment wall and be crossed by roadway bridges. Here would also be the connecting link between the city passenger stations and the greater one in the steel band stretching from Burrard inlet to Halifax. Increased bridge facilities would also be secured across Isle Ronde, St. Helen's Island and the rocky bed of the south shore with the structure raised on the foundation of the dam sufficiently high to afford head room for vessels passing the locks between Isle Ronde and St. Helen's Island. Extensive land room would also be obtained on St. Helen's Island in connection with the harbor, and the union effected with the south shore on a general traffic combined with a railway bridge.

The objections to this proposed plan are:—1st. That possibly, if not probably, the dam would be destroyed by the "ice shove." It is confidently asserted by able hydraulic engineers familiar with the difficulties of frost and ice on our rivers, and is assumed on their authority, that there would not be any "shove" against the dam. The reason given in support of this theory is that "ice shoves" are always on the line of the current, and that in the present case the current turned from its old course by the dam would pass by the south channel, and that there would be an abrasion on the edge of the sheet of level ice in the basin in a line from about the abutment of the Victoria Bridge to the head of St. Helen's Island and move on the line of the wharves or of the proposed dam. This point must necessarily be assumed subject to professional demonstration; but it may be remarked that prior to the location of the Victoria Bridge a dread was expressed of the dangers of the "ice shove" destroying the structure, or in case it was maintained in position that the river would be turned over the city. These doubts were dissipated by the clear exposition given by T. C. KEEFER, C. E., endorsed by the celebrated ROBERT STEPHENSON, C. E., and their theory justified by the results. 2nd. Would the St. Lambert shore suffer from flooding? To this it may be answered that the channel on the south shore, of 1,200 yards, could carry off the water at a depth of 8 feet, which now passes at the St. Mary's channel, within 400 yards by 25 feet deep, and that the St. Lambert shore is sufficiently high to carry this stream. If not, it would not be an expensive matter to raise a shore wall for a mile or so on this shore. 3rd. Would the city drainage into this proposed still harbor be objectionable? Certainly, yes; but were the drainage system opened below the dam Montreal's *bête noire* of Cologne smells would be destroyed. Lastly. Would there be increased danger of ice blockading the channel at the Boucherville flats and flooding the country? As the St. Lawrence ice floats down the Lachine rapids and gradually

forms a pack from Boucherville upwards, and causes no flooding unless a large mass of sheet ice is suddenly forced on it out of Laprairie bay or the Montreal bay, the probabilities are strongly in favor of assuming that this danger of flooding would be reduced if not altogether overcome.

The limits of this article forbid more than a sketch of the subject, leaving the matter to be demonstrated by professional men; but if such a harbor and railway connection is feasible, the cost would be trifling compared with the object to be obtained and the advantage to be secured, and Montreal would then be a seaport and railway centre worthy the Dominion of Canada.

FREE CANALS.

THE State of New York declared last week, by an overwhelming popular vote, in favor of the abolition of all tolls on the Erie Canal and its feeders. The necessary legislation to give force to this vote will undoubtedly be enacted at the next meeting of the local Legislature. This canal was built at the time when railways were just being heard of as a possible means of transportation, and was intended to divert the carrying trade between the Atlantic seaboard and the Lakes, with intermediate places, to the city of New York. That trade, which has now assumed such gigantic proportions, was then in its merest infancy, nor could the most sanguine foresee the development it was so soon to exhibit. DE WITT CLINTON'S great project more than fulfilled the intention of its sagacious originator, but became at last in great danger of being rendered valueless by means of the newer power—the railways. Its utility was further greatly menaced by the enlargement of the Canadian canal system connecting the great Lakes and the seaport of Montreal. Between these two hostile influences the alternative presented in the State of New York was, either to close up this great artery of communication, or, by abolishing all tolls, to give it a new chance of successfully competing with domestic and foreign rivals. Wisely in their own interests, no doubt, the people have decided to venture on the new policy. The enlargement of the Canadian canal system was decided on to carry out the same policy which actuated the originator of the Erie Canal, namely, to allure the carrying trade to a great national port. The objective points were of course different, New York being the aim of one and Montreal of the other. It has of late been incontestably established that the Erie canal system could no longer be even kept open without some radical change of policy, domestic land rivalry and foreign water competition being confessedly too much for it successfully to encounter. Thus one only hope remained—that of the abolition of tolls. In the face of this new policy what course must the Dominion now pursue? Is it to keep on the present tolls and see the growing usefulness of its canal system dwindle into insignificance?

Or boldly meet this new antagonism by cancelling all its own tolls also? To-day, six-sevenths of the imports levied on vessels passing through our Canadian canals are under American registration, only about 126,000 tons being transported in Canadian bottoms. The annual revenue accruing to us from these tolls is only some \$250,000 per annum. Are we to sacrifice this petty amount, or, retaining it, render all our former enormous expenditure useless, and see the whole of the magnificent and growing trade of the North-West diverted at points above us and go to build up alien ports? Further, are we prepared to virtually throw away our enormous expenditure in improving Montreal harbor and deepening the St. Lawrence so as to make it navigable for the largest ocean-going steamers? We have now, after no small sacrifices, opened up a system of navigation from the straits of Belle Isle to the head of Lake Superior (counting in the Sault Ste. Marie Canal), making an available waterway of nearly 2,500 miles. Will the Canadian people be willing to lose the results of all these efforts through a financial fear of confronting the new canal policy of our neighbors? We are inclined to think not, but that, on the contrary, our Parliament at Ottawa will meet the emergency boldly by declaring our own canals free also. The St. Lawrence is the only route marked out by Nature for this great international carrying-trade, and we shall not be so penny-wise and pound-foolish as to reject so beneficent a gift. We must be prepared to accept the alternative of losing our petty tolls or gaining a great, an inexhaustible, trade.

THE LANCASHIRE PLATEWAY.

AN English project, which has for its aim nothing less than a revolution in the inland transportation of merchandise, will be brought before Parliament for its sanction during the coming winter. The enterprise is backed by Liverpool merchants. The project is designated "The Lancashire Plateway," and, broadly stated, the proposal is to lay out a series of roadways, radiating from Liverpool, to the centres of manufacturing industry in South Lancashire, to carry along the roadways double sets of iron plates corresponding in breadth with the wheels of ordinary waggons, to set the loaded wagon on this smooth plateway, and draw them by steam traction engines to their appointed destination. Passenger traffic is excluded from the scope of the scheme, which is confined entirely to goods, and the anticipation is that it will be possible to carry these at a much lower rate than is now charged by the railway companies. The movement has its origin and motive in the burdensome charges now levied, which have been the subject of persistent protest by all the commercial bodies of Liverpool. The chief saving will be on the handling of goods.

THE CREDIT FONCIER.—Proclamation is made in the latest Quebec *Official Gazette*

that the Credit Foncier Franco-Canadien has renounced the privilege of fifty years from its final organization, which privilege consists in the Government of the Province of Quebec binding itself not to authorize the formation, within the limits of its territory, of any other landed credit society in any way represented in France. The Company takes this action in order to be relieved of the limitation to 6 per cent. in the rate of interest on loans made by it.

THE GRAND TRUNK IN LONDON.

THE return of Mr. WILLIAM ABBOTT to England at once brought him into contact with numerous "interviewers" who were also shareholders—a troublesome fact which has induced him to make public the result of his recent trip to Canada. So far as the Grand Trunk is concerned, no outlook could be more favorable than that which the distinguished traveller limns. From his point of view, which is undoubtedly a correct one, there is no railway in Canada or the United States that is in better condition to-day. The equipment is described as in the highest state of efficiency, and the whole service of the Company is pervaded by a "go-ahead" spirit which is the subject of admiring remark from all sides, especially from those who remember the Grand Trunk a few years ago. It is the old story:—When once a railway begins to take a turn for the better, its career of prosperity is a matter susceptible of exact calculation so long as its surroundings are of such a nature as are those of the Grand Trunk. As regards the savings accruing from the fusion, Mr. ABBOTT affirms his belief that even in the first year of the union, the full amount—\$1,000,000—of Sir H. W. TYLER'S original estimate will be realized. But this, it appears, is only a beginning. If such be the result of the first year, a vastly larger benefit may be expected in subsequent years, when the improved service gets into full play, and when an antagonism of twenty-five years' duration, as between the two largest Canadian lines, is succeeded by a well-framed and perfectly harmonious working. At the same time, speaking of our railway system generally, the *London Money Market Review* says:—"Meanwhile, holders of Canadian railway securities cannot fail to have remarked one new and important feature. Formerly, the prices of Canadian stocks moved submissively in sympathy with the American railway department. Now, the 'Canadian market,' on the contrary, asserts a will and a power of its own; and thus it happens that while, for days or weeks together, American railway securities have been agitated or absolutely depressed, Canadian have refused to 'sympathise,' and have been buoyant when American stocks have been falling. The change is full of significance to those who know how to read it aright."

UNITED KINGDOM SAVINGS.—The statistics of the Post-Office Savings Banks show that there are in the United Kingdom more than 2,607,000 deposit accounts, representing nearly £36,200,000.

THE STOCK MARKET.

BLACK FRIDAY, still so mournfully remembered by a multitude of sufferers in New York, has just had its mild counterpart here in the shape of a Black Monday. On the day last named of the present week our Wall Street got thoroughly demoralised, and bad as the facts were the anticipations of future evils in immediate store went far beyond them. Nothing less than financial "chaos come again" would serve the weak-kneed; but happily these sombre forebodings have not been accomplished. On the contrary, the dark cloud seems in a great measure already to have dissipated. The crash had for some time been looked for by the most experienced, it being in the common nature of things that the artificial inflation produced must sooner or later collapse without any adventitious forcing. But so soon as the banks refused longer to make advances to the brokers for mere stockjobbing purposes the bubble was pricked. Down came everything with a run, bank stocks sharing a fate in common with the multitudinous others. Montreal, which was noted in our last at 208½, fell to and closed at 202½. Merchants', the minimum of which last week was 128, fell off to 122½; Commerce, from 138 to 131½; Toronto, from 178 to 172; Molsons, from 128 to 125½; Ontario, from 127½ to 118½; with no transactions in other bank stock. Montreal Telegraph also sensibly felt the shock, falling from a minimum of 127 last week to 119 this; Richelieu, similarly, from 76 to 70½; City Passenger, from 126½ to 119; and City Gas, from 185½ to 173. St. Paul, M. & M. alone failed to descend, ranging from 149 to 152, and closing as we go to press at 150. The following day there was a slight but decided rally, as our weekly table shows in detail, as it does also latest closing prices, which, however, we further give below. But if prices began low the amount of sales this week was large, as may well be understood when it was every one's endeavor to disinvest himself of everything he might hold. The comparative sales this week and last respectively were—Montreal, 5,330 and 3,320; Merchants', 633 and 2,244; Commerce, 385 and 3,134; Toronto, 165 and 715; Ontario, 30 and 512; Molson's, 7 and 205; Montreal Telegraph, 306 and 4,034; Richelieu, 486 and 1,684; City Passenger 180 and 1,950; City Gas, 1,270 and 8,490 (the local agitation going on against this monopoly augurs badly for its ever again reaching anything like the late inflated prices). It is too late to enquire now whether this Black Monday demoralisation was really justified. It is true there had been an appreciable fall within a few days, but there had not been a general fall within the entire year. On the contrary, the prices at which the market closed on Monday were in some cases even larger than on the corresponding date of 1881, when not only was there no panic, but everyone was content with the then quotations, or at all events in no sense alarmed at their lowness. The following

table shows the prices as they stood respectively on the 13th of November, 1881, and the same date of 1882 (or, in the cases where there were no sales on that particular day, a day or so before or after, as the case might be):—

	Montreal.		Merchants'		Commerce.	
	H.	L.	H.	L.	H.	L.
Nov. 13, 1881—	202½	201½	130½	129½	145	144½
" " 1882—	206½	202½	126½	122½	135½	131½
	Toronto.		Ontario.		Molsons.	
	H.	L.	H.	L.	H.	L.
Nov. 13, 1881—	162½	161	61½	60½	118½	118
" " 1882—	173	172	121	118½	127½	125½
	Mont. Tel.		Richelieu.		City Pass.	
	H.	L.	H.	L.	H.	L.
Nov. 13, 1881—	128	127	54½	52½	126½	126
" " 1882—	120½	119	74	70½	124½	119
	Gas.					
	H.	L.	H.	L.		
Nov. 13, 1881—	145	144½	1882—	178	173	

When the prevailing "funk" has quite passed away, it may perhaps be felt by the less acquisitive that as prices have reached bottom (except in some few miscellaneous stocks), and any change will be for a rise, even the recent prices were not absolutely discouraging. At all events, as we see, they have been lower, and no fuss was made about them. One excellent effect of the late rout is that it has weeded the street of a lot of needy gamblers who had never any business there; but, as a set-off, some who would no doubt soon have "cleared to the States" will now continue to inflict on this community the doubtful honor of their presence for an undetermined time in the future. The closing prices yesterday, after all this agitation, were—Montreal, 203½ ex-div.; Merchants', 124; Commerce, 134; Toronto, 174½; Ontario, 118½ ex-div.; Montreal Telegraph, 124½; Richelieu, 76; City Passenger, 125½; City Gas, 184. These figures show that confidence is either already generally restored or in a fair way of being so, and the impression is not uncommon that the late incident in "the street" is one of those occurrences, often heard of but rarely experienced, "a blessing in disguise."

The Money Market is on the whole a little easier than last week, but the banks continue inexorable in their refusal to advance on any terms for merely speculative purposes, and are not inclined to enlarge credits at all. The large amounts held by private capitalists are also equally held back if required for similar objects. The rate of discount is 7 per cent. for the bulk of the commercial paper offering, renewals and outsiders being charged 7½ and up to 8 per cent. Sterling exchange is firm at 8½@8½ prem. for 60-day bills between banks, 8½@8½ prem. for cash over the counter; demand bills 9½@9½ prem. Documentary and produce bills are worth 8@8½ prem. Drafts on New York are firmer, selling to-day at 8½@½ prem.

LOANS ON BANK STOCK.—During the month of October, as appears by the bank returns just issued, the loans upon stocks decreased \$917,682, as follows:—Those by the joint-stock banks by \$741,631, by the City and District Bank, \$80,810, and by the Caisse D'Economie of Quebec \$95,241. So large an amount withdrawn from the stock

market at a time when quite as much stock is being parted with as is taken, for permanent investment, will largely account for the stringency in the loan market and the decline in prices of securities.

THE MONTREAL POST-OFFICE.

THE misery endured by the miscarriage of letters from and to the Montreal Post-Office finds no sympathising echo in the hearts of the Post-Office red tape at Ottawa. On applications to return some of the \$3,500 found on the rascal ROTTOR the reply is—"The Department sees no way to oblige the applicant." This, we suppose, means that ultimately this \$3,500 will find its way into the hands of the overfed and overpaid P. O. deputies at Ottawa, and that the poor ladies and others writing to the Gazette can have no remedy. The Department appears to dread too many applicants. There should be no fear of this, if the Post-Office will advertise where they generally do, at the back of the hot pipe in the Post-Office, instead of the daily papers. There few people would see it, and consequently there would be but few claimants for the stolen money. Sir JOHN, you are the youngest boy of the lot; take up the broom and clean out this Augean stable—we are all disgusted. If not we shall employ CHEENEY'S Canadian Express. They scarcely ever lose anything; and when they do, they pay up like men.

SUBSCRIBERS will oblige by noting if the time to which they have paid is correctly printed on their address, and inform us by postal card when not correct.

THE BANK OF MONTREAL.—The statement of the result of the business of the Bank of Montreal for the half-year ending October 31st, is given as follows:—

Balance of profit and loss.....	\$215,403
Profits for the half-year (nett)	736,718
	\$952,122
Dividend payable December 1	600,000
Balance carried forward	\$352,122

This must be considered very satisfactory.

ANSWERS TO CORRESPONDENTS.

THE BENNETT ESTATE.—If it had been advertised more thoroughly it would no doubt have brought a large price; but some people will risk 3 or 400,000 dollars on punky pine and snivel over a few hundred dollars judiciously spent in advertising to sell it.

LARGE HOLDER.—The Bank you name has too many agencies, too little capital, and does too much stock gambling among the toadies who wine and dine the cashier when he comes to town.

YOUNG BULL.—It is customary among gentlemen to answer such letters. Perhaps, however, the party felt insulted at the suggestion of such a partnership. To answer the question properly you should give more of the facts.

PEDRO.—It would be impossible to class the dealers or gamblers in stocks. The wounded hurrying to and fro of late among the stockbrokers' offices, comprised drug clerks, dry goods' boys, hunkers, politicians and parsons of all creeds, fishdealers, quacks and other medicine men. Very few lawyers or dentists were seen around.

OBLIGATIONS OF SURETIES.

A bookkeeper, on his appointment in a bank, gave security for the faithful performance of his office, and the bond, after stating his duties in his employment, had the further obligation: "and shall also faithfully fulfill and discharge the duties of any other office, trust or employment relating to the business of the association which may be assigned to him, or which he shall undertake to perform." For seven years he was a bookkeeper, and then he was appointed receiving teller, but gave no new bond. Nine years later he resigned, and it was then discovered that he was a defaulter in the sum of \$2,700. An action was brought by the bank on the bond, National Mechanics' Banking Association vs. Conkling, and the sureties defended on the ground that the obligation of the bond did not provide for any liability on their part for a default of their principal in the office of receiving teller, and this defense was sustained. The bank appealed, and the New York Court of Appeals, in October, affirmed the judgment. Judge Earl, in the opinion, said: "The recital in the conditions of the bond shows that the principal was appointed to the office of bookkeeper; that he had accepted that office and consented to perform the duties thereof. That was the office brought to the attention of the sureties, and which they had in mind when they executed the bond. The recital in such bonds undertaking to express the precise intent of the parties controls the condition or obligation which follows, and does not allow it any operation more extensive than the recital which is its key, and so it has been held in many cases.—Bradstreet's.

UNIFORM COINAGE WEIGHTS AND MEASURES.

The suggestions as to a "Unification of Moneys, Weights and Measures," by Mr. Alfred B Taylor, are evidently the outcome of painstaking study. As the unit of length, the basis of superficial and solid measure, underlies the weight and value of coin, Mr. Taylor begins by proposing a system of weights and measures for the adoption of civilized nations which will coincide more fully with natural methods of conceiving of size, weight and bulk, than the methods now in use, including the much-vaunted metric system of the French. It is claimed that the metric system, while useful to the accountant, owing to the facility with which computations are made in it, is daily ignored by Frenchmen themselves when measurements are to be made by the artisan, the shopkeeper, the engineer, and in all the departments of the "mart," as distinct from the counting-room. This is said to be due to the unnatural method of dividing anything into fifths, tenths, etc., for practical purposes, or in conceiving of relative proportions, and it is pointed out that the mind instead instinctively resorts to halves, quarters, eighths and sixteenths, etc., for that purpose. To illustrate, it is pointed out that the French salesman habitually sells halves and quarters of meters in preference to tenths of the same as provided by the national scale. After a number of examples of the inadequacy of the metric system, and of the varied scales of weights and measures common in Great Britain, the United States, Russia, Germany, Austria, Italy and other commercial nations, Mr. Taylor selects the number 8 "as preeminently the fitting number for giving law to the distribution of weights, measures and coins." First, and above all other reasons, because it admits of continued bisection till we reach the unit; second, because it is a perfect cube number, a quality which establishes the most precise and definite relations between linear extension and capacity, and third, because it requires no subdivisions other than the halves and quarters to give every possible numerical range. With this suggestion as to a base of a unified system, Mr. Taylor proceeds to complete the same, with good claims to satisfactory results. The base of this system remains the inch, 1-36 of the established yard, of which the standard is kept at Washington in the form of a brass rod, a copy of one preserved at London. Each is by law declared the standard yard in length when at a temperature of 62° Fahr.

The yard, in the abstract, is obtained from the arc measured by a pendulum recording seconds in a vacuum at tide-water level at London, so the base of the system is believed to be permanent enough. The proposed standard linear measure is 16 inches, to be called a "module," being the modulus of the system. The square of this would furnish the base of a table of area, and the cube would give the "modius" or standard of capacity. By octaval subdivisions, we gain the eighth of the "module," 2 inches, or the "digit," the eighth of the "digit," or $\frac{1}{4}$ of an inch, "which may be called the 'dent,'" and the eighth of the "dent," 1-32 of an inch, which it is proposed to call a "line." In like manner the "pondus" may be found in the weight of a cubic "module" of distilled water at maximum density, which would give, by octaval divisions, the cubic "digit" (of eight cubic inches), and may be called an "unce," or new "ounce"; the eighth of this may be called a "dram," one-eighth of a "dram" a "scrap," and the eighth of a "scrap" may be termed a "carat." In applying these tables of weights and measures to the formation of a uniform international coinage, the requisite contended for is a single gold standard, equally fine, in the various countries which may abide by the proposed arrangement, and with a silver and copper subsidiary coinage or currency. As may be readily inferred, the plan contemplates a standard coin nearly corresponding to and which would replace the dollar, the French five-franc piece, and the British pound sterling, one-fifth of which it would nearly equal. This would be supplemented by coins of one-half, one-fourth, one-eighth and so on down to the smallest. The copper coins proposed comprise a quarter penny (4c. nearly), half penny (1c. nearly), and penny (2c. nearly). Those of silver, the quarter bit (4c. nearly), the half bit (7.5c. nearly), the bit (15.5c.), quarter dollar (31.17c.), half dollar (62.35c.), and

the dollar, equal to \$1.2471. Those of gold are suggested as follows: The quarter real, equal to \$2.4943; the half real, value \$4.9887; the real, value \$9.9774; the quarter eagle, value \$19.9548; the half eagle, value \$39.9097; and the eagle, valued at \$79.8194. Mr. Taylor's idea and the advantage in thus elaborating what he terms the natural order of subdivision and multiplication in coinage may be perceived in the common difficulty of paying for one-eighth of that valued at one dollar, whether it be per yard or per bushel. Either the buyer or seller at present gains the half cent. The advantage of a uniform coinage between the commercial nations of the world, the gain in effecting exchanges, preventing clogs to trade through undue accumulation or loss of coin at one or another center, and other evils to be overcome, are all pointed out. The aid to be furnished the world's commerce by uniform weights and measures would prove hardly secondary.

RAILWAY v. LABOR.

The railways are the workmen's best friends, for the money of the railways is largely spent in paying wages. What an army of laborers is supported by the construction of new lines merely! It is stated that in the wild territory of Idaho alone, eight thousand men are engaged preparing the pathway for the locomotive; in the fastnesses of the Rocky mountains three thousand are pushing the Denver & Rio Grande railway westward, the solitudes of Arizona and the Californian desert are alive with the builders of the Thirty-fifth parallel line; tens of thousands of men are strung along the route of the great Canadian Pacific railway, from Ontario westward through the wilderness north of Lake Superior, on over the unbroken prairies of British Columbia and the mountainous regions of the Pacific coast; all through the western states and territories unnumbered thousands more are digging, blasting, filling, bridging and tracklaying, and the money of the enterprising but not always appreciated capitalist supports them and their families. Every working day—taking the average for the year thus far—forty miles of main track are added to the railway mileage of the country, and every day 200 more men are required to operate them. If the total mileage constructed during 1882 shall be 10,500 miles, then about 52,500 men will have been added to the army employed in operating the completed roads; while the new work of construction will still push forward, furnishing work and bread to multitudes. No class of men ought to be so anxious to have the railways prosper as those whose living is obtained from railway employment.—*Railway Age.*

NAVIGATION BY ELECTRICITY.

A new boat propelled by electricity has lately been tried on the Thames River. The hull is of iron, 25 feet long, 5 feet beam, drawing 21 inches of water forward and 30 inches aft. She is a screw boat, the propeller being of the Collis-Browne type, 20 inches in diameter, and with a 3 foot pitch. The screw is calculated to make 350 revolutions per minute. Twelve persons can be accommodated on board, though only four were actually carried on the trial trip. The electric engines are a pair of Siemens' dynamos, of the size known as D3, and their motive power is furnished by Sellen-Volckmar accumulators. These accumulators are a modification of those of Plants and Faure, but are made of specially compact design for the purpose of electric navigation. The cells each contain forty prepared plates, and weigh about forty pounds. They are about 10 inches square and 8 inches high, and are charged while the boat is lying at anchor by wires which come across the wharf from the factory, bringing currents generated by dynamos fixed in the works. There is room for a battery of fifty-four such cells, to be stowed away. Only forty-five cells were used at the trial trip. They had a total electromotive force of ninety-six volts, and were capable of furnishing continually for nine hours a current exceeding thirty amperes.

When in action the counter-electromotive force of the motors reduces the apparent strength of the current according to Jacob's well-known theory of electro magnetic engines. The accumulators have a total weight of somewhat less than a ton. The motors of electric engines are arranged so that either or both of them may be furnished with the current, there being a switch to each lead. There is a commutator to switch into circuit any number of cells from forty upward. The boat is very readily stopped. The steering is managed by the same person who operates the switches, seated in the central cabin. The calculated average speed is nine miles per hour. This speed, says *Engineering*, was actually attained on the trial trip from Millwall to London bridge and back.

Good Profits.—Large oaks from little acorns grow. The Western Union Telegraph Company, in their published statement of their assets, put down 2,550 shares of Great North-Western Telegraph stock par value, \$255,000; marketable value, \$510,000. The charter of the Company was purchased at \$25,000, and at this rate their nominal capital of \$500,000 is now worth \$1,000,000, not a bad thing for the Western Union Company to make inside of one year out of this transaction. The stock that the Western Union took over at \$25,000, represented in actual money, paid in about \$5,000.

To Mexico by Rail.—Trains can now be run from Boston across the entire continent to Guaymas, in Mexico, on the Gulf of California in latitude 29, the completion of the Sonora railroad and the Guaymas branch of the Atchison, Topeka and Santa Fe railroad, having opened up this new port on the Pacific coast. The new line besides developing the mineral wealth of that portion of Mexico through which it passes, is expected to inaugurate an important commerce with Australia and Southern Asia by a shorter route than the present. For the completion of this great enterprise the country is indebted almost entirely to Boston capital and energy.—*Railway Age.*

DON'T TAKE IT TO HEART.

There's many a trouble
Would break like a bubble,
And into the waters of Lethe depart,
Did not we rehearse it,
And tenderly nurse it,
And give it a permanent place in the heart.
There's many a sorrow
Would vanish to-morrow,
Were we not unwilling to furnish the wings,
So sadly intruding,
And quietly brooding,
It hatches out all sorts of horrible things.
How welcome the seeming
Of looks that are beaming,
Whether one's wealthy or whether one's poor;
Eyes bright as a berry,
Cheeks red as a cherry,
The groan and the curse of the heart-ache can cure.
Resolved to be merry,
All worry to ferry,
Across the famed waters that bid us forget;
And no longer tearful,
But happy and cheerful,
We feel life has much that's worth living for yet.

CONSCIENCE MONEY.—An English banker lately received a cash remittance, with a letter explaining that it was the amount of a sum paid by mistake to the writer over the bank counter, with interest from that date. The circumstances of the cash being found short on the day named is well remembered in the bank. The deficiency was £20. It now appears that the individual had got the money he wanted in gold, and suddenly bethinking himself that he would require £20 in silver, asked for it, and forgot to refund the gold. There was a pressure of business at the moment, and it somehow escaped the attention of the cashier that he had not got back the sovereigns. Even when the deficiency was discovered this was never thought of as a possible explanation. It was after the delinquent got out of the bank that it flashed upon his mind that he had got £20 too much. "The devil," he writes, "got the better of me." A similar circumstance is said to have founded the fortunes of a well-known New York politician. Accidentally paid considerably too much at a bank, he never disgorged, but bought real estate.

A RIVAL TO RAILWAYS.—An English project which has for its aim nothing less than a revolution in the inland transportation of merchandise will probably be brought before Parliament for its sanction during the coming winter. It is not the scheme of penniless adventurers, but the well considered enterprise of some of the leading shipowners and merchants of Liverpool, who have already raised a large guarantee fund. The project is designated "The Lancashire Plateway," and broadly stated, the proposal is to lay out a series of roadways, radiating from Liverpool, to the centres of manufacturing industry in South Lancashire, to carry along these roadways a double set of iron plates corresponding in breadth with the wheels of ordinary wagons, to set the loaded wagons on this smooth plateway, and draw them by steam traction engines to their appointed destination. Passenger traffic is excluded from the scope of the scheme; it is confined entirely to goods, and the anticipation is that it will be possible to carry these at a much lower rate than is now charged by the railway companies.

WINNIPEG POPULATION.—The *Globe* recently in answering a correspondent said:—"The resident population of Winnipeg is placed by the Dominion census of last year at 7,985; it is probably about 12,000 now." The *Winnipeg Times* of a late date gives the following:—"The census was taken in April, 1881; since this time the truly remarkable development has taken place. Western cities generally show a disposition to discount the future in a remarkable degree when they estimate their population; but the estimate that Winnipeg at present contains a population of 25,000 will be supported by the assessors' rolls. The accommodation in licensed hotels alone now amounts to 4,000 beds. In round figures, during last year, the assessment rose within the old city limits from seven to thirty millions of dollars. These facts are circumstantial evidence in support of Winnipeg's claim to have a population of 25,000.

FEMALE OIL SPECULATORS.—As nearly as could be ascertained the gallery occupants to-day purchased in the neighbourhood of 250,000 brls. of oil, and the most lucky speculator, the wife of a well-known broker, cleared \$6,000 on her day's transactions. Two shop girls found themselves possessed of a "to them" small fortune—\$1,200—at the close of business, and other winnings were \$1,400 \$1,000, and several between \$500 and \$1,000. Of course there are losses, and these are borne without a tear—in public, at least. A society belle drew her check for \$800 to a margin on oil she was holding when the market went the wrong way, but she pluckily stuck to it, and has a good show for getting even to-morrow. The speculative fever has struck all classes here. Even the messenger boys fool their earnings, and get a thousand, and the little lads are generally lucky.—*American Paper.*

MORE INTERNAL NAVIGATION.—There is a movement on foot at Bristol, England, to develop and utilize the waterways connected with that city for the transportation of freight between that city, London, and the western and midland counties. This project is considered significant, coming as it does at a time when Manchester is agitating a scheme for gaining a freight waterway to the sea; and it is thought the latter city may now claim the privilege of a waterway inland. Already heavy goods are shipped from London by canal more cheaply than by rail. The prospect for the canal is good.

THE MORTLAKE PEERAGE.

(From Chambers's Journal.)

CHAPTER III.

The Marquis of Swindon was a constant guest at my father's table, and he was very kind to me. You may imagine, situated as I was, how grateful I was for any scrap of kindness and sympathy. He did not in the ordinary sense make love to me; but he saw that I was unhappy, and he tried to soothe and comfort me. I experienced the greatest consolation in his society. I liked him, but could not of course love him. He asked me, nay, urged me to marry him; but I told him it was impossible—that my affections were engaged. When my father came to know that I had refused him, he gave way to such passion that it brought on a fit of apoplexy, of which he died. He had threatened that he would disinherit me in his will; but he had no time to carry out his threat; and thus I found myself, as I supposed, free, and possessed of great wealth. As soon as my father was buried and my business affairs arranged, I proposed to start for India in search of my husband, and I told Miss Onslow of my project; but she laughed at it. I tried to get rid of her; but she refused to go. She used all sorts of threats; and as I knew her to be capable of anything that was diabolical and wicked, I let her remain. Shortly after this, she one day brought me an old *Times* newspaper—she said that her sister had accidentally discovered it—and she pointed to the death column, and showed me the name of my husband. As near as I can remember, the announcement ran thus: “*STANHOPE—March 16th, at Bombay, after a short illness, GEORGE SPENCER STANHOPE, aged 31.*”

After this, I had another long illness. Liberty I had none; and the thralldom in which I lived was more galling than ever. The only real friend I had was the Marquis of Swindon; his kindness affected me deeply, and I longed to tell him the story of my wrongs; but Miss Onslow had acquired such an influence over me, that I dared not.

To show you the abject state into which they had brought me, I may state that though I knew that during my illness a large part of my income had disappeared, yet I had not the courage to complain, or to ask what had become of it. These facts, all of which are substantially true, will, I think, show you that I have been more sinned against than sinning.

What about Miss Onslow? Where is she now?

About two years since, she married a cousin of hers, a lawyer. When this took place, I thought that I should get my liberty, and for some months I was left in peace; but I soon found that I had only exchanged masters. This man came to me one day and threatened me. He said I was living before the world as a single woman, that I had had a child, and that unless I gave him a thousand pounds, he would expose me. Money was no object to me, and I weakly consented; and since that, I have been subject to a series of exactions and annoyances which I feared would bring on my old disorder. But I thank God I have been enabled to bear up against it. Still, it has been a sore trial to me.

But when your husband returned from India, I said, why did you not communicate with him?

I knew nothing of it. I was then in Florence, I suppose.

Did you not read of his coming into the title?

No. I was never in those days allowed to see an English newspaper. Besides, I was almost entirely ignorant of my husband's family and connections, and did not know that he had succeeded to an earldom; so much so, that afterwards, when I heard of the supposed death of the Earl of Mortlake, I was not aware that he was in any way related to me.

We had some further conversation; and then she said suddenly: ‘You have not told me how you became possessed of that letter.’

I got it from the elder Miss Onslow. Previous to her death, she sent for me—she, I am sure, repented of the part she had played in this matter—and after placing this packet in my hands, was about to make some disclosure; but she died before she could make it.

Poor thing!’ said the Countess, with some feeling. ‘I am glad to hear this; for, bad as she was, she was not so bad as that other horrid creature; indeed, I don't think she would have been bad at all, if it had not been for her. Are those the letters?’ she asked, pointing to the packet I still held in my hand.

Yes, I replied. Would you like to take them home and read them?

She accepted the offer eagerly; and I gave her the packet of letters, but cautioning her, whatever she did, not to let them go out of her possession, and stipulating that when she had read them, she would return them to me. This promise she gave me, and I dismissed her. The case had assumed an entirely new aspect, and I wanted time for consideration.

The great Mortlake Peerage Case, as the newspapers called it, was set down for hearing. All the leading members of the bar were engaged on one side or the other. The witnesses from Knutsfield and Ramsgate were waiting to be summoned, and it was expected that in a few days the trial would be commenced. The public were greatly excited with regard to its probable termination, and popular feeling ran very high. There were partisans of both sides, and each argued vigorously for his own point of view. At first, public opinion was rather against than in favor of my protégé; but the appearance of

the Countess, with her son, in deep mourning, excited great sympathy. In short, no sooner did the lady appear upon the scene, than the current of public opinion, which at one time was strongly in favor of the new claimant Mr. Stanhope, turned, and was now running as vigorously in the opposite direction. The extreme beauty of the Countess, her great wealth, and the romantic story of her marriage, had great influence with the British public. It was very satisfactory to have the public with me; but those good people, who were very much inclined to make a hero of the young Earl, were not the people who had to decide the case; their opinion would have no influence with either judge or jury. Still, though things looked in a very satisfactory state, and while it was gratifying to me that the truth was beginning to make itself felt, I must confess that it was an anxious time with me. The opposition story was not without point and cogency. They did not charge me, or the Countess with an attempt at fraud; they merely said that we had been imposed upon by people more clever than ourselves, who had made us their dupes. They further said that the plot was not of recent origin, but had been conceived many years since; that my protégé was not the son of the Earl and Countess of Mortlake, but the offspring of a Sandgate fisherman. It will be easily seen that there was room for these suggestions, and that in the hands of clever counsel much might be made of them.

Matters were in this state, when suddenly, without any warning, the whole case collapsed—burst like a bubble. There was no trial, no verdict. The woman Onslow and her husband suddenly disappeared from the scene. What brought about this extraordinary state of things was a letter from the Earl of Mortlake, dated from New York, to say that he was alive and well!

From his letter, it appeared that, after crossing the Rocky Mountains, he made his way to the valley of the Rio Puerco, a splendid country, lying between two ridges of the Sierra de los Comanches. It was a spot which was rarely visited by Europeans, and was inhabited by a savage tribe of Indians called the Comanches. For some time he eluded their vigilance; but ultimately he was taken prisoner, and remained in captivity more than a year. Eventually he escaped, reached New York, and finally landed at Liverpool, where I met him and explained everything. We proceeded to London. Lady Mortlake sat in the drawing-room with her son, anxiously awaiting our arrival. As soon as she saw her husband, she uttered a cry of joy, and sprang forward to meet him, the whole pure unrestrained joy of her heart beaming upon her face—a face always lovely, but now, in the maturity of her beauty, more lovely than ever.

My wife! said the Earl, as he returned her embrace, my own dearest wife—long divided, but ever loved! I thank God we meet again, never to separate till death us do part!

Amen! I responded reverently. And this is our boy? he continued, as he kissed the youth, and folded him in his arms.

And now, he said, let us thank our good and generous friend to whom we owe all this happiness.

No, no! I cried; I want no thanks. I have only done my duty.

True! and if we all did that, the world would be a paradise.

My story is ended. The trials and sufferings through which these two had passed were not without their effect, but happily it was a beneficial one. The Countess, whose heart had hitherto known only endurance, was now filled with an exuberance of joy. She found in her son, and husband a vent for all the deep and passionate longings of her soul.

As for the Earl, sorrow, anxiety, and privation had not altered his generous nature or daunted his fine spirit, though it had made him more grave and thoughtful than of yore; but that did not render him less amiable in the eyes of her who, through all the vicissitudes of her eventful life, had ever been faithful and true.

Let us now leave them as they sat, with hand clasped in hand, happy once more in each other's love.

[THE END]

LONDON FOSSILS.

That living lions once roared where Landseer's stone ones now do their silent sentinel duty, is strange, but true. The discovery of fossils at Charing Cross, on the site where Messrs. Drummond's new premises stand, brings this fact home to the mind. The fossils are about a hundred in number, representing for the most part the ponderous animals that roamed among our primeval forests, when as yet man was not, or was just making his appearance, although a few of the remains were found in later deposits. Among the earlier specimens are bones of the cave lion and the rhinoceros, tusks and bones of the mammoth and of two different species of extinct elephants, besides remains of red deer, extinct Irish deer, and extinct oxen. They also include remains of a species of deer closely allied to the fallow deer; and these are of special interest to the naturalist, being, we believe, the first fossils of this species that have been unearthed. But the most interesting object to the unscientific mind is a prodigious mammoth's tooth, which is of itself quite large enough to effectually block up the mouth of the largest animal in these degenerate days. Beside the owner of this dental monstrosity the great Jumbo would look a puny whipster indeed.—*Land.*

RARE HONESTY.—There is a feature worthy of special notice in the career of Mr. Christopher Newton, a leading merchant of Sydney, New South Wales, who has lately been entertained at a complimentary banquet by the merchants of London. Twelve years ago he became

seriously embarrassed in business, and was forced to seek settlement with his creditors on a basis of fifteen shillings to the pound. This was accepted, and he was released from further obligations. By untiring energy he at length retrieved his fortunes, and, all unexpectedly to them, a few months ago paid to his creditors the full amounts due them, with interest, aggregating more than \$200,000. In recognition of his sterling honesty, his creditors have now presented him with a steam yacht, and his wife with some costly diamond jewelry.

NEW WATER FILTER.—Prof. Bischoff's system of water filtration has been for some time before the public. The use of spongy iron has now been applied on a large scale to the water obtained from the River Nette for the supply of the City of Antwerp. Dr. Frankland has visited the Antwerp water-works at Waelheim, about fifteen miles above that city, and reported on the results of his inquiry. He attaches especial value to the fact that spongy iron filtration ‘is absolutely fatal to bacteria and their germs,’ and he considers it would be ‘an invaluable boon to the metropolis if all water supplied from the Thames and Lea were submitted to this treatment in default of a new supply from unimpeachable resources.’

HOW HE SAVED THE TRAIN.

The usual crowd of autumn liars were gathered together in the store, occupying all the grocery seats—the only gross receipts that the proprietor took no pride in—when a little, blear-eyed, weazen-faced individual sneaked in by the back door and slunk into a dark corner.

‘That's him,’ said the ungrammatical bummer, with a green patch over his left eye.

‘Who is it?’ asked several at once.

‘Why, the chap who saved a train from being wrecked,’ was the reply.

‘Come, tell us about it,’ they demanded, as the small man crouched in the darkness, as if unwilling that his heroic deed should be brought out under the glare of the blazing kerosene lamp.

After much persuasion, reinforced by a stiff horn of applejack, he began:—

‘It was just such a night as this—bright and clear—and I was going home down the track, when, right before me, across the rails, lay a great beam. There it was. Pale and ghastly as a lifeless body, and light as it appeared, I had not the power to move it. A sudden rumble and roar told me that the night express was thundering down and soon would reach the fatal spot. Nearer and nearer it approached, till just as the cow-catcher was about lifting me, I sprang aside, placed myself between the obstruction and the track, and the train flew on unharmed.’

The silence was so dense for a moment that one might have heard a dew drop. Presently somebody said:

‘What did you do with the beam?’

‘I didn't touch it,’ he replied; ‘but it touched me.’

‘Well,’ persisted the questioner, ‘if you couldn't lift it, and didn't touch it, how in thunder did the train get over it?’

‘Why, don't you see,’ said the sad faced man, as he arose from his seat and sidled towards the door; ‘the obstruction was a moon-beam, and I jumped so that the shadow of my body took its place, and—’

Bang! flew a ham against the door; and if it had struck the body of the retreating hero, there would have been a much larger grease spot frescoed on the panel of the door.

MYSTERIOUS THOUSAND DOLLAR BOND PLATE.

Says a Washington despatch to the *Chicago Herald*: Samuel Felker is looming up again. He never relinquished his theory that the face of the thousand dollar bond plate, for the alleged counterfeiting of which Boyle was convicted, was genuine. Felker's first proposition to the Treasury officials was that he be paid \$100,000 for the plate, which he said he had obtained by honest means. There was some haggling over this. Danger and scandal would follow an admission that a genuine plate had been stolen, and it was therefore decided to call in experts, who, in an elaborate report, pronounced the plate a counterfeit and undoubtedly the work of Doyle. This report, Felker says, was got up with the object of misleading the public. Felker, according to an agreement, was allowed to retain the plate, and within a short time has also obtained the back plate and other pieces from persons in New York, constituting the whole paraphernalia for printing the thousand dollar bonds. He has effected a compromise with the Treasury Department for a large sum of money the definite amount of which your correspondent has been unable to ascertain. The face of the plate has been surrendered and part of the money received by Felker, who will be paid the rest when he delivers the whole of the back plate and pieces. The whole transaction will be completed in a few days.

NEW RAILWAY LIGHT.—A novel method of lighting cars by electricity was experimented with on the Royal railway of Frankfurt, Germany, October 11. The power used was generated directly from the locomotive, no other motor being used, and the secondary batteries were charged so strongly that during the stoppages at stations, when, of course, no electricity was being generated, the power stored was found to be sufficient to keep the lamps burning brightly. Thirty-three accumulators became sufficiently charged in a four hours' run to keep twenty-two lamps burning for over one hour. The experiment was regarded as a complete success, says the *Chicago Staats-Zeitung* from which this account is condensed.

The traffic returns of the Northern and North-Western railways for the week ending November 8th, 1882, and the corresponding week of 1881, was:—1882, \$36,830.83; 1881, \$33,235.56; increase, \$3,595.27.

REAL ESTATE IN MONTREAL.

ITS FUTURE PROSPECTS.

Any one who will carefully consider the elements necessary to make a city prosperous, progressive and wealthy, cannot but be convinced that at no time in all its history has our beautiful city of Montreal given more substantial evidence of brighter prospects than at present. Everything that combines to make a really great metropolis, Montreal possesses beyond a doubt. Its success and prosperity rest on a solid basis, and its natural position as the great Educational, Commercial, Financial and Railway centre of the Dominion is assured. The vast railway lines converging here, the new ones that are rapidly being pushed on, the building of depots, immense workshops, new wharves, docks, extensive mills, factories and other enterprises (not dreamt of a few years ago) involve the expenditure of millions of dollars and the employment of thousands of people.

The continuous development of new channels of trade with foreign countries, and the consequent building of new and larger steamships, and the formation of new steamship lines, is in itself enough to make us proud of Montreal and sure of its rivalling the greatest cities of America and of the old world also. In this connection I would mention the deepening of the channel between Montreal and Quebec, and the magnificent canal locks, docks and basins constructed here by the Dominion Government. The wonderful growth of our great Northwest has contributed and is now contributing to the wealth of our city; yet this trade is only in its infancy and our commercial connection with the "world's wheat fields," is a subject of congratulation, the value of which can scarcely be estimated. This important factor in our fortune bids fair to realize the expectations of even the most sanguine, and we will find that every emigrant who settles in Manitoba will benefit Montreal, which is the head of navigation and the nearest seaport for the North-West Territory.

Compare our position and prospects with those of other cities and then compare the prices now asked for real estate here with those of New York, Boston, Chicago, Buffalo, Winnipeg, or any trade centre, and it will be found that they are only about one half, and possibly less than half, the figures asked and obtained at these points. This cannot continue—it is not in the nature of things that it should—and when we add that we have cheap money, that good Bank Stock are in active demand at prices that yield about five per cent., it must be admitted that the price of real estate here will very soon advance in sympathy with the general prosperity; and, perhaps, sooner, and in a more remarkable degree than many expect.

A single event, such as the building in a central position of the Canadian Pacific Depot, will cause great expansion and increase of value. The occupants of the large number of stores and houses who will be displaced must be provided for somewhere else. It is simply growth. This is not the only depot that is to be built. The Grand Trunk will not be outdone when the time comes, and it is close at hand now. The Windsor Hotel was talked down by the "croakers" but a short time ago. It is a success now, and will have to be made double the size. The SHEARER Scheme if properly carried out will enhance values and improved property. The promotion and earnest discussion of such a great undertaking as this must be another evidence of Montreal's increasing importance. The new railway bridge over the St. Lawrence, just above the city proper, will be another accomplished fact very soon. Instances of our solid advancement might be multiplied easily. I have had a long experience in the selling of property, in periods both of buoyancy and depression; I have carefully studied the matter, and have come to the conclusion, which I respectfully urge, that we are now entering a decade of higher values than we have yet seen. Look at our leading business thoroughfares and streets for dwellings, consider the number of houses and shops that have recently been built and which are being erected; East and West, all of them *sure to be occupied*; is there not evidence everywhere of remarkable growth and real progress? I therefore submit that the present fall and winter should be taken advantage of by those who wish to invest in real estate.

And that there has been no time in the past, and will be no time in the future when it can be done to greater advantage

THOMAS J. POTTER,
43 Real Estate and General Auctioneer.

GRAND TRUNK R'Y.

Lachine Saturday Night Train

On and after SATURDAY, 4TH NOVEMBER, and until further notice a train will run to LACHINE EVERY SATURDAY NIGHT, leaving Bonaventure Station at 11 P.M., returning from Lachine at 11:30 P.M. Periodical tickets not good on these trains.

JOSEPH HICKSON,
General Manager.
Montreal, October 18th, 1882.

NOTICE OF REMOVAL.

DURING THE BUILDING OF THEIR new Banking Office, corner of Notre Dame and St. John Streets, the

Union Bank of Lower Canada
HAVE REMOVED,

for a few months, into the Premises lately occupied by the

Deputy Receiver General's Department,
IN THE
City and District Savings Bank Building
ST. JAMES STREET.

F. NASH,
Manager.

Montreal, November 3rd, 1882. 45-4W



GRAND TRUNK R'Y.
TRAIN SERVICE.

Montreal and Ottawa via Grand Trunk and Canada Atlantic Railway,

COMMENCING

Wednesday, November 1st

Trains will run as follows:—

<i>Leave Montreal.</i>	<i>Arrive Ottawa.</i>
9.00 A.M.	12.45 P.M.
4.30 P.M.	8.15 P.M.
<i>Leave Ottawa.</i>	<i>Arrive Montreal.</i>
8.00 A.M.	11.45 A.M.
4.45 P.M.	8.30 P.M.

JOSEPH HICKSON,
General Manager.

Montreal, October 23, 1882. 43W



Province of Quebec.

DEPARTMENT OF PUBLIC INSTRUCTION

NOTICE

is hereby given that a meeting of the Examiners, named by the Catholic Committee of the Council of Public Instruction, for the examination of candidates for the office of School Inspector, will be held at Quebec, in one of the halls of the Department of Public Instruction, new Government Building, on

Tuesday, the 19th day of December next,
at NINE o'clock in the morning.

Any person desiring to present himself for examination must send in their application in writing before the eleventh day of December next, together with the sum of six dollars (\$6), and all the documents required by the rules adopted by the said Committee, at its meeting held on the 25th May, 1877.

GIDEON QUIMET,
Superintendent.
Quebec, 7th November, 1882. 45

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 open throughout the year for pleasure and business travel.

Bank of Montreal

NOTICE.

IS HEREBY GIVEN that a Dividend of **Five Per Cent.**

upon the Paid-up Capital Stock of this Institution, has been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its Branches, on and after

FRIDAY, the FIRST Day of DECEMBER Next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board

W. J. BUCHANAN,
General Manager.

BANK OF MONTREAL,
Montreal,
24th October, 1882. } 43-6W

MERCHANTS' BANK OF CANADA.

NOTICE

IS HEREBY GIVEN that a dividend **Three and One-Half per cent.**

for the current half year, being at the rate of SEVEN per cent. per annum upon the paid up capital stock of this institution, has been declared, and that the same will be payable at its Banking House in this City, on and after

Friday, the 1st Day of December Next.

The Transfer Books will be closed from the 17th to 30th November, both days inclusive.

By order of the Board,

GEORGE HAGUE,
43-6W General Manager.

Banque Jacques Cartier.

NOTICE OF DIVIDEND.

NOTICE is hereby given that a Dividend of **Three and One-Half per cent.** upon the Paid-up Capital of this Institution has been declared for the current half year, and that the same will be payable at the office of the Bank, in the City of Montreal, on and after

The Fourth day of the Month of December Next

The Transfer Books will be closed from the 17th to the 30th of November next, both days inclusive.

By order of the Board,

A. DE MARTIGNY,
Cashier.
Montreal, 28th Oct., 1882. 44-5W

ONTARIO BANK.

DIVIDEND No. 50.

NOTICE is hereby given that a Dividend of **THREE PER CENT.** upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its branches on and after

FRIDAY, the First day of December next.

The Transfer Books will be closed from the 16th to 30th November next, both days inclusive.

By order of the Board,

C. HOLLAND,
General Manager.
ONTARIO BANK,
Toronto, 27th October, 1882. } 44-5W

THE European, American

CANADIAN & ASIATIC

Cable Company,

(LIMITED.)

International Telegraphy on a System of **MUTUAL PROFIT.**

The mutual principle adopted by this Company is a guarantee against amalgamation with any of the existing Cable Companies.

CAPITAL, - - - £1,500,000
In 150,000 Shares of £10 each.
PAYABLE—£1 on Application, £1 10s. on Allotment.

Twenty-eight days' notice will be given of any further Call, and no Call will exceed £2 10s. per share.

Subscriptions will also be received by the Company's Bankers in the United States of America and Canada at \$50 per share, and in Germany at 200 reichsmarks per share.

TRUSTEES.

The Right Hon. the Earl of Donoughmore, K.C.M.G.
H. J. Norman, Esq., Director of the London and Westminster Bank.
W. G. Fossick, Esq., 86 Cannon Street, E. C.
Gustav Godefroy, Esq., President of the Norddeutsche Bank, Hamburg.
Alfred H. Huth, Esq., Director of the London and St. Katherine Dock Company.
T. J. Reeves, Esq., (Messrs. Dent, Falmer & Co.) London.
P. Seclhari, Esq., [Messrs. Seclhari Bros. & Co.] London.
H. T. Stanes, Esq., [Messrs. Stanes, Watson & Co.] London.
James S. Mervell, Esq., [of Sorn], 43 South Street, Park Lane, W.
The Trustees have agreed to act as the Board of Directors, to be elected at the meeting of shareholders to be called after allotment.

BANKERS.

London—Messrs. Martin & Co., 68 Lombard Street.
Scotland—National Bank of Scotland, Edinburgh, Glasgow and its branches; the Union Bank of Scotland, Edinburgh, Glasgow and its Branches.
Germany—The Norddeutsche Bank, Hamburg.
United States—Bank of British North America, New York.
Canada—Bank of British North America, Montreal, Ottawa, Quebec, and its branches
CONSULTING ELECTRICIANS and Engineers—Sir Samuel Canning, C.E., Robert Sabine, Esq., C.E.
STANDING COUNSEL in Canada—The Hon. R. W. Scott, C.E.
SOLICITORS to Trustees—Messrs. Goodhart & Medcalf, 11 Great George St. Westminster.
SOLICITORS to the Company—Frederick Foss, Esq., [Messrs. Foss & Legg], 3 Abchurch Lane, E.C.
AUDITORS—Messrs. Leslie, Kerby, Straith & Co., 4 Coleman Street, E.C.
BROKERS—London—Messrs. Laurence, Sons & Gardner, 13 Copthall Court, E.C. Liverpool—Messrs. George Irvine & Son, Queen Insurance Buildings, Manchester—J. S. Pixton, Esq., 12 Half-Moon Street, Glasgow—Messrs. Auld & Guld, 65 St. Vincent Street. Dublin—Messrs. Wm. Geo. Dubhepat & Sons, Foster Place.
TEMPORARY OFFICES—4 Coleman Street, Bank E.C.
Secretary pro. tem.—S. Leith Tomkins, Esq.
Prospectuses may be obtained from the Bankers, Hon. R. W. Scott, Q.C., Ottawa, or from the undersigned.

B. BATSON,
30 Ottawa, Ont.

THE BANK OF TORONTO.

DIVIDEND No. 53.

NOTICE IS HEREBY GIVEN THAT A Dividend of **FOUR per cent.** for the current half-year, being at the rate of eight per cent. per annum upon the paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after

Friday, the First day of December Next.

The Transfer Books will be closed from the 16th to the 30th day of November, both days inclusive.

By order of the Board,
D. COULSON, Cashier.
Toronto, 25th October, 1882. 44-5W

Canadian Pacific Railway Company.

The Company offer For Sale about
2,500,000 ACRES OF LAND

— IN —

SOUTHERN MANITOBA,
WITHOUT CONDITIONS OF SETTLEMENT OR CULTIVATION.

Valuable sections will be offered in the PEMBINA MOUNTAIN DISTRICT and along the SOUTH WESTERN BRANCH of the CANADIAN PACIFIC RAILWAY. Also in the well settled districts of the

Souris, Pelican and Whitewater Lakes, and the Moose Mountain.

These lands will be sold at moderate prices, based on the valuations made by the Company's Land Examiners
Terms of payment: ONE-SIXTH IN CASH ON THE EXECUTION OF THE CONTRACT; BALANCE PAYABLE IN FIVE ANNUAL INSTALMENTS WITH INTEREST AT 6 PER CENT. PER ANNUM. A deed will be granted on payment being 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. Bonds can be obtained on application at the Bank of Montreal here, or at any of its Agencies.

For further particulars apply to JOHN H. MCTAVISH, Land Commissioner, Winnipeg, to whom all applications should be addressed.

By order of the Board,

CHARLES DRINKWATER, Secretary.

MONTREAL, November, 1882.

45

The Mercantile Agency.

Dun, Wiman & Co.,

114 ST. JAMES STREET, - - - MONTREAL.

WM. W. JOHNSON, Manager.

WE respectfully call the attention of Manufacturers and Whole sale interests to our unrivalled facilities for furnishing thorough information in regard to their Customers' General Business Standing and Credit, also to our complete and successful Collection Department. Now in active operation eighty distinct offices located at all chief points.

ONE DOLLAR

1883 THE 1883

WEEKLY GLOBE

THE LARGEST - THE CHEAPEST

AND

**The Best General Newspaper
IN THE DOMINION.**

THE MONARCH OF THE WEEKLIES

Contains Seventy-two Columns of Reading Matter, and is admitted to be the best authority upon Agricultural and Commercial matters in the Dominion.

Subscribe for 1883 now, and GET
BALANCE OF 1882 FREE.

Orders and remittances to be addressed

**THE GLOBE PRINTING COMPANY,
TORONTO.**

ONE DOLLAR

BALANCE OF THE YEAR FREE.

THE WEEKLY MAIL will be sent to new subscribers free for the balance of this year. Subscribe now and get the best weekly newspaper in America for 15 months for ONE DOLLAR.

THE WEEKLY MAIL

Toronto. *ONE DOLLAR A YEAR.* 1883.

Contains more Cable and Telegraphic News than any other Weekly in the Dominion. Contains during the year 200 Columns of New and Interesting Stories. Contains over 200 Columns of Agricultural matter by the best writers on Dairying and Cheesemaking, the care of Horses and Cattle, Fruit Raising, General Agriculture, etc.

NOTED FOR RELIABLE MARKET REPORTS?
NOTED FOR CABLE NEWS?
NOTED FOR SPORTING NEWS?
NOTED FOR ITS LEGAL QUESTIONS AND ANSWERS?
Questions involving Points of Law and of Interest to the Agricultural Community are replied to and explained by ably qualified practitioners, and the replies published by THE WEEKLY MAIL.

FIFTEEN MONTHS FOR \$1.

No extra charge for sending THE MAIL to any Post-office address in Great Britain or the United States.

Every Subscriber to THE WEEKLY MAIL for 1883 will receive a valuable Supplement entitled
"CHART OF THE AGE OF DOMESTIC ANIMALS,"

By A. LIAUTARD, M.A., V.S.,

Containing 42 Engravings of the Mouth and Teeth of Domestic Animals at various ages, with Descriptive Letter Press.

THE DAILY MAIL, The LEADING CANADIAN NEWSPAPER, Price \$7 A YEAR.

Address all communications to "THE MAIL," Toronto.

45

St. Vincent de Paul Penitentiary

TENDERS FOR FIREWOOD.

SEALED TENDERS, endorsed "Tender for Firewood," will be received at the Warden's office until noon, MONDAY, the 20th day of NOVEMBER instant, for the quantities of Firewood required for the years 1883-84, viz:— four hundred and fifty [450] cords of hard wood, one-half maple and one-half black birch, (merisier rouge) piled on delivery separately; three hundred [300] cords of tamarac (epinettes rouge).
The wood, hard and tamarac, to be of the best description, straight, without knots, sound and split and free from limbs, measuring three feet (French measure) from point to scarp; to be cut during the coming winter 1882-83, and to be delivered on or before the first day of July next (1883), and to be culled and corded separately to the entire satisfaction of the Warden.
Raft wood will not be allowed to form any part of the above quantities.
Blank forms of tender and of conditions will be supplied on application to the undersigned.

GODF. LAVIOLETTE,
Warden.

2nd November, 1882.

45-2w

THE GREAT NORTH - WESTERN Telegraph Co, OF CANADA.

THE ANNUAL GENERAL AND SPECIAL MEETING of the Shareholders of this Company will be held at the Company's Head Office, Wellington and Scott Streets, in the City of Toronto, on

Wednesday, November
29th, 1882,

AT TWELVE O'CLOCK NOON,

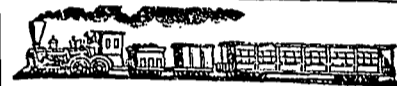
For the purpose of electing Directors and Inspectors of election for the ensuing year, and also for the purpose of providing means, by the issue of bonds or otherwise, as may be deemed advisable, for the laying of a cable in Lake Superior, under the provision of the Co.'s Charter, and extending the facilities and system of the Co. and other purposes, and for the transaction of such other business as may be brought before the meeting.

By order of the Board,

T. ROPER,
Secretary.

Toronto, October 24th, 1882.

45-3w



Grand Trunk R'y

OLD RAILS FOR SALE.

The Grand Trunk Railway Company of Canada have now on hand from 2,000 to 3,000 tons of old rails (principally T), and are ready to receive tenders for the same.

Terms, cash on delivery.

Delivery will be made at Montreal, Portland, Kingston, Toronto, Hamilton, Point Edward or Detroit Junction.

Tenders addressed "Tender for Old Rails" will be received by the undersigned up to

November 30th, 1882.

JOSEPH HICKSON,
General Manager.

Montreal, 10th November, 1882. 46-2w

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.

R. N. Y.

DO NOT

subscribe for any rural journal until you have sent for free specimen copies of the

Rural New-Yorker,

which will be sent cheerfully and promptly. It is the great

NATIONAL RURAL JOURNAL OF AMERICA.

It is original from beginning to end. It will delight every member of your family. The best writers in the world.

41 PARK ROW N.Y.

SOCIETE POSTALE FRANCOISE DE L'ATLANTIQUE.

CANADIAN AND BRAZILIAN DIRECT MAIL STEAMSHIP LINE.

Under contract with the Canadian and Brazilian Governments for carrying of their Mails.

Railway connections with the Grand Trunk Railway of Canada, the Intercolonial Railway, the Boston & Albany Railway and their connections the Merchants' Despatch Co., Nickerson Boston Line and the Cromwell Line from Newfoundland to New York.

DATES OF SAILING.

The splendid new steamships of this Line are appointed to sail, as under, for St. Thomas, W. I., Para, Maranhon, Ceara, Pernambuco, Bahia and Rio de Janeiro, Brazil, calling at Quebec and Gaspe, leaving Montreal and Halifax, on arrival of the Mails, as follows:—

	Montreal.	Halifax.
Ville de Para.....	Aug. 26	Sept. 31
Ville de Ceara.....	Sept. 26	Sept. 30
Ville de Montreal.....	Oct. 26	Oct. 31
Ville de Quebec.....	Nov. 30	Nov. 30
Ville de Halifax.....	Dec. 31	Dec. 31

THROUGH BILLS OF LADING granted on merchandise from all stations in Canada or the United States to all ports in the West Indies, Brazil and the River Platte.

For Tickets and State-room Berths, apply to W. D. O'BRIEN, St. James St.

For Freight and other information apply to WM. DARLEY BENTLEY, Agent General,

317 St. Paul Street, Montreal, West India Wharf, Halifax.

MONTREAL LOAN & MORTGAGE CO'Y.

TRUST COMPANY.

INCORPORATED 1858.

CAPITAL, \$1,000,000 00
TOTAL ASSETS, \$1,288,143 07

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver. Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies. Trustees of Mortgages executed by Railroad and other Corporations. Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS. DEBENTURES.

Issue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cent. interest.

BOARD OF DIRECTORS.

MR. H. GAULT, Esq., M.P., President, President Exchange Bank of Canada.
Hon. A. W. OGLIVIE, Vice-President, Senator.
ROBT. ESDAILE, Esq., of Messrs. J. & R. Esdaile.
G. W. CAMPBELL, Esq., M.D., Vice-President Bank of Montreal.
THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
THOMAS CRAIG, Esq., Managing Director Exchange Bank.

GEORGE W. CRAIG,

Manager. Office: 181 St. James Street, Montreal. March 1st, 1882.

Envelopes! Envelopes!
JUST OPENED

A Large Consignment of Commercial Envelopes,

From 75c. per 1,000 upwards.

JOSEPH FORTIER, (Late Akerman, Fortier & Co.,) Stationer.

Blank Book Manufacturer & Printer.

236 & 238 St. JAMES ST. (SUTHERLAND'S OLD STAND.)

MONTREAL.

QUEBEC CENTRAL RAILWAY.

RAILWAY.

CHANGE OF TIME.

COMMENCING MONDAY, OCT. 16, 1882. Trains will run as follows:

	Express.	Mixed.
Lv. Sherbrooke for Beauce Jct., Levis and Quebec.....	8.20 A.M.	7.00 A.M.
Arrive Beauce Junction.....	1.05 P.M.	3.15 P.M.
" Levis.....	3.10 "	6.15 "
" Quebec Ferry.....	3.30 "	.....
Leave Quebec for Beauce Jct., Sherbrooke and New England points—Ferry.....	11.30 A.M.	.....
Leave Levis.....	12.15 P.M.	5.00 A.M.
Arrive Beauce Junction.....	2.05 "	7.30 "
" Sherbrooke.....	7.00 "	3.15 P.M.
Leave Levis for St. Joseph.....	.....	4.00 "
Arrive St. Joseph.....	.....	7.20 "
Leave St. Joseph for Levis.....	.....	7.00 A.M.
Arrive Levis.....	.....	10.20 "

Trains run on Montreal Time.

The Quebec Central affords the only Rail communication with the celebrated Chaudiere Gold Mines, and connecting at Sherbrooke with the Grand Trunk and Passumpsic Railways, forms the most direct route between Quebec, Boston and all New England points.

JAS. R. WOODWARD,

General Manager: General Ticket Offices, Opposite St. Louis Hotel, Que. } October 12, 1882,



Notice to Contractors.

SEALED TENDERS, addressed to the undersigned will be received at this office until

FRIDAY, the 1st December next, inclusively, for the construction of a

NEW PARLIAMENT HOUSE AT QUE.

The Plans and Specifications of the work may be seen at this Office, every day, after the 1st October next, between the hours of 10 a.m. and 4 p.m.

The Tenders must be endorsed:—

"TENDER FOR NEW PARLIAMENT HOUSE,"

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

By order,

ERNEST GAGNON, Secretary.

Department of Agriculture and Public Works, Quebec, 14th June, 1882.

N.B.—No reproduction unless by special written order. 24-20w

MANITOBA AND THE NORTHWEST.

FARMING LANDS FOR SALE.

THE HUDSON'S BAY COMPANY have very large tracts of land in

THE GREAT FERTILE BELT FOR SALE.

500,000 ACRES

in the Townships already Surveyed.

They own two sections in each township, and have in addition large numbers of farms for sale on the Red and Assiniboine rivers.

Splendid Prairie Farms, Grazing Lands and Wood Lots.

Prices range from \$3 to \$6 per acre, according to location, &c. Terms of payment remarkably easy. Pamphlets giving full information about the country, and the lands for sale, can be had on application at the Company's offices in Winnipeg and at Montreal.

C. J. BRYDGES, Land Commissioner Hudson's Bay Co.



SOUTH EASTERN RAILWAY

AND Montreal and Boston Air Line

THE DIRECT AND BEST ROUTE TO BOSTON, Concord, Manchester, Nashua, Lowell, Worcester, Providence,

and all points in NEW ENGLAND, also to the EASTERN TOWNSHIPS, NEWPORT, LAKE MEMPHREMAGOG, &c., and

THE ONLY LINE RUNNING THROUGH THE WHITE MOUNTAINS TO PORTLAND.

Winter Arrangements.

Trains leave Montreal as follows:— 9.00 A.M.—Day Express, with Parlor Car attached, for Boston, via Concord, Manchester, Nashua and Lowell; also for Portland, via White Mountains.

5.00 P.M.—Local Train for Stanstead, Waterloo, Bedford, Frelighsburg and all intermediate stations, with through connection for Springfield and all points on the Connecticut River line.

6.30 P.M.—Night Express for Boston and New England Points, with Pullman Palace Sleeping Car attached.

This train will stop only at principal stations.

Baggage checked through and passed by the Customs at Bonaventure Depot. For Tickets and all information, apply at 202 St. James Street, Windsor Hotel or Bonaventure Station.

T. A. MACKINNON, BRADLEY BARLOW, Asst. Manager. Pros. & Gen. Mgr. 22 November 6th, 1882.

North Shore Ry. CHANGE OF TIME.

COMMENCING ON Monday, Sept. 25th, 1882,

Trains will run as follows:—

	Mixed.	Mall.	Expr'es	Light-ning Express
Lv Hochelaga for Quebec.....	4.00AM	8.00PM	10.00PM	.....
Arrive at Quebec.....	7.00PM	9.50 "	6.30AM	.....
Leave Quebec for Hochelaga.....	5.20AM	9.10AM	10.00PM	.....
Ar at Hochelaga.....	8.30PM	4.00PM	6.30AM	.....
Lv Hochelaga for St. Felix de Valois.....	5.15PM	.....	.....	.....
Ar at St. Felix de Valois.....	8.20 "	.....	.....	.....
Lv St. Felix de Valois for Hochelaga.....	5.20AM	.....	.....	.....
Ar at Hochelaga.....	8.50 "	.....	.....	.....

Trains leave Mile-End Station Ten Minutes later than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains. Sunday Trains leave Montreal and Quebec at 4 p.m.

All Trains run by Montreal time. Sure connections with the Canadian Pacific Railway to and from Ottawa.

GENERAL OFFICES—QUEBEC.

TICKET OFFICES:

18 PLACE D'ARMES, MONTREAL.
202 ST. JAMES STREET, MONTREAL.
OPPOSITE ST. LOUIS HOTEL, QUEBEC.
CANADIAN PACIFIC RY, OTTAWA, A. DAVIS, Gen'l Supt.

The Royal Canadian (FIRE AND MARINE)

INSURANCE CO.

President

ANDREW ROBERTSON.

Vice-President:

HON. J. R. THIBAudeau

JAMES DAVISON,

Manager.

ARTHUR GAGNON,

Secretary-Treasurer.

HEAD OFFICE:

160 ST. JAMES ST. MONTREAL

CANADA SHIPPING COMPANY.

BEAVER LINE OF STEAMSHIPS.

SUMMER ARRANGEMENTS

SAILING BETWEEN

Montreal and Liverpool.

And Connecting by Continuous Rail at Montreal for all important places in Canada and the West.

The following Steamers of this Line will sail from MONTREAL as follows:—

LAKE MANITOBA, G. B. Scott.....	Sept. 27
LAKE HURON, W. Berson.....	Oct. 4
LAKE NEPIGON, H. Campbell.....	Oct. 11
LAKE WINNIPEG, W. Stewart.....	Oct. 18
LAKE CHAMPLAIN, P. A. Jackson.....	Oct. 25
LAKE MANITOBA, G. B. Scott.....	Nov. 8
LAKE HURON, W. Berson.....	Nov. 15

Rates of Cabin Passage from Montreal to Liverpool, \$50.00; Return, Cabin Passages, \$90.00.

For Freight or other particulars, apply in Liverpool to R. W. Roberts, Manager Canada Shipping Co., 21 Water street; in Quebec, to Hy. H. Sewell, Local Manager, St. Peter street; or to

H. E. MURRAY, General Manager,

20 1 Custom House Square, Montreal

ESTABLISHED 1818.

WALTHAM WATCHES.

SAVAGE & LYMAN,

219 St. James Street.

have now in Stock a large assortment of the Celebrated

WALTHAM WATCHES,

IN GOLD AND SILVER CASES;

direct from the Manufactory.

Notwithstanding the Company turn out \$50 a day yet they are THOUSANDS behind their orders. This enormous demand places them in front rank as producers, and establishes also the fact that their WATCHES are the BEST, CHEAPEST, and the most reliable time-keepers in the market.

TENDERS FOR DEBENTURES.

Tenders wanted for the purchase of Debentures of the City of Winnipeg,

To the amount of

\$250,000.00.

Bearing interest at the rate of SIX PER CENT. PER ANNUM, and maturing in twenty years, being payable at the option of purchaser in Great Britain, Canada, or elsewhere, interest payable half-yearly proceeds of debentures to be applied to purchasing and building bridges, and in general improvements. Assessment of Winnipeg for 1882 is OVER THREE MILLIONS, and the total indebtedness six hundred and seventy thousand dollars.

Tenders will be received up to twelve o'clock noon, NOVEMBER 11th next, being addressed to the undersigned, marked "Tender for Debenture." A marked cheque for ten thousand dollars required, with each tender, to be returned should tender not be accepted. A further deposit of fifteen thousand dollars to be made on acceptance of tender.

Any further information can be obtained from the City Chamberlain, or the undersigned.

WM. BATHGATE,

Chairman pro tem, Finance Committee, Winnipeg, Man.

October 21, 1882.

R. H. TEMPLE & CO.,
STOCK BROKERS,
 (Members of Stock Exchange),
 Canadian and American Stocks, Hudsons Bay Co's shares, &c., bought and sold for Cash or on Margin.
52 ADELAIDE STREET EAST,
 TORONTO. 20

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. 26-1r

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. 35-1r

JACKSON RAE,
 Office: ROYAL INSURANCE CHAMBERS,
 NOTRE DAME STREET.
 General Financial, Investment and Commission Agent. Municipal or other Bonds and Stocks Bought and Sold. Loans on Mortgages or other Securities effected. Advances on Stocks, Merchandise or Commercial Paper negotiated. Represents in Canada the INTERNATIONAL MARINE INSURANCE COMPANY, Limited, of Liverpool, and is prepared to insure Cargoes of Merchandise inwards or outwards at current rates. 29-1r

THE
Marine Insurance Co
 (LIMITED.)
Old Broad Street, London.
 Established 1836.
 Capital and Reserve over - \$8,500,000

The undersigned have been appointed Agents for this well-known and old-established Company, and are now prepared to write
Ocean Marine Risks
 at CURRENT RATES, and beg leave to solicit a share of the patronage of the shipping public.
OPEN POLICIES ISSUED.
 LOSSES PAID PROMPTLY at any of the Company's Agencies in any part of the world.
J. F. NOTT & Co.,
 AGENTS,
119 ST. FRANCOIS XAVIER STREET,
 MONTREAL,
 Telephone communication. 51 4

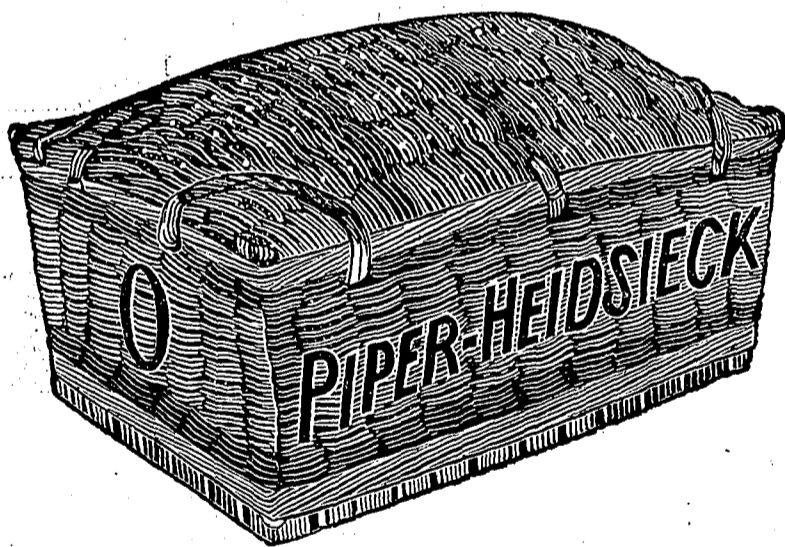
BANK OF HAMILTON.
 DIVIDEND No. 20.
 NOTICE IS HEREBY GIVEN THAT A Dividend of THREE AND ONE-HALF per cent. for the current half year upon the paid up Capital stock of this Institution has this day been declared, and that the same will be payable at the Bank and its Agencies on and after
Friday, the first day of December Next.
 The Transfer Books will be closed from the 16th to the 30th November next, both days inclusive.
 By order of the Board,
 E. A. COUQUHOUN, Cashier.
 Hamilton, October 25th, 1882. 43-6v

INSURANCE.
CONFEDERATION LIFE ASSOCIATION.
 Incorporated by Special Act of the Dominion Parliament.
 Guarantee Capital, \$500,000. Government Deposit, \$86,300.
 Capital and Assets, 31st Dec., 1879, \$906,337.
HEAD OFFICE, TORONTO, ONT.
 President: Sir W. P. HOWLAND, C.B., K.C.M.G.
 Vice Presidents: Hon. WM. McMASTER. WM. ELLIOT, Esq.
 Directors:
 Hon. JAS. MACDONALD, M.P., W. H. BEATTY, Esq. M. P. RYAN, Esq., M.P.
 Halifax. EDWARD HOOPER, Esq. S. NORDHEIMER, Esq.
 Hon. T. N. GIBBS, J. HERBERT MASON, Esq. W. H. GIBBS, Esq.
 ROBT. WILKES, Esq. JAS. YOUNG, Esq., M.P.P. A. McLEAN HOWARD
 Hon. ISAAC BURPEE, M.P. F. A. BALL, Esq. Esq.
 Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College, Cambridge.
 Managing Director: J. K. MACDONALD.
 Manager for the Province of Quebec: H. J. JOHNSTON.

WESTERN ASSURANCE COMPANY.
FIRE AND MARINE. Incorporated 1851.
 CAPITAL AND ASSETS.....\$1,637,553 10
 INCOME FOR YEAR ENDING 31st DECEMBER, 1879..... 1,001,052 20
HEAD OFFICE, TORONTO, ONT.
 HON. J. McMURRICH, President. J. J. KENNY, Managing Director.
 JAS. BOOMER, Secretary. 24-1r

The Mercantile Agency.
Dun, Wiman & Co.,
 114 ST. JAMES STREET, - - - MONTREAL.
 WM. W. JOHNSON, Manager.

WE respectfully call the attention of Manufacturers and Wholesale interests to our unrivalled facilities for furnishing thorough information in regard to their Customers' General Business Standing and Credit, also to our complete and successful Collection Department. Now in active operation eighty distinct offices located at all chief points.



"Old Reliable" Piper-Heidsieck.
 FOR SALE EVERYWHERE.

WEDDING PRESENTS.
HENRY BIRKS & Co.,
 Have a large stock of NOVELTIES in
ELECTRO-PLATE,
 OF THE FINEST QUALITY AT LOWEST PRICES. ALSO
SOLID SILVER, IN BEAUTIFUL CASES.

INSURANCE.
THE LIVERPOOL & LONDON & GLOBE
 Insurance Company.
 CANADA BOARD OF DIRECTORS
 The Hon. HY. STARNES, Chairman.
 THOS. CRAMP, Esq., Deputy Chairman.
 THEODORE HART, Esq.
 ANGUS C. HOOPER, Esq.
 EDMOND J. BARBEAU, Esq.
 CAPITAL.....\$10,000,000
 AMOUNT INVESTED IN CANADA, 900,000
 TOTAL INVESTMENTS..... \$1,000,000
 Mercantile Risks accepted at the lowest current rates.
 Dwelling Houses and Farm Properties insured at reduced rates.
 G. F. C. SMITH,
 Chief Agent for the Dominion.

NORTH BRITISH AND MERCANTILE
FIRE AND LIFE INSURANCE CO.
 ESTABLISHED 1809.
 Subscribed Capital - - £2,000,000 Stg.
FINANCIAL POSITION OF THE CO'Y.
 1.—FUNDS AS AT 31ST DEC., 1878.
 Paid-up Capital..... £350,000 Stg.
 Fire Reserve Fund..... 794,577 "
 Premium Reserve..... 305,005 "
 Balance of Profit and Loss Account..... 57,048
 Life Accumulation..... 2,852,567 "
 Annuity Funds..... 300,080 "
 2.—REVENUE FOR THE YEAR 1878.
 From Fire Department:
 Fire Premiums and Interest..... £976,160
 From Life Department:
 Life Premiums and Interest..... £438,737
 Int'est, &c., on Annuity Funds.... 12,040
 £1,426,937 "
 Total Revenue..... £1,426,937 "
 or, \$6,044,420.73
 WILLIAM EWING, Inspector.
 GEORGE N. AHERN, Sub-Inspector.
 Head Office for the Dominion in Montreal
MACDOUGALL & DAVIDSON,
 19-ly General Agents.

WILLIAM WINGFIELD-BONNYN,
 A. M. I. C. E., LONDON.
 M. A. S. C. E., NEW YORK,
 HON. M. C. C. I., MILAN.
Consulting Civil Engineer,
 Inspector, Surveyor and Valuer of Railway Works.
 IMPORTING AGENT OF ALL KINDS OF
British Made Machinery,
 Railway Springs,
 Buffers, Axles, Wheels,
 Weldless and Lap-Welded
 Steel and Iron Tubes for
 Locomotive & Marine Boilers,
 Steel and Iron Rails,
 Patent Fish-Joints,
 Bolts and Nuts, &c., &c.
 FILES, SPRING and SHEAR STEEL,
 STEAM and HYDRAULIC PACKING
 STEEL PLATES and BARS,
 BEAMS and ANGLES,
 ANGLE IRON GIRDERS,
 PATENT LATHES,
 General SHOP FITTINGS
 AND MACHINE TOOLS.
 STEEL & IRON LAUNCHES & YACHTS
 for shallow Lake and River navigation.
 IRON and ZINC ROOFS, IRON BUILDINGS,
 FIRE PROOF STORES, MARKETS &c.
 SILICATE and other PAINTS.
 BOILER, BRIDGE and SHIP PLATES, &c.
26 HOSPITAL STREET (up stairs)
 MONTREAL. 38-3m

IMPERIAL BANK OF CANADA.

Capital, \$1,500,000
Capital paid-up, \$1,472,000
Rest, \$503,000

DIRECTORS.

H. S. HOWLAND, Esq., President.
T. R. MERRITT, Esq., Vice-President.
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, St. Thomas,
Ingersoll, Welland,
Port Colborne, Woodstock,
St. Catharines, Winnipeg, Man., Brandon, Man.

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

La Banque Jacques-Cartier.

HEAD OFFICE, - MONTREAL.

Capital Authorized, \$500,000
Capital Subscribed, 500,000

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., President, L. H. MASSUE, Esq., Vice-President, J. L. CASLIDY, Esq., Ol. Faucher, Filis, Esq., Ls. S. MONAT, Esq., J. B. RENAUD, Esq., Lucien HUOT, Esq., A. L. DEMARTIGNY, Cashier.

Branch at Beauharnois, A. Clément, Manager.
Branch at St. Hyacinthe, S. A. Durocher, Manager.
Branch at St. Remi, P. Q., C. Bodard, Agent.
Branch at Valleyfield, C. F. Irish, Agent.
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE FEDERAL BANK.

Capital Paid-up, \$1,500,000
Rest, 600,000.

HEAD OFFICE, - TORONTO.

BOARD OF DIRECTORS:

S. NORDHEIMER, Esq., President.
J. S. PLAYFAIR, Esq., Vice-President.
Edward Curney, Jun. Esq., John Kerr, Esq., William Galbraith, Esq., G. W. Torrance, Esq., Benjamin Cronyn, Esq.

H. S. STRATHY, Cashier.
Branches:—Aurora, Chatham, Geolph, Hamilton, Kingston, London, Montreal, Newmarket, Petrolia, Simcoe, St. Marys, Stratroy, Tilsonburg, and Yorkville.

Agents:—London, Eng.—The National Bank of Scotland.
New York—American Exchange National Bank.
Collections made in all parts of Canada and the U.S.
Drafts on New York bought and sold.
Interest allowed on Deposits according to agreement.

MONTREAL BRANCH:

Cor. Notre Dame and St. Helen Streets,
W. J. INGRAM, Manager.

BANK OF OTTAWA, OTTAWA.

Authorized Capital, \$1,000,000
Subscribed Capital, 942,000
Paid-up Capital, 680,180

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:—Arapahoe, Pembroke, Winnipeg, Man.
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.

GRAND TRUNK RAILWAY.

CHANGE OF TIME IN LOCAL TRAIN SERVICE,

Commencing Monday, Nov. 6th.

The mixed train for St. Hyacinthe and local stations will leave Montreal at 6.00 p.m.
A passenger car will be attached to the freight train for Vaudeville, leaving Bonaventure Depot at 6.15 p.m.
An additional train for St. Lambert will be run, leaving Montreal at 9.15 a.m.
Returning from St. Lambert at 10.20 a.m.

JOSEPH HICKSON, General Manager.

Montreal, November 3rd, 1882.

CANADA PERMANENT LOAN & SAVINGS CO.

Incorporated, A.D. 1855.
Paid up Capital, \$2,000,000
Reserve Fund, 1,000,000
Total Assets, 6,850,000

THE COMPANY

Receives money on Deposit at current rates of interest, payable half-yearly, the principal being repayable on demand or on short notice.

ALSO

Receives money for more permanent investment, for which Debentures are issued with interest coupons attached.

TO EXECUTORS AND TRUSTEES.

The laws of Ontario authorize the Investment of Trust Funds in the Debentures of this Company.

For further information apply to

J. HERBERT MASON, Manager.

Office: Company's Buildings, Toronto.

Kilby & Abbott

ORDERS SOLICITED FOR IMPORTATION.

RAILS.

STEEL AND IRON, BOILER TUBES, PLATES, &c., AXLES, WHEELS AND TYRES, SPIRAL AND ELLIPTIC SPRINGS, CRUCIBLE BESSEMER SIEMENS CAST STEEL, STEAM HAMMERS, BRASS AND COPPER TUBES WIRE, &c., SILICATE PAINTS, VARNISH, &c., ALL MATERIAL USED ON RAILROADS.

SAMPLES AND CIRCULARS AT 10 St. Sacramento Street.

N. Y. PIANO CO.,

MONTREAL.

AGENTS FOR THE PIANOS OF

WEBER, DECKER & SON. DUNHAM J. P. HALE. VOSE & SON N. Y. PIANO Co. HUNTZMONS & Co. WILLIAM & SON. BELL ORGANS.

Economy of Purchasing a Good Article.

A piano dealer in Montreal advertises a second-hand Weber piano at \$325. The number of this instrument indicates that it was made 8 years ago. The usual rental of a "Weber" Piano of the cheaper class in New York city is \$8 per month, in Montreal there are none rented under \$7 per month. Taking the rental at the lowest figure for 8 years, and add it to the price now asked, it would leave a grand total of \$997, or more than double the cost of the instrument.

A Steinway Grand, costing the owner over \$1,000 was sold at Mr. Hunter's House on Dorchester Street a few days ago for \$355. While a SECOND HAND WEBER SQUARE, which cost only about ONE HALF THAT SUM, was sold by the same Auctioneer for \$515. Showing a very remarkable difference in favor of the WEBER pianos.

For Illustrated Catalogues of all the above makers, apply to

N. Y. PIANO CO., MONTREAL.

TO SHAREHOLDERS IN JOINT

Stock Companies and Speculators in Stock.—THE SHAREHOLDER, 709 Craig Street, Montreal, now in its fourth year, is a valuable journal for all interested in Money matters. Buyers and Sellers of Stocks recommended to first-class brokers, who buy and sell only on orders received, and do not speculate themselves. The safety of money remitted to brokers, recommended by THE SHAREHOLDER, guaranteed by the Proprietor. Subscription, \$2 per annum, in advance.

STEAMSHIPS.

CUNARD LINE.

LANE ROUTE.

THE CUNARD STEAMSHIP COMPANY (Limited),

between NEW YORK and LIVERPOOL, calling at CORK HARBOR,

FROM PIER 40 N.R. NEW YORK.

Table with columns for ship name and sailing date. Includes SCYTHIA (Wednesday, 15th Nov), BOTHNIA (22nd Nov), CATALONIA (29th Nov), GALLIA (6th Dec), SERVIA (13th Dec), SCYTHIA (20th Dec), BOTHNIA (27th Dec), CATALONIA (3rd Jan).

and every following Wed'sdy from New York.
RATES OF PASSAGE: \$60 \$80 & \$100, according to accommodation.

Steerage at very low rates. Steerage tickets from Liverpool and Queenstown and all other parts of Europe at lowest rates.

Through Bills of Lading given for Belfast, Glasgow, Havre, Antwerp and other Ports on the Continent, and for Mediterranean Ports.
For Freight and Passage, apply at the Company's Office, No. 4 Bowling Green.

VERNON H. BROWN & Co.

Or to THOS. WILSON,

58 St. Francis Xavier street.
Aug. 12 6-1r

DOMINION LINE

OF STEAMSHIPS.

RUNNING in connection with the GRAND TRUNK RAILWAY OF CANADA.

Table showing tonnage for Montreal, Dominion, Texas, Quebec, Mississippi, St. Louis, Brooklyn, Toronto, Ontario, Teutonia, Sarnia (building), Oregon, Vancouver.

DATE OF SAILING.

Steamers will sail as follows from Quebec:—
ONTARIO, 7th Oct.
BROOKLYN, 14th Oct.
TORONTO, 21st Oct.
DOMINION, 28th Oct.
MISSISSIPPI, 4th Nov.
SARNIA, 11th Nov.
ONTARIO, 18th Nov.

RATES OF PASSAGE.

Cabin.—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110. Pre-paid Steerage Tickets issued at the lowest rates.
*Sarnia carries neither cattle or sheep.
Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Thorough Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage, apply, in London, to Bowring, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Main & Montgomery, 21 James street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices; or to

DAVID TORRANCE & CO.,

Exchange Court.
May, 1882. 8-1r

FAIRBANKS STANDARD SCALES,

Removed to their New Warehouse.

BUY ONLY THE GENUINE.

FAIRBANKS & CO.,

377 ST. PAUL STREET, MONTREAL.

STEAMSHIPS.

ALLAN LINE.

Under contract with the Governments of Canada and Newfoundland for the conveyance of

CANADIAN AND UNITED STATES MAILS.

1882—Summer Arrangements—1882.

THIS COMPANY'S LINES ARE composed of the undernoted First-class, Full-powered Clyde-built, Double-engine Iron Steamships:

Table with columns for VESSELS, TONNAGE, and COMMANDERS. Lists ships like Numidian, Parisian, Sardinian, Polynesian, Sarmatian, Circassian, Moravian, Peruvian, Nova Scotia, Hibernian, Caspian, Austrian, Nestorian, Prussian, Scandinavian, Hannoverian, Buenos Ayrean, Korean, Grecian, Manitoban, Canadian, Phoenician, Waldensian, Lucerne, Newfoundland, Acadia.

The shortest sea route between America and Europe being only five days between land to land.

The Steamers of the Liverpool, London-derry and Quebec Mail Service, sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM QUEBEC:

Table showing departure dates from Quebec for various ships: Sarmatian (Saturday, Oct 21), Polynesian (Saturday, Oct 28), Sardinian (Saturday, Nov 4), Circassian (Saturday, Nov 11), Parisian (Saturday, Nov 18), Peruvian (Saturday, Nov 25).

RATES OF PASSAGE FROM QUEBEC.

Table showing passage rates: Cabin (\$70 and \$80), Intermediate (\$40), Steerage (\$25).

The Steamers of the Glasgow and Quebec Service are intended to sail from Quebec for Glasgow as follows:—

Table showing departure dates to Glasgow: Buenos Ayrean (about Oct 14), Nestorian (about Oct 21), Lucerne (about Oct 28), Hannoverian (about Nov 5).

The Steamers of the Liverpool, Queenstown, St. Johns, Halifax and Baltimore Mail Service are intended to be despatched as follows:—

FROM HALIFAX:

Table showing departure dates from Halifax: Austrian (Monday, Oct 9), Nova Scotia (Monday, Oct 23), Hibernian (Monday, Nov 6). Rates of passage between Halifax & St. Johns: Cabin (\$20), Intermediate (\$15), Steerage (\$8).

FROM BOSTON:

Table showing departure dates from Boston: Phoenician (about Oct 21), Scandinavian (about Nov 4).

Persons desirous of bringing their friends from Britain can obtain Passage Certificates at lowest rates.
An experienced Surgeon carried on each Vessel.
Berths not secured until paid for.

Through Bills of Lading granted in Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai D'Orleans, Havre; Alexander Hunter 7 Rue Scribe, Paris; Aug. Schmith & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behner, Schusselkorb No. 8 Bremen; Charley & Malcolm, Belfast; J. Scott & Co., Queens-town; Montgomerie & Workman, 17 Gracechurch Street, London; James & Alexander Allan, 70 Great Clyde street, Glasgow; Allan Bros., James street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 72 La Salle street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 5 State Street, Boston. Or to

H. & A. ALLAN,

80 State Street, Boston, and Cor. Youville and Common Sts.,

Sept 16, 1882.

Montreal

INTERCOLONIAL RAILWAY,
1882 SUMMER ARRANGEMENT, 1882
Commencing 3rd July, 1882.

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

Leave	Point	Level	Time
Arrive	Riviere-du-Loup	.....	7.30 A.M.
	Cacouna	.....	11.55 "
	Trois Pistoles	.....	12.22 P.M.
	Rimouski	.....	1.10 "
	Little Meils	.....	2.40 "
	Metapedia	.....	3.58 "
	Campbellton	.....	7.23 "
	Dalhousie	.....	8.00 "
	Bathurst	.....	9.50 "
	Newcastle	.....	11.22 "
	Moncton	.....	2.05 A.M.
	St. John	.....	6.00 "
	Halifax	.....	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains leaving Montreal at 10 o'clock p.m., and at Campbellton with the Steamer St. Lawrence, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &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, Gaspé, Prince Edward Island and all points 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,
136 St. James Street,
(Opposite St. Lawrence Hall,) Montreal.

D. POTTINGER,
Chief Superintendent,
Moncton, N.B., 1st July, 1882.

Notice to Contractors.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for Immigrant Shed, Hamilton, Ont." will be received at this office until TUESDAY, the 28th instant, inclusively, for the erection of

IMMIGRANT SHED, HAMILTON, ONT.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the Immigrant Office, Hamilton, Ont., on and after Tuesday, the 14th instant.

Tenders must be made on the printed forms supplied.

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 declines to enter into a contract when called upon to do so, or if he fails 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, November 7th, 1882. } 46-27

SHERIFF'S SALES.

No 962—The City of Montreal, Petitioner, for the sale of lot number 29 of the official plan and book of reference of the East Ward, City of Montreal, to wit:-

A lot of land situate in the East Ward of the City of Montreal, being numbered twenty-nine (29) of the official plan and book of reference of the said East Ward, containing 5901 feet, English measure, more or less; bounded in front by Barrack street, (formerly St. Gilles street), with the buildings thereon erected.

PIERRE J. O. CHAUVEAU,
Sheriff.

SHERIFF'S OFFICE,
Montreal, 16th November, 1882. } 46

THE
Canada Mutual Telegraph Co.
MAIN OFFICE,
56 ST. FRANCOIS XAVIER STREET.

Direct Connection with
OTTAWA, TORONTO, HAMILTON,
ST. CATARINES, THOROLD, &c.,
IN THE DOMINION OF CANADA,
and with all principal points in the UNITED STATES.

Encourage competition and secure prompt despatch and low rates. 14-1r

NORTH AMERICAN
LIFE ASSURANCE COMPANY.
(Incorporated by Special Act of Dominion Parliament.)

Head Office, 23 Toronto Street, Toronto.

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. L. A.
Managing Director.

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

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 Investment Policy, 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:
Hon. D. A. MACDONALD, Ex-Lieut.-Governor of Ontario.
Hon. J. R. THIBAUDEAU, Senator.
ANDREW BERTS, N. Esq., President Montreal Harbor Trust.
Hon. H. MERCIER, M.P.P., Ex-S. J. General.
JOHN McDOUGALL, Esq., Manufacturer.
A. DESJARDIN, Esq., M.P., President Jacques-Cartier Bank.
THOMAS WHITE, Esq., M.P.
W. H. KINGSTON, Esq., M.D.
E. P. LACHAPPELLE, Esq., M.D., Prof. Laval University.

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

JOHN CLARK, JR., & CO.'S
M. E. Q.
SPOOL COTTON

Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machin Sewing.

M. E. Q.
ESTABLISHED 1830

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD - AT THE - CENTENNIAL EXHIBITION - FOR - Excellence in Color, Quality and Finish.

Wholesale Trade Supplied by
WALTER WILSON & CO.,
1 & 3 St. Helen Street,
MONTREAL.

Wm. Barbour & Sons,
IRISH FLAX THREAD
LISBURN.

Received Gold Medal the Grand Prix Paris Exhibition, 1878.

Linen Machine Thread, Wax Machine Thread, Shoe Thread, Saddlers' Thread, Gilling Twine, Hemp Twine, &c.

WALTER WILSON & CO.,
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