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however, that the Companies will all pay up, as but a few of them, in Life Insurance particularly, ever venture to dispute claims, however unjust they may be. But the Press is not so muzzled, and it is its duty to discover crime and protect society in whatever shape it may appear, meting out to the offender the just punishment due to him.

NEMESIS.

Hamilton, March 19, 1883.

THE FEBRUARY STATEMENT.

THE leading features of the usual monthly statement were given last week, with a few brief editorial comments. We now present, as customary, a full statement of the liabilities and assets:—

LIABILITIES.		
	January.	February.
Capital authorized.....	\$68,146,666	\$68,146,666
Capital paid up.....	61,107,248	61,137,288
Notes in circulation.....	33,712,447	\$34,044,900
Dominion Gov. dep. on demand	2,592,208	2,920,225
Dominion Gov. dep. on notice.	5,074,264	4,474,264
Deposits to secure Government contracts, &c.....	1,083,258	1,047,166
Provincial Gov. dep. on demand	1,192,349	1,181,619
Provincial Gov. dep. on notice.	1,986,307	2,063,222
Other deposits on demand.....	46,154,641	41,574,453
Other deposits on notice.....	50,710,510	51,530,448
Loans by other banks.....	1,248,689	1,087,077
Due to banks in Canada.....	1,172,455	1,057,118
Due to B'ks in foreign countries.	102,166	261,061
Due to other B'ks.....	1,671,490	1,139,620
Other liabilities.....	329,675	246,305
Total Liabilities.....	\$147,040,461	\$145,603,492
ASSETS.		
Specie.....	6,071,637	\$ 6,709,358
Dominion notes.....	10,252,811	10,198,426
Notes and Cheques of other B'ks	6,748,190	5,828,548
Due from banks in Canada.....	3,229,531	2,749,744
Due from foreign Banks.....	10,846,294	10,964,390
Due from banks in United Kingdom.....	1,827,253	1,538,367
Gov. deb. or stock.....	1,004,922	902,722
Securities other than Canadian.	1,380,859	1,289,015
Loans to Dom. Gov.....	564,780	644,147
Loans to Prov. Gov't.....	858,232	886,408
Loans on bonds or debentures..	15,281,549	14,541,083
Loans to municipal corporations.....	1,632,687	1,151,282
Loans to other corporations..	12,099,997	11,600,661
Loans to other banks.....	411,444	625,017
Discounts current.....	144,600,508	145,507,277
Overdue notes unsecured.....	1,430,687	1,669,599
Other overdue debts unsecured.	150,549	210,419
Overdue debts secured.....	1,639,183	1,755,798
Real estate.....	1,402,460	1,432,349
Mortgages on real estate.....	734,958	738,794
Bank premises.....	3,126,473	3,138,567
Other assets.....	2,778,987	2,736,642
Total assets.....	\$228,082,996	\$226,843,635

FALSE ALARMS.

IN addition to the too numerous failures in commercial circles which we have recently had to deplore a feeling of great uneasiness has been felt concerning not a few others whose apparent solvency has so far been maintained. The present season is without a precedent for the number of half-suppressed whispers and well-circulated rumors impugning the financial stability of their objects. The banks themselves have no more escaped than individuals, and the integrity of our financial institutions has been assailed from the highest to the most humble. The Stock Exchange has to be responsible for an overfull share of this wretched work, but a certain portion of the press has of late whispered away, by base insinuations, more financial reputations than all the other dirty agencies combined. In "the street" it has recently been often asserted that some well-known local house is in difficulties, involving a certain bank or banks very heavily in its troubles. Or some far distant firm is selected, with the same base

end in view. Or a number of mysterious intangible reports, hopelessly untracable as to origin, are circulated, begetting a general uneasiness and a damaging distrust. In a certain field of journalism, too, the same tactics are resorted to, but in the latter case it is still more criminal and less pardonable than in the first. One liar or a little gang of liars has, after all, but a very limited sphere in which to operate. But when a part of the press sets its wholesale rumor-making machinery to work, and circulates broadcast all over the city and the country the fabrications thus made, the harm it works is simply incalculable. As before said, we have both these ignoble agencies largely at work here, and each has already wrought an immense amount of harm to individuals and to the community while well lining its own pockets. The public, however, is now beginning to understand this disreputable policy, and will no doubt duly reward its false prophets just as they deserve. In the meantime such false rumors are doing measureless injury, yet they are so intangible that their authors are but too likely to escape altogether "unwhipt of justice." If the liberty of the press should be sustained at all costs, so equally should its licence be most signally punished.

DAYS OF GRACE.

SOME time since we briefly mentioned the fact that an agitation was afoot among our neighbors for the total abolition of the system of "days of grace." The movement, not hitherto at all endorsed in Canada, is unquestionably making headway on the other side, and a committee of the Institute of Accountants and Bookkeepers of the City of New York has just prepared a petition addressed to the State Legislature for the abolition of days of grace on notes, etc. It sets forth the probable reason for the origin of the custom, and the fact that the reason for its further existence is gone. Also the absurdity of enacting that the word sixty, for example, shall, in certain documents, denote *seven times nine* instead of *five times twelve*, which, they contend, is as unreasonable as to enact that one hundred dollars shall in certain connections mean ninety-seven dollars. The result of the abolition of this custom, which is so unsuited to modern business, would, after their views, be to simplify calculations connected with interest, and to make the tenor of commercial documents more intelligible to the people in general, the burden of losses arising from such anomalies in law generally falling upon the poor and the ignorant. The change could be made, these innovators assert, without confusion or inconvenience, as it would merely conform commercial paper to bonds and mortgages, leases, and other documents, which are virtually as much entitled to "grace" as notes. In France "all days of grace, of favor, or usage, or of local custom" on bills of exchange have been abolished; and the same has

been done in several of the neighboring States. The petitioners believe that the reform would become universal there if New York State would take the initiative, as means are being now taken to have the petition signed by business men in that and all the other States. The final success of the movement seems by no means so improbable as it did when the idea was originally mooted.

COTTON MANUFACTURE.

THE extraordinary and continuous "boom" in our now numerous cotton mills will be at once thoroughly understood by a glance at the following statistics, derived from the Customs returns, showing the value of manufactured cotton goods and the quantity of raw cotton imported during the last eleven years:—

Year.	Manufactured	Raw Cottons.
	Cottons.	Lbs.
1872.....	\$10,182,154	2,444,210
1873.....	10,076,214	2,752,042
1874.....	11,182,045	4,454,101
1875.....	9,830,836	4,788,146
1876.....	7,166,023	6,296,754
1877.....	7,406,066	6,571,067
1878.....	7,104,517	8,066,317
1879.....	6,528,558	9,720,708
1880.....	4,809,309	13,237,168
1881.....	6,405,891	16,018,720
1882.....	4,674,548	19,342,050

From the above it will be seen that the value of imported manufactured cotton goods dwindled from \$10,182,154 in 1872 to \$4,674,548 in 1882. During the same interval, our domestic consumption of raw cotton, for conversion into manufactured articles, rose steadily, and without one single break, from 2,444,210 lbs. to 19,342,050 lbs.—an increase of very considerably over eightfold. The cost of the raw cotton imported last year may be put down at about \$2,500,000, which, when converted into saleable goods, would be worth fully \$13,000,000. The difference has been largely expended in the payment of the Canadian artisan class, and in a much smaller degree represents the fair profit of the enterprising capitalist. And so of other preceding years. These are proved, substantial facts to be set against the mere theory that the policy of protection is a ruinous one for a country. Canada is quite ready to stand a good deal of such ruin, remembering acutely the time, by no means remote, when all our native mills were desolate and silent, and our manufacturers and artisans under the ruthless domination of the American "slaughterer."

RESPECTING LOTTERIES.—Some doubts having existed that the law forbidding any communication respecting lotteries, &c., being sent by post was not clear enough, this doubt will be removed by a measure just introduced into the Senate by Sir ALEXANDER CAMPBELL. It amends subsection 27 of section 72 of the Post-Office Act of 1875 by adding the words, "or any letter or circular concerning an illegal lottery, so-called gift concert, or other similar enterprise offering prizes, or concerning schemes devised and intended to deceive and defraud the public for the purpose of obtaining money under false pretences, shall be a misdemeanor."

THE ESTIMATES.

ON Wednesday the Finance Minister brought down the Estimates, together with a tabular summary of the estimated expenditure of the financial year ending 30th June, 1884, together with the sums granted for the financial year ended 30th June, 1883, and a statement showing the increase or decrease for each service. Still further to epitomise, so as to show only the various increases asked for—which amount to \$2,894,886—we append the following table, simply explaining that the details of the expenditure for 1883 are not given, as they cannot be fully ascertained till the end of the fiscal year expiring in June next:—

	1882.	1884.	Increase.
Public debt....	\$9,222,604	\$9,329,126	\$ 106,522
Immigration...	253,61	570,487	317,426
Public works...	1,423,440	2,565,540	1,142,100
Fisheries.....	92,700	260,100	167,400
<i>Charges on Revenue:</i>			
Customs.....	723,913	779,440	55,527
Excise.....	180,578	288,380	7,807
Railways and canals.....	2,893,562	3,215,904	322,342
Public works..		206,968	206,968
Post-Office....	1,980,567	2,238,310	257,743
Dominion Lands.	81,899	140,419	58,520

This excess is doubtless very considerable, and, on the face of it, startling. But when we come to examine the various items, the increase of expenditure justifies itself. The extraordinary advancement of the country in prosperity has absolutely necessitated augmented outlays in almost every department, notably in the Post-Office, the Customs and Excise, the Dominion lands, &c. Another important item, too, to which insufficient attention is paid outside the Maritime Provinces, is that of over a quarter of a million dollars for the encouragement of our national fisheries—a policy which has already repaid itself manifold. Another item, practically yielding to none in importance, is that of \$570,487 for immigration purposes, being an increase of \$317,426. Compared with the old-time dribbles this may well seem a monstrous sum indeed. But while the latter were just so much money that for all useful purposes might as well have been thrown into the sea, the larger amount is a most profitable national investment. In proof, we find that in the year 1882 there settled in Canada about 113,000 immigrants against about 25,000 in 1878, an increased expenditure of a little more than one hundred per cent. producing an enlarged immigration of more than four hundred per cent! This year, still more profitable results are promised, for it is already known that the emigration movement of 1883 from Europe to Canada will be on a still much more extended scale even than its predecessor. It was just such an inflow from similar sources which built up the United States with such marvellous rapidity, and, under due encouragement, there is no obstacle to a repetition of it by Canada. It is the most exceptionally flourishing state of the revenue which permits our safely entering upon all these augmentations. Our canals, railways, government telegraphs, emigration interests, all long languished hitherto for want of funds.

But a succession of practically bankrupt treasuries, our unavoidable mendicant appeals to London for pecuniary aid, the unwisdom of much of the expenditures made when a little temporary cash happened to be in hand, left no opportunities for such well-digested expenditures as we witness under the present régime. They are, indeed, less outlays than profitable investments, and the financial condition of the country, despite these nominal increases, is to-day infinitely sounnder than at any preceding part of its history.

MONEY ORDERS.

THE improvements made from time to time at Ottawa in our money-order system have all been of appreciable benefit. Those learned in the subject, however, declare that it still fails in efficiency and simplicity as compared with that of some other countries. According to these critics the money-order system of the United Kingdom stands ahead of all others, even after allowing liberally for some recent simplifications and changes lately introduced into the United States. Under the English system, the person who desires to send a certain sum of money to another in a different city, or any other place where a money-order office has been established, simply pays, at his own post-office, the amount for which he obtains an order. This order has just the same value as a bank note for the amount which is written on its face. The cash is not transmitted from post-office to post-office—in this respect the systems in Great Britain and Canada are alike—but the order is made payable at any money-order office to which it may be sent, and to any person to whom the buyer may subsequently choose to send it. The English system is thus seen to be so very simple as in this respect alone to be superior to our own. The buyer simply pays twenty shillings for an order for one pound, and, renewing this certificate of payment, sends it to anyone he may desire without giving the name of the intended recipient to the post-office officials. Of course no system is, or can be, absolutely perfect, but under this new one the chance of one of these orders going astray is, as experience proves, infinitesimal. We observe no indication on the part of the Government of reducing the money-order rates this session, as had been somewhat hoped for. But any essential improvements in the system, even without the boon of decreased rates, will be generally welcomed.

THE BANKING ACT.—In committee on the bill relating to banks and banking, Sir LEONARD TILLEY moved that the penalties for exceeding the issue of bills allowed by charter should be as follows:—For an excess of less than \$20,000 beyond the limit, \$100; for an excess of over \$20,000 and under \$100,000, \$1,000; for an excess of more than \$100,000, yet less than \$200,000, \$5,000; for an excess of more than \$200,000, \$10,000. The motion was agreed to.

THE STOCK MARKET.

THE efforts of the "bulls" to restore the lost balance and bring back prices have been this week frustrated, the "bears" hold continuing tenacious. The aggregate of Bank transactions this week has not varied greatly from that shown in our last report. Prices, however, have in every instance fallen—Montreal, from 207 to 197½, closing at 201; Merchants', from 125 to 120, closing at 122½; Commerce, from 134½ to 132½, closing at 133; Toronto, from 186 to 180½, closing at 182½; Molson's, from 130 to 120, closing at 121½, and so on (the higher prices above show the maximum point reached late last week). In Miscellaneous, City Gas has been much less active than during the last two or three preceding weeks, but a considerable volume of business was nevertheless effected, the sales for the week reaching 6,805 as compared with 13,339 and 13,007 of its two immediate predecessors. This stock has encountered a serious if not fatal blow in the success this week of the new City Gas Co's bill before the Quebec Legislature. The best friends of that measure had come reluctantly to the conclusion that by some hocus-pocus the project would be thimble-rigged over till another session, but there again seems a hope that it may ultimately pass both branches. But until the final division has actually taken place this cannot be safely relied upon even yet. St. Paul, M. & M. again made one of its mysterious bounds, rising from 144 last week to 156 this week, closing at 156, while the sales jumped from 190 to 1,425. All the other Miscellaneous was weak as to price and small as to number of sales, not one deserving any special notice. On Thursday the Board adjourned till Monday in order to the due celebration of Easter.

The Money Market has not tightened; as some thought it would, in consequence of the recent disasters amongst the mercantile and manufacturing community, nor have the Banks used the circumstance as a pretext for reducing the accommodation. The untimely storms of the past ten days have considerably lessened the amount of money expected to be in circulation, the latest snow-blockade having effectually prevented the contemplated active movement to market of the immense hoarded grain supplies. But with all these impediments to cheap money, the local accommodation to commercial borrowers is ample at 6½ @ 7 for "gilt edge" paper and ½ per cent. higher for less desirable. Call loans are negotiated in the open market at 6 @ 6½, and the ruling rate at the banks is 6½ @ 7. Sterling Exchange is dull at 8½ for bankers' 60-day bills, and 9½ for demand. Both the Dominion and the Quebec Governments are said to be in the market for Sterling, though to what extent in the latter instance has not yet been made public. Currency on New York steady at 7-16 premium.

OFF WITH THEIR HEADS!—An industrious bookworm has discovered that some seven

THE CZAR'S CORONATION.

Translated from the French.

How grand must be the coronation of an emperor! What joy—what throngs of people—what enthusiasm! A superb, dazzling, magnificent spectacle, above all, in the capital where the ceremony takes place! But no! This is all a dream. The city is sombre and dismal. The inhabitants have enclosed themselves within their dwellings, where terror holds them captive, for they dare not venture beyond their thresholds. The old are silent, and with drooping heads look sadly on the children, who have ceased their play under a presentiment of woe. The father is gloomy, and the mother clasps her infant in her arms, as if a bloodthirsty tiger coveted this prey. All is quiet; not a murmur escapes, and even the breath is held. The Czar is in the Kremlin!

The Kremlin! A collection of towers of all forms; of bell-towers and donjons and turrets; of minarets and bells; of loop-holes, crenelated walls, ramparts, and fortifications of all descriptions. All in this vast monument—the ancient residence of the tyrants of Russia—all announces disorder and violence; all betrays the continual surveillance required for the safety of a despot! The Kremlin—the work of a malignant mortal whose power knew no bounds and represented armed terror and desolation. Heritage of the dark reign of Ivan III., it stands a prison, a palace, a sanctuary, a bastille against the nation, a refuge for tyrants, a cell for the people!

The Czar is in the Kremlin! He conceals himself for the ceremony of coronation. He desires that none shall know the moment of his arrival. Communication by telegraph is forbidden, as well as public travel on the line to Moscow. Thirty thousand men guard the roads; posts of soldiers are stationed on the embankments, and patrols are running night and day on both sides of the rails. Like his father, the Czar travels in a carriage cased with iron—fearing, perhaps, that his people, in an explosion of enthusiasm, in the wildness of their joy, might overpower him with their adulations, and smother him in their frenzied pleasure!

Why all these precautions? Why all this terror, even at the moment the Czar is entering the cathedral to be devoutly crowned and to receive the Holy Sacrament? Why endeavor to shuffle through the ceremony with closed doors, and thus make the coronation a secret affair, in which the nation must have no participation?

It is because the son of Alexander II. well knows the dark and terrible history of his predecessors; because he well knows what rivers of blood have crimsoned their palaces, and what profound misery they have spread throughout the empire. The spectacle of Peter appears before him in all its hideous surroundings; he beholds him furious, intoxicated, in a bloody orgie, showing what address he can cut off innocent heads. He beholds the debaucheries of Catherine and the infamous licentiousness of Anne, and remembers the cruelties of Elizabeth and Catherine II., so famous for her odious crimes, her extreme depravity, the history of which produces the effect of a horrible nightmare, and which even disgusted her most fanatical adherents. And time has rolled on unmercifully without alleviating sorrow, effacing the widespread gloom, and without power to wipe away the eternal tears shed by the Russian people. Groans and sobs and lamentations reach him from the deserts of Siberia, and before his eyes gibbets are ranged by thousands, all ready to receive their victims.

GOLD IN THE TRANSVAAL.

Special information which reaches us from the Transvaal confirms—indeed more than confirms—the intelligence which we published recently concerning the extraordinary richness of the gold-fields in the Transvaal. The actual number of diggers still working at the Kaap fields is not very large, but their steady perseverance is a good sign of their success. The Boer Government imposes a duty of 5 per cent. on all the gold discovered in the country, and this acts an incentive to secrecy on the part of the miners, who will not willingly declare the full amount of their finds; while they think it is to their interest also to discourage a "rush." But there are at the present time at least 500 diggers steadily at work at De Kaap, and plying duty on considerable quantities of gold. The wealth of the auriferous deposit there, however, is entirely eclipsed by that of the Berlin reef, in the Leydenburg gold-fields. The report of a competent English geologist, acting on behalf of a company which is about to purchase the property, testifies that the minimum average yield of gold in the reef is 16 ounces for every ton of quartz, while as much as 1,000 ounces have been procured from a ton of quartz.—*London Miner.*

WHY ROGUES THRIVE IN OUR BANKS.

The New York Herald has been investigating the cause of so many bank defalcations, and he comes to the following conclusions:—There is hardly a defalcation on record, in connection with banks or other financial institutions, the details of which do not show that the long-continued dishonesty had been plainly written upon the books of the concern for months before it was accidentally discovered. Were those charged with the examination of the accounts to make proper scrutiny of the books (in which are forced balances), and not rest satisfied with simply counting the cash on hand (which, of course, is sure to tally with the forced balances), most of the rogues discovered only when they have brought the bank to ruin would be detected in their rascality before they had succeeded in effecting much damage. It is only the burglar from outside the bank who boldly robs the safe and makes the deficit at once apparent; the thief within the bank doctors the books first, so that the cash missing from the strong box is not noticed by the easy-going examiners from the Board of Direction. There is but one way to prevent this skillful

robbery from within—the passage of a law making the examining directors individually responsible for every dollar lost through false entries upon the books which they are supposed to examine, but which they seldom, if ever, scrutinize.

FOUR NOTED DEFAULTERS.

St. Louis, March 16.—According to the deposition of Oby E. Owen, the defaulting teller of the Third National Bank, it appears that he abstracted from that institution about \$209,000 between 1875, when he began his thieving operations, and the time of his arrest. This money was all sunk in butter and cheese, and in speculations in cotton and grain. He will be sentenced to-morrow. It is expected that he will get between five and ten years in the penitentiary.

ROCHESTER, March 16.—Lewis S. Hoyt, Jr., assignee of C. E. Upton, the defaulting President of the City Bank, to-day filed a schedule of Upton's individual assets and liabilities. The assets are composed almost entirely of fully mortgaged real estate and hypothecated securities, including United Pipe Line certificates. The 216,000 barrels of crude petroleum, also held as collateral, will make only a drop in the bucket toward paying the personal liabilities, which are extensive and cannot at present be determined by the assignee.

NASHVILLE, March 16.—It was reported last night and generally believed that the attorneys of Mr. Polk, the ex-State Treasurer, have made a proposition for the full settlement of his deficit to the State. The friends of Polk do not think he will be convicted. "It might be well, perhaps, to change the charge to receiving stolen money knowing it had been stolen," suggests the Chicago Times.

SAN FRANCISCO, March 16.—An examination of the books of the Harbor Commissioners to-day showed that John S. Gray, Secretary of the Board, was a defaulter to the amount of \$40,000. Gray said he could make it good, and was given until 1 P.M. to do so. He left the office, and has not been seen since.

SOthern's DOUBLE "SELL."—Sothorn gave a dinner-party one evening to about a dozen men. One of the guests, whom we will call Thompson, was late. They had just sat down to their soup, when a loud ring announced the arrival of the late Mr. Thompson. Sothorn hastily exclaimed, "Let us all get under the table; fancy Thompson's surprise when he beholds a long table devoid of guests." Sothorn's love of practical joking was well known, so that the company were not astonished at the proposition, and in a couple of seconds every man was concealed from view beneath the table. Sothorn made a half dive, then resumed his place at the head of the table. Thompson entered, stared, and exclaimed, "Hallo! where are all the fellows?" Sothorn shook his head in a lugubrious fashion, and in melancholy tones replied, "I can't explain it, my dear fellow, but the moment they heard your name, they all got under the table." The expression on the faces of the hoaxed guests as they slowly emerged, one by one, from their concealment, can be better imagined than described.—*London Society.*

DOG SMUGGLERS.—A rich native of Switzerland has just died, leaving 100,000 francs for the establishment of an hospital for dogs—not for all dogs in general, but for smuggler's dogs only. No doubt the author of this bequest was himself a smuggler in his youth. It may not be generally known that smuggling upon the Italian-Swiss frontier is largely carried on by dogs specially trained for the purpose. When such a dog has been well trained, a little pack is tied upon his back or attached to him in some other way. It usually contains ten or fifteen pounds weight of smuggled goods. Then the dog runs for the frontier, and as he is always selected with a view to speed and endurance he is sure to make good time. Nevertheless, the custom-house officers are always on the watch, and the dog is often wounded or killed. When he is wounded he makes for home and is at once taken to the hospital and carefully nursed. While training the dogs, a man dressed as a custom-house officer beats and abuses them until the sight of a uniform fills them with unspeakable terror.

STOP GAMBLING IN GRAIN, &c.

There is a bill in the House of Representatives at Springfield Illinois, to prohibit gambling in stocks, grain, provisions, and other commodities. The first section declares it unlawful to sell or buy, or contract to sell or buy, stocks, grains, or commodities of any kind, for future delivery, "without such venter being, at the time of making such sale, contract, or agreement, the owner, assignee, or trustee of the property sold, or agreed or consented to be sold, or the authorized agent of such owner." To this the Judiciary Committee of the House propose to add: "Or unless such venter shall in good faith intend to deliver the article or commodity sold, and the venter to receive the same." The second section declares it unlawful to deal in option contracts, "puts, calls, spreads, straddles," or any such thing. The third section declares it unlawful to keep, or knowingly rent or lease, a place for the purpose of carrying on any such gambling business. The fourth and last section prescribes severe penalties for violating any of the provisions of the bill. For the first offence the penalty proposed is a fine of not less than \$500 nor more than \$1,000; for the second offence, a fine of \$1,000 to \$2,000, and imprisonment in the county jail from six months to a year; for any subsequent offence, fine \$5,000 to \$10,000, and imprisonment in the penitentiary from one to five years. If the offender is a corporation, its directors and officers to be liable to the penalties. The bill is, of course, aimed at the bucket-shops; for on the regular exchanges the sorts of dealing described are prohibited by the rules, and have long been under the ban.

WHAT IS "A FAVORABLE BALANCE"?

In the discussion of the policy of this country, regarding the tariff, frequent allusion is made to the policy of England and to its commercial relations to other countries. Such allusions often contain incorrect assumptions of fact, which, of course, vitiate the inferences that are drawn. For this reason, if for no other, it may be interesting to glance at some statistics of the British foreign trade during the year 1882. The total value of the imports to the United Kingdom during the year was \$2,060,008,400, being about \$76,000,000, or nearly 4 per cent., greater than the amount in the previous year. The exports of home products amounted to \$1,207,385,700, being about \$37,000,000, or more than 3 per cent., greater than during 1881. The re-exports, or exports of foreign imported goods, were valued at \$329,135,000; so that there was a balance of imports to the amount of \$523,487,700. The total of the imports and exports was nearly 3,600 million dollars, against which, for the sake of comparison, may be placed the amount for the United States for the same time, something over 1,500,000 dollars, showing that, in spite of the large increase in our foreign trade since the war, the mother country still leads by over 2,000 million dollars a year. But the more suggestive comparison is furnished by the difference in the foreign trade balance of the two countries. The excess of imports over exports of the United Kingdom of over 500 million dollars is not considered unnatural or dangerous there, but, on the contrary, many newspapers speak of it as a "favorable balance." In this country, as is well known, a "favorable balance" means only an excess of merchandise exports. The opinion is very commonly held that an excess of imports must be followed by an export of specie, but Great Britain actually gained over \$13,000,000 in gold and silver, on balance last year.—*Rhode's Journal.*

The following is an unreported examination that took place before one of the commissioners appointed to inquire into a certain election petition—"What is your name?" "George Jones." "Well, what do you know of this?" "On the day of the election I went to the 'Spotted Dog.'" "What did you do there?" "I see'd a man." "Well, what did he do?" "He give me five shillings, and said as how I was to vote for Mr. X." "Well, did you vote for Mr. X?" "No, sir." "What did you do then?" "I went on to the 'Fig and Whistle.'" "Well, there?" "There I see'd another man." "What did he do?" "He give me five shillings, and said I was to vote for Mr. X." "And did you vote?" "No, sir." "What did you do then?" "I went on to the 'Red Lion.'" "And there?" "There I see'd a man too." "And did he give you five shillings and tell you to vote for Mr. X?" "He did." "And did you?" "No, sir." "Why, on your own admission, you obtained fifteen shillings to vote for one of the candidates! Did you vote at all?" "No, sir." "Why not?" "Because I ain't got no vote; it's my father, George Jones, who's an elector!" Collapse of Commissioner.

THE U.S. MONEY ORDER SYSTEM.—A postal Bill was passed by the late Congress modifying the postal money order system so as to authorize Postmasters of money order offices, under authority of the Postmaster-General, to issue postal notes in denominations of \$5 and under. This is an important Bill, and will greatly facilitate the transmission of small sums through the mails. It authorizes the issue of money orders without corresponding advices of \$5 and less, to be on engraved paper, and known as postal notes, payable to bearer, such notes to be invalid after three months, but the holder can after that time get the par value of the note by applying to the Post Office Department at Washington. For issuing a postal note a fee of three cents shall be charged. This Bill authorizes the issue of money orders in denominations of \$100 or less, but none for more than \$100 can be issued. The following fees are fixed to be charged for money orders:—For orders not exceeding \$10, 8 cents; from \$10 to \$15, 10 cents; \$15 to \$30, 15 cents; \$30 to \$40, 20 cents; \$40 to \$50, 25 cents; \$50 to \$60, 30 cents; \$60 to \$70, 35 cents; \$70 to \$80, 40 cents; \$80 to \$100, 45 cents.

THE POLICE AND TELEPHONES.—An experiment in a small way with a police telephone booth in Brooklyn has shown to what uses the telephone may be put. In Chicago the system of telephone booths, with wires to police stations, coupled with the use of the police wagons, is said to equal the addition of several hundred men to the force. A small booth, containing automatic calls for police assistance, for an ambulance, and for the Fire Department, with a telephone for conversation with Police Headquarters—as is the case in the Brooklyn experiment—is practically equal to a sub-police station. If stationed where the posts of several policemen meet, citizens are sure, if these policemen are compelled to signal the headquarters at intervals, to know where to find the police—a kind of knowledge difficult to acquire at points remote from the police stations. Keys to the booths may safely be trusted to responsible persons as fire keys now are. The police trials every week show how the city's defenders shirk the patrol of the streets, and telephone booths which tell an unerring tale of neglect unless visited by the policemen in the vicinity are worth more than peripatetic roundsmen.

INSANITY v. INSURANCE.—The Supreme Court of Wisconsin, in the case of Karrow et al. vs. The Continental Insurance Company of New York, decided on February 20, held among other things that where there was nothing in the policy to the contrary, a fire insurance company was not relieved from liability because property covered by the policy was burned by the assured while in a state of insanity, nor unless the burning was caused by the voluntary act, assent, procurement or design of the assured.

MY COUNTESS.

(From the Family Herald.)

We passed the time most agreeably together, although of course I did not see so much of her as in Paris, for she was looked upon evidently as a woman of some position, and had social duties to attend to, which took up her time.

The Countess had a deep love of art; and we spent hours roaming about the grand old monuments with which Rouen abounds. One thing however annoyed me very much. It was the constant appearance of a keen-eyed middle-aged man who wore the button of the Legion of Honor on his coat. He seemed to dog our footsteps, for wherever we went there was he—not actually in our presence, but lurking about at a distance, sauntering behind pillars and loitering within archways, walking on one side of the street when we were upon the other. I never saw his eyes fixed upon us, but I had an instinctive knowledge that he was watching us. I mentioned the fact one day to the Countess.

"Tell me, madame," I said, "is he an admirer of yours?"

"Ah," she replied, "how can I tell? I perhaps have hundreds of admirers whom I do not know; but I think I know who he is. He is one of the parties in the law-suit, and it's a mania of his to follow me about. I think he's mad."

"But," I said, "surely he can be got rid of! The next time I see him I shall tell him how very unpleasant it is to be dogged and watched wherever we go."

The Countess started, and replied with great energy—"No, no, my dear friend; don't do that! You might do me harm. It is to my interest to keep friendly with all who are concerned in my case. You see, mine is an uphill fight—and poor little Achille are alone in the world against a crowd of hungry claimants. If you hear anything bad about me, you know to what it can be put down—malice and narrow-mindedness on the part of folk who are angry at seeing one of their own flesh and blood whose only mistake was marrying a man of whom they did not approve."

The Countess spoke so touchingly and so earnestly that I felt I could have gone to the end of the world to serve her. She continued—

"I have but one man in the world to console and advise me."

"And he is?" I interposed.

"Yourself," she replied. I fell upon my knees and covered her hand with kisses. Should I declare my passion now? I thought. I was at her feet, and we were alone—I might not get such another opportunity. Should I offer there and then to take her away from this land of persecution and annoyance and settle down with her as my wife in my own land of liberty?

I thought, first of all, of what my relatives would say, and then of my position in the world. I decided that by still further improving it I should render myself independent of them, and that I would keep my love pent up for a year longer. So blind was my devotion to the beautiful Countess that I did not observe at the time how changed her manner became, what a forced air her gaiety assumed after my mention of the gentleman with the Legion of Honor button. Subsequent events however showed me the alteration.

The next day I received a note. It was from the Countess, who wished to see me upon a matter of great importance. I lost no time in hastening to Mount Saint Catherine. I found the Countess bathed in tears, the little Achille beside her, trying to console her.

"Ah, my good monsieur," she said, as I entered, "you have indeed come to me as a comforter in my desolation and misery! Had I not you to console me, and my little Achille to live for, I would willingly quit this life."

"Do not say that," I said. "Tell me what has happened; and, if it is in my power to help you, you may depend upon it that I will."

"But you will scorn me so if I tell you," she said.

"And now I am sorry that I gave you the trouble to come here."

"No," I said with fervor, "I could never scorn you! Tell me, madame, I pray of you."

"It is an affair of money," she said. "When I was poor and in trouble, I borrowed twelve thousand francs of one of those relatives of whom I spoke to you. He insists upon immediate payment, and I cannot put my hand upon the money until the end of the quarter. I have perhaps been a little extravagant, and my little Achille's schooling has cost me a great deal of money; but I thought that I was beyond the reach of claimants, and could afford to support my title as it has always been supported."

I was in ecstasies. My debt of gratitude to the woman I loved most on earth for her care of me during my illness in Paris could now to some extent be repaid.

"Madame," I said, rising, "if you can put your creditor off for a few days, I will arrange matters. I have not the money here; but I will go now, telegraph to London, and by the day after to-morrow, at the latest it shall be at your service."

The Countess burst into a flood of tears, called me her only friend, her deliverer, and was so affected that I feared she would get delirious with joy. Then I hastened away and telegraphed for the money. It arrived in due course; I placed it in her hands, and, as my holiday-time was up, I bade her good-bye.

"I shall go to Baden-Baden," she said; "and if you could spare the time, nothing would give me greater pleasure than to see you there. I would then pay you the money—by that time I am sure my case will have

been gained—and you would see how the Comtesse de Chateau Rouge can show her gratitude."

I returned home, and set to work with redoubled vigor. Luck favored me, for not only did my pictures sell well, but a long-forgotten uncle died, and left me a good sum of money invested in the best securities. I made up my mind that I would go to Baden-Baden, seek out the Countess, and ask her there and then to be my bride.

At this time the German Government had not yet been seized by that sudden fit of morality which led to the suppression of all the gaming tables within its dominions. Baden-Baden was then in the full flush of her glory. The ball rattled merrily round the magic circle on the *rouge-et-noir* table; wealth, fashion and beauty crowded into the pleasant little wood-buried town, and balls, theatrical representations, and concerts took place daily in the famous "Conversationshaus." I discovered my Countess at the Hotel de Londres, and there of course I took up my quarters.

She was delighted to see me, and the first thing she did after our first greetings was to write me a cheque for the amount I had paid her, drawn upon her Paris bankers.

We passed a very pleasant time together, and amused ourselves to our heart's content; and I never had been so full of genuine happiness in my life. We took long drives together beneath the pleasant shade of the pines of the Black Forest; we pick-nicked at the "Chateau Favori," and at the "Alte Schloss." We went to Strasburg, we rambled about the beautiful copses and glades round the Hill of Mercury and the Russian Chapel, we gambled—yes, we gambled, for, although I cared but little for the pastime, the Countess, woman-like, was an intense lover of all games of chance, and, as a rule, was lucky. In fact, we were so inseparable that the principal item of gossip in this hot-bed of gossip was the match which the young Englishman had made with the dashing young Comtesse de Chateau Rouge. Achille had grown into a fine handsome boy; and his continual presence with us served to dissipate all scandalous rumors, which would surely have been spread abroad had we been alone.

The great closing event of the year—for it was now early autumn—was to be the *bal masque*, at the "Conversationshaus." Every one in Baden-Baden with the smallest pretension to position or distinction would be there; so of course we decided to go.

For some days preceding the affair the promenade and spa were comparatively deserted, for every one was engaged in preparing his or her costume for the ball. Customiers from Paris and Berlin flocked in by every train, and the usual topics of conversation at the dinner-tables were for once abandoned in favor of the all-absorbing subject in hand. The Countess decided to go as Marie-Antoinette, a personification which eminently suited her commanding figure and her soft gentle features. I, as a dark man, set to work to convert myself into a matador.

Abler pens than mine have described times without number the *bals masques* of Baden-Baden. It is sufficient therefore to say that the costumes were as magnificent as they were varied, that the music—despatched expressly for the occasion from Paris—was perfect, and that the entire arrangements, to quote the usual description, "reflected the highest credit upon the management."

There were beauties from every nation in Europe—fresh-faced English blondes, lively laughing French brunettes, graceful dark-eyed Spanish belles, square-faced but pleasing Teutons in crowds, dazzling fair ones from New York and Boston, Italians, Poles, Norwegians, Russians, and of course Jewesses.

There were peasant-women, heroines, maids of honor, queens—in fact, the usual representatives of women of all countries, ages and degrees; but in the opinion of a good many there was but one star—and she was Marie-Antoinette.

Heroes, kings, grandees of all sorts saluted her incessantly; but, as a rule, she kept to me. Only one thing marred my enjoyment, and this was the constant—not to be repulsed—attention shown to her by a certain mask who wore the costume of a gentleman of the Court of Louis the Fourteenth. He seemed to follow us everywhere, and by no stratagem could we shake him off. He was our *vis-a-vis* in half a dozen quadrilles, he sat next to us at the supper-table, he lounged behind a pillar if we selected a quiet corner for a few minutes' conversation and rest.

I had made up my mind that I would seize the opportunity afforded me of escaping for a few moments from the giddy whirl of the dancing-room to propose to my Countess. I led her on to the verandah outside, ostensibly to get a breath of fresh air.

"He surely won't be cad enough to follow us there!" I thought.

But he did; and I could stand it no longer. So, leaving the Countess on a seat, I walked up to him.

"Monsieur," I said, "if you are a gentleman, you must know that the lady of whom I have the honor to be the chaperon to-night is very much annoyed at your persistent and unencouraged attentions to her. Unless you cease your rude intrusions, I shall be under the painful necessity of presenting you with my card."

This was a rash thing for me to say, as, in common with most modern Englishmen, I knew rather less about fencing than about Hindustani; but I thought to intimidate him, knowing that, as a rule, these pesterers of women are bullies and cowards.

To my surprise, he removed his mask, and I recognised our constant attendant upon our Rouen expeditions.

"Monsieur," he said, without moving a muscle of his countenance, "I am here on business."

"No one has a right to introduce business of any kind into a place like this unless—"

"Unless," interrupted the stranger, "he is an agent of

police;" and, so saying, he drew from his pocket a card upon which was inscribed—

"Petier, Commissaire de Police, Rue Drouot, Paris."

I was so startled that at first I could say nothing; so Petier continued—

"I have been watching your movements longer than you think."

"But surely," I said, "you have no business with me."

"No, sir," replied the commissary; but I have business, and very unpleasant business, with the lady there."

Then he walked over to where the Countess was sitting, and whispered a few words in her ear.

She gave a shriek, and fell to the ground. Leaving me with her, the commissary disappeared into the ball-room, and returned presently with two other men dressed as he was, as gentlemen of the Court of Louis the Fourteenth.

When the *soi-disant* Countess recovered, they took her off between them; and that was the last I saw of my charming *incognita*. Then the commissary came to me.

"Young gentleman," he said, "you have just had as narrow an escape of being ruined as any man ever had. What does that lady call herself?"

I told him, and he burst into a fit of laughter.

"That is at least the twentieth title under which she has passed," he said at length. "She is one of the most notorious swindlers in Europe, and has been the ruin of more young men than she has fingers on her hands; and I dare say she has told you the same story that she told them. Tell me—does she owe you any money?"

I told him of the Rouen debt, and added that she had given me a cheque for the amount but a few days before.

"May I see the cheque?" asked Petier.

"Certainly," I said, "if you will come to my hotel."

So we went thither together; and on the way I related the whole history of my acquaintance with her. When I told him about the cash-box that I had lost, he said—

"Of course she took it!"

And, when I came to the present evening, and informed him that in a few minutes we should have been plighted man and wife, he gave a long whistle, and said—

"Then, sir, all I can say is that your escape has been even greater than I imagined. I saw that you were pretty intimate; but I never thought that matters would have gone so far as that."

When we got to the hotel, I showed him the cheque; he quietly tore it into pieces, and threw them into the grate.

"That is what it is worth," he said as he did so. "It's a very clever attempt; but it's a forgery for all that. However, I've got sufficient against her without that to get her at least twenty years."

"But what will her poor little boy do?" I asked.

"Her little boy!" the commissary said contemptuously. "He's only hired because of his good looks and the air of respectability he gives her. He'll be sent back to his haunts, and, unless some one takes care of him, will be let out to some one else in her line."

How I thanked the commissary need not be told here; but I added ten years' experience to my life with the denouement of my little romance with My Countess.

[THE END.]

F. A.

RESCUING A GIRL FROM A LEOPARD'S GRASP.

The crowd assembled in Blanc's menagerie in the Piazza dei Termini at Rome one evening last week witnessed an occurrence of a very thrilling and terrible kind. M. Blanc's daughter Marguerite, a little girl of 13, after having assisted her father in his performance with the lions, accompanied him—against his wish it is stated—into the leopard's cage. The savage brute no sooner saw the child than he sprang upon her, threw her down, and crouching upon her prostrate form, buried his claws in her neck. The lion-tamer rushed upon the beast to save his child, while the horror-stricken spectators fled in every direction. The attack of the unhappy father, who was unnerved, and armed with no heavier weapon than a whip, made no impression on the leopard who still kept the child in his awful grip. Happily at the moment when matters looked most critical, the lion-tamers son, Baptiste, having been apprised of what was going on, entered the cage. He is a remarkably powerful young man, and has always been able to keep the animal in control. Dealing a terrific blow at the brute, he forced him to relinquish his prey; and the child was extricated from her perilous position, while her brother remained behind and administered a vigorous castigation to the now cowed and trembling leopard. The little girl, who was removed from the den in a state of complete insensibility, sustained, strange to say, very little hurt, and her wounds, the doctors say, will not even leave a scar.

SOMEBODY SLIPPED IN A JOKE.—Trenton, N. J., March 17.—A rural member of the New Jersey Assembly introduced a bill some time ago "to prevent the spread of contagious diseases of animals," which provided that poultry dying of a contagious disease should be buried within twenty-four hours, not less than two feet under ground, and imposed a heavy penalty for violations of the law. The bill slumbered in a committee until a day or two ago, when some wag managed to get inserted in it the following section, which appeared in the printed bill on the members' desks to night:—"SECTION 2. And be it enacted that there shall be erected over the grave, tomb or sepulchre of such deceased hen, cat, goose, duck, dog, drake, peacock, rat, polecat, or other fowl, a suitable tombstone, tablet, or monument, not to exceed fifty feet in height, or to cost more than \$13.50, upon which shall be inscribed the species, sex, and age of said deceased, and what knocked him out, with suitable poetical finish."



Notice to Contractors.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for Post-Office, Port Hope, Ont.," will be received at this office until TUESDAY, the 10th day of April, next, inclusively, for the erection of a

POST-OFFICE

-AT-

PORT HOPE, ONT.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the Custom House, Port Hope, on and after THURSDAY, the 22nd inst.

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

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honourable 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, March, 1883. 12-5w

BELL TELEPHONE CO'Y OF CANADA.

NOTICE TO SUBSCRIBERS.

THIS COMPANY having granted to the Montreal Fire Department the right to use its Pole Lines and Public Offices Instruments when required for the services of the Department. It is requested that Subscribers allow the employees of the Fire Alarm Telegraph Service the same privilege when necessary.

All persons authorised to use the Instruments will be furnished with a Badge which Subscribers will please request them to exhibit before allowing them access to their Telephones.

THOS. D. HOOD, Chairman Fire Dept. Committee, C. F. SISE, Vice-Prest., Bell Telephone Co.

March 20, 1883. 12

Canadian Pacific Railway Co.

NOTICE.

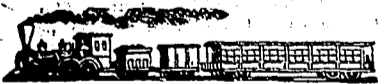
The third half-yearly payment of interest on the Five Per Cent. First Mortgage Land Grant Bonds of the Company will be made on presentation of Coupons, on and after the

Second Day of April next,

[the first being Sunday] in the Offices of the Company, Place d'Armes Square, Montreal, or at the Office of Messrs. J. S. Kennedy & Co., Agents of the Company, 63 William Street, New York, or at the Office of the Company, Bartholomew House, London, England.

CHARLES DRINKWATER, Secretary and Treasurer.

12-2w



Grand Trunk R'y.

Dominion of Canada Kennel Club Meeting in Ottawa, March 26, 27, and 28, 1883.

BY THE FAVOURITE ROUTE, Grand Trunk and Canada Atlantic Railways.

SINGLE FARE, Montreal to Ottawa and return March 26th. Good to return that day or the next.

FARE AND A THIRD, March 22nd to 24th, inclusive. Tickets good to return up to March 26th.

Dogs free when accompanied.

JOSEPH HICKSON, General Manager.

Montreal, March 16, 1883. 12-1w



Royal Military College of Canada.

THE ANNUAL EXAMINATIONS OF Candidates for Cadetship will take place on the 6th JUNE, 1883.

Information furnished on application to the Department of Militia and Defence, Ottawa.

March 1, 1883.

10-13w

Grand Trunk R'y

Manitoba and the North-West, Dakota, Minnesota, etc.

SEASON 1883.

The Popular Special Trains will, commencing

Wednesday, March 14th,

and every succeeding WEDNESDAY during MARCH and APRIL be despatched from

Montreal, Brockville and Toronto,

stopping at Intermediate Stations en route, for accommodation of passengers from all points in ONTARIO.

FIRST CLASS accommodation provided passengers at LOWEST FARES.

Live Stock, Waggon, Household Effects in through cars at VERY LOW RATES.

For information, Tariffs, etc., apply to Grand Trunk Railway Agents, or to J. Stephenson, General Passenger Agent, Montreal, W. Edgar, Assistant General Passenger Agent, Toronto.

JOSEPH HICKSON, General Manager.

Montreal, March 2nd, 1883. 10

BANK OF OTTAWA, OTTAWA.

Authorized Capital, \$1,000,000
Subscribed Capital, 912,000
Paid-up Capital, 822,921

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

DIRECTORS:

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

BRANCHES:—Amprior, Pembroke, Winnipeg, Man. Carleton Place, Ont.

Agents in Canada, Canadian Bank of Commerce, Agents in New York, Messrs. A. H. Goadby and N. H. Walker. Agents in London, Eng., Alliance Bank.

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, Cobourg, Ont.

MONTREAL TELEGRAPH CO

DIVIDEND No. 75.

NOTICE is hereby given that a DIVIDEND OF TWO [2] PER CENT. for the current quarter has been declared THIS DAY, and that the same will be payable at the Company's Office in this city on and after

Monday, the Second day of April Next.

The Transfer Books will be closed from the 16th to the 31st instant, both days inclusive.

By order of the Board.

D. R. ROSS, Secretary.

Montreal, 12th March, 1883. 11-3w



SALE BY AUCTION

OF

VALUABLE PROPERTY, CUSTOM HOUSE SQUARE,

ALSO,

The Double Engine, Paddle Wheel Steamer

"JOHN YOUNG,"

BY ORDER OF THE

Harbour Commissioners of Montreal,

At our Rooms, 235 St. JAMES St.,

On TUESDAY, 27th March inst.,

AT ELEVEN O'CLOCK.

The Property comprises the Cut-Stone Block, over 60 feet front on Custom House Square, 51 feet deep on Capital Street, at present occupied by the Port Warden The Montreal Transportation Co., and others, yielding a large revenue, which can be increased. The central position of this property renders it exceedingly valuable, close to shipping and wholesale trade.

"THE JOHN YOUNG,"

as described above, was built in 1875. Length over all, 125 ft.; breadth of beam, 22 ft.; Tonnage, 103.32; two independent beam engines, cylinder, 30 inch 8 ft. stroke of piston; steam pressure, 45 to 50 lbs.

It is a powerful Tug, and well adapted to lake or river business; has good cabin accommodation, and well fitted and found in all respects. Can be seen on application to Captain MacKenzie, at the Harbour Commissioners' Ship-Yard, Sorel. Full particulars, as to terms &c., will be made known day of sale.

SHAW & GOWDEY,

10-3w

Auctioneers.

QUEEN'S HALL.

N.Y. PIANO CO.—H. J. SHAW, Manager.

MME.

ALBANI,

PRIMA DONA

OF HER MAJESTY'S OPERA,

Assisted by leading Artists of the Mapleson Opera Co., now in America, will give

TWO GRAND CONCERTS

In the QUEEN'S HALL, Montreal, under the distinguished patronage of His Excellency the Marquis of Lorne and Her Royal Highness Princess Louise, on

TUESDAY, the 27th

AND

THURSDAY, 29th March, 1883

AT EIGHT O'CLOCK.

Admission to each Concert, \$2; Reserved Seats, \$3, \$4, and \$5, according to location.

The sale of Reserved Seats for both Concerts will commence at the Queen's Hall Office, N. Y. Piano Co.'s Buildings, Montreal, on Thursday, the 15th, at 10 o'clock a.m. Every fourth row in the plan of the hall is reserved for persons attending the Concerts from other towns and cities. No seats will be secured until the price is paid. The seats for outside cities, will be filled up in the order in which the application is received. No entry will be made on the plan until the hour appointed for the sale. The plans for both Concerts will be open at the same time. An entire change of programme the second night. Send application for seats to N. Y. Piano Co., designating which concert.

Madame Albani sings only at the Queen's Hall under Mr. Shaw's management. Doors open at 7.30. Entry of University St. Carriages can be ordered at 10 o'clock.

The Weber Grand Piano used at Madame A. Albani's Concerts.

Through the liberality of the following railroads: G. T. R., V. O., C. P., and S. E., excursion tickets to Montreal at single rate, will be issued on the week of the concert good from Monday, the 25th, to Friday, the 30th, inclusive, and will include the following towns and all points between Brockville, Ogdensburg, Ottawa, Ross's Point, and St. John's, Hemmingford and Howick, Saurbrooke and Quebec, Burlington, St. Albans, Newport, &c. Madame Albani will arrive in Montreal on Monday evening, and return to New York on Saturday.

North American

LIFE ASSURANCE COMPANY.

Head Office, - - Toronto.

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P., Vice-President.
JOHN L. BLAIR, Esq., Managing Director.
WILLIAM McCABE, Managing Director.

Hamilton, March 3, 1883.

GENTLEMEN.—We hereby acknowledge the receipt of the sum of Fifteen Thousand Dollars, being in full payment of policy No. 1,115, on the life of the late Charles E. Freeman, Barrister, of this city, accidentally drowned in Burlington Bay, on the 13th of February. This prompt payment, without rebate, speaks volumes for the integrity and business management of your Company, the more so that the deceased had only been recently insured, and had merely given his note on one of the Company's forms for the premium, which falls due to-day.

We specially desire to commend the Company for its promptness in this case, as the claim papers were only sent in to you two days ago.

ANDREW RUTHERFORD, } Executors of the
CLARENCE FREEMAN, } last will of
C. E. Freeman, } deceased.
F. FREEMAN, }
11-2w

THE ACCIDENT

Insurance Company,

OF NORTH AMERICA,

COR. ST. JAMES & MCGILL STS.,

MONTREAL.

ACCIDENTS AND THEIR LESSONS.

Accident Insurance is as yet far from being as universal as it should be. Nobody with ordinary forethought should think of going even a short journey without his "quarter's worth of Accident Insurance. The "quarter" is not missed; it is a mere drop in the bucket of his expenses; yet, how very useful is the \$20 a week that it insures to himself if he should be injured, or how grateful would be the \$1,000 it insures to his widow or relatives, if he should be killed. And it is by no means rare for people to be injured or killed; it is just as likely to happen to one as to another; it is no use saying, "I am always careful." When you are travelling you are not in your own charge; all you can do won't prevent a drawbridge or a switch being open, a broken rail or a "wash-out," a defective axle, a weak bridge, an obstruction on the track, or a collision; and when you are rushing along at 50 or 60 miles an hour these thoughts do sometimes arise, and it is comforting to feel that you have made what provision you could against the result of any such misfortune; or when even the train is at a standstill, and you are calmly sleeping in your Pullman berth, you little know what risk you are running of being shattered to atoms by the accidental explosion of a car-load of dynamite, vigonite, or other combustible lying alongside you on the siding; or from a pilot engine or some extra train backing down on you through an open switch—all the result of a little mistake or carelessness on the part of the not always over-intelligent persons in charge of your safety, the most trifling misunderstanding or oversight on whose part may cause disaster to you. At sea, again, or on the river, you cannot avert a fire or a collision, a storm or sunken rocks in the water, or fog-bags; you cannot control the reliability of the machinery, or an explosion, whether of the boiler or of what may form part of the cargo. Spontaneous combustion has been known to arise from very slumpe causes in this respect. Any of these may consign the most careful to eternity in a few moments. You are not under your own care, but in another's power, the slightest error of judgment on whose part may cause your death or serious injury and as every man is generally for himself, in such an emergency, so should every man provide for himself against the result of an emergency, when it cost him so little.

It seems against all reason that a man going to travel, no matter where, should have virtually to say, when leaving his loved ones, it may be forever, "Well, good-bye, I have provided for everything that I know of,—my own comforts and little indulgences, and all the necessities to make my trip a pleasant and prosperous one,—BUT, I have not made any provision for you in case I should never return; it's true it wouldn't cost much, but then I've spent so much upon myself that I can't spare the trifles it would take to protect and provide for you should anything befall me!" What a frame of mind to start on your journey in! and what a noble example of your protectors to leave impudently the loved ones who have only you to look to, to care for and provide for them! Be advised therefore. Start with a clear conscience in this respect, and on no occasion travel without including in your bill of expenses the mite which will provide an INSURANCE AGAINST ACCIDENT

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICES:

EDINBURGH, - - - Scotland.
MONTREAL. - - - Canada.

TOTAL RISKS, (over) \$96,000,000
ACCUMULATED FUNDS, 28,000,000
ANNUAL INCOME, 4,000,000
or over \$10,000 a day.

CLAIMS PAID IN CANADA 1,300,000
INVESTMENTS IN CANADA 1,500,000

Total Amount paid in Claims during the last 8 years over FIFTEEN MILLION DOLLARS, or about \$5,000 a day.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

FIXED SURRENDER VALUES.—See report submitted to Annual General Meeting of the Company, held 20th of April, 1870.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

W. M. RAMSAY,
Manager for Canada.

Montreal, January 25, 1883. 4-1r

The Molsons Bank.

Incorporated by Act of Parliament, 1855.

Capital, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

DIRECTORS:

Hon. THOS. WORMAN, M.P., President.
J. H. R. MOLSON, Esq., Vice-President.
S. H. EWING, Esq. R. W. SHEPHERD, Esq.
Hon. D. L. MACPHERSON. A. F. GAULT, Esq.
MILES WILLIAMS, Esq.
F. WOLFERSTAN THOMAS, Gen'l Manager.
M. HEATON, Inspector.

BRANCHES:

Brockville, Montreal, So. 1, P. Q.,
Clinton, Morrisburg, Toronto,
Exeter, Owen Sound, Trenton.
Ingersoll, Ridgetown, Waterloo, Ont.
London, Smith's Falls
Meaford, St. Thomas

AGENTS IN THE DOMINION.

Quebec—Merchants' Bank of Canada and Eastern Townships Bank.

Ontario—Merchants' Bank of Canada, Dominion Bank, Federal Bank and their Branches.

New Brunswick—Bank of New Brunswick.

Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside.

Newfoundland—Commercial Bank of Newfoundland, St. Johns.

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; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers' and Mechanics' National Bank; Milwaukee, Wisconsin Marine 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 Liverpool.

Antwerp, Belgium—La Banque d'Anvers.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

Letters of credit issued available in all parts of the world.

Office of the Superintendent of Insurance,

OTTAWA, 10th February, 1883.

The BRITISH EMPIRE LIFE ASSURANCE CO., of London, England, has this day received a License (No. 9.) from the Hon. Minister of Finance to transact the business of Life Insurance in Canada, Frederick Stancliffe being the General Agent, and residing in the City of Montreal.

J. P. CHERRIMAN,
Superintendent of Insurance.

THE CANADIAN PACIFIC RAILWAY COMPANY.

AMENDED LAND REGULATIONS.

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

\$2.50 Per Acre Upwards,

with conditions requiring cultivation.

A rebate for cultivation of from \$1.25 TO 3.50 PER ACRE, according to price paid for the land, allowed on certain conditions.

The Company also offer lands, WITHOUT CONDITIONS OF SETTLEMENT OR CULTIVATION.

The Reserved Sections

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

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

Terms of Payment--Canadian Pacific Railway Lands.

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

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

Payments may be made in LAND GRANT BONDS which will be accepted at 10 PER CENT. PREMIUM on their par value, and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal; or at any of its Agencies.

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

By order of the Board,

CHARLES DRINKWATER, Secretary.

MONTREAL, 22nd January, 1883.

THE FEDERAL BANK OF CANADA.

Capital Paid-up, - - \$2 700,000.
Rest, - - - - - 1,300,000.

BOARD OF DIRECTORS:

S. NORDHEIMER, Esq., President.
J. S. PLAYFAIR, Esq., Vice-President.
Wm. Galbraith, Esq. E. Gurney, Jun., Esq.
G. W. Torrance, Esq. Benjamin Cronyn, Esq.
John Kerr, Esq.
H. S. STRATHY, Cashier.
J. O. BUCHANAN, Inspector.

Head Office, - - - TORONTO.

Branches:—Aurora, Chatham, Guelph, Hamilton Kingston London Montreal Newmarket, Petrolia Simcoe, St. Marys Strathroy, Tilsonburg, Winnipeg and Yorkville.

Bankers and Agents:—New York—American Exchange National Bank. Boston—The Maverick National Bank. Great Britain—The National Bank of Scotland. 4-1r

THE SHAREHOLDERS OF

The Molsons' Bank

are hereby notified that a DIVIDEND OF

FOUR PER CENT.

upon the Capital Stock has been declared for the Current half year, and that the same will be payable at the Office of the Bank in Montreal, and its Branches, on and after

Monday, the Second Day of April Next.

The Transfer Books will be closed from the 16th to 31st March, both days inclusive.

By order of the Board,

F. WOLFERSTAN THOMAS,
General Manager.
Montreal, 26th February, 1883. 4-5w

SUN Life Assurance Co.

The Annual General Meeting

of the Shareholders of this Company will be held at TWO o'clock p. m., on

Saturday, the 24th of March Next,

or the Election of Directors and other business, at their Offices,

164 St. James St., Montreal.

R. MACAULAY,
Manager.
Montreal, 22nd Feb., 1883. 8-5w

REMOVAL.

THOMAS SIMPSON,
General Insurance Agent,

HAS REMOVED HIS OFFICE TO
101 ST. FRANCOIS XAVIER STREET.
12-87

NOTICE.

SEALED TENDERS, addressed to the Superintendent General of Indian Affairs, and endorsed "Tender for Indian Supplies," will be received at this office up to noon of SATURDAY, 10th MARCH, 1883, for the delivery of the usual Indian Supplies, duty paid in Manitoba and the North-West Territories, consisting of Flour, Bacon, Groceries, Ammunition, Twine, Oxen, Cows, Bulls, Agricultural Implements, Tools, &c.

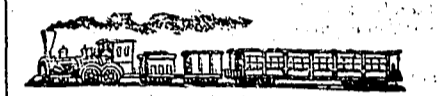
Forms of tender and full particulars relative to the Supplies required, can be had by applying to the undersigned or to the Indian Superintendent, Winnipeg.

Each Tender must be accompanied by an accepted Cheque of a Canadian Bank for at least five per cent. on the amount of the tenders for Manitoba, and ten per cent. on the amount of the tenders for the North-West Territories, 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 lowest or any tender not necessarily accepted.

[No newspaper to insert without special authority from this Department through the Queen's Printer.]

L. VANKOUGHNET,
Deputy of the Superintendent
General of Indian Affairs.
Dept. of Indian Affairs,
Ottawa, 30th January, 1883. 6-5w



Grand Trunk R'y.

The Pullman car between Ottawa and Montreal via the CANADA ATLANTIC RAILWAY, leaving the respective cities at 10 p. m. will be resumed on and after

Monday next, March 5th.
JOSEPH HICKSON,
General Manager.
Montreal, March 1st, 1883. 10

GRAND TRUNK R'Y. TRAIN SERVICE.

On and after MONDAY, MARCH 5th, the local train service between Montreal and St. Hyacinthe will be resumed. Going East the train will leave Montreal, 5.10 p. m. arrive at St. Hyacinthe, 6.45 p. m., returning, the train will leave St. Hyacinthe, 7.25 a. m. and arrive at Montreal, 8.50 a. m.

On and after same date, suburban train leaving Montreal 5 p. m., arriving at St. Lambert 5.25 p. m., and leaving St. Lambert 5.35 p. m., arriving at Montreal 6 p. m., will be discontinued.

JOSEPH HICKSON,
General Manager.
Montreal, March 2nd, 1883. 10

COCHRANE, CASSILS & CO., BOOTS & SHOES

WHOLESALE,
Cor. Craig and St. Francois Xavier St.
MONTREAL, Que.
M. H. COCHRANE. CHARLES CASSILS

WILLIAM DOW & CO. BREWERS AND MALTSTERS.

Superior Pale and Brown Malt, India 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, 540 Dorchester street.
JAS. VIRTUE, 19 Aymer street.
THOS. FERGUSON, 162 St. Elizabeth street.
W. BISHOP, 550 Ontario street.
THOS. KINSELLA, 144 Ottawa street.

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.

and now offer 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.



GRAND TRUNK R'Y. Cheap Tickets.

EASTER HOLIDAYS.

RETURN TICKETS will be sold on Friday and Saturday, March 23rd and 24th, good to return on or before Tuesday, March 27th, at ONE FIRST-CLASS FARE AND A THIRD for the double journey, to all points on this Railway.

JOSEPH HICKSON,
General Manager.
Montreal, March 8th, 1883. 11

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, Maranhao, 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. 28	Sept. 31
Ville de Ceara.....	Sept. 28	Sept. 30
Ville de Maranhao.....	Oct. 26	Oct. 31
Ville de Pernambuco.....	Oct. 23	Nov. 30
Ville de Bahia.....	Nov. 30	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 Plate.

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.

- M. H. GAULT, Esq., M.P., President, President Exchange Bank of Canada.
- Hon. A. W. OGILVIE, 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.

PATENTS

We continue to act as Solicitors for Patents, Caveats, Trade Marks, Copyrights, etc., for the United States, and to obtain patents in Canada, England, France, Germany, and all other countries. THIRTY-SIX YEARS' PRACTICE. No charge for examination of models or drawings. Advice by mail free.

Patents obtained through us are noticed in the SCIENTIFIC AMERICAN, which has the largest circulation, and is the most influential newspaper of its kind published in the world. The advantages of such a notice every patentee understands.

This large and splendid illustrated newspaper is published WEEKLY at \$3.20 a year, and is admitted to be the best paper devoted to science, mechanics, inventions, engineering works, and other departments of industrial progress, published in any country. Single copies by mail, 10 cents. Sold by all news dealers. Address: MUNN & Co., Publishers of SCIENTIFIC AMERICAN, 37 Broadway, New York. Send book about Patents sent free.

QUEBEC CENTRAL RAILWAY.

CHANGE OF TIME.

COMMENCING MONDAY, JAN. 26, 1883, 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.	3.45 P.M.
Leave Beauce Junction	1.25 "	7.25 A.M.
Arrive Levis	3.10 "	10.00 "
" Quebec Ferry	3.30 "	10.30 "
Leave Quebec for Beauce Jct., Sherbrooke and New England points—Ferry	11.30 A.M.	3.00 P.M.
Leave Levis	1.00 P.M.	3.30 "
Arrive Beauce Junction	2.45 "	6.20 "
Leave Beauce Jct.	3.00 "	7.50 P.M.
Leave Sherbrooke	7.15 "	3.15 P.M.
Arrives Levis		

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.

RAWLINGS' CELEBRATED ENGLISH

SODA WATER, BRIGHTON SELTZER, POTASS WATER, GINGER ALE.

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.



GRAND TRUNK R'Y.

OTTAWA AND MONTREAL IN CONNECTION WITH CANADA ATLANTIC RAILWAY

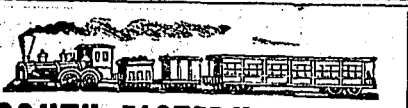
Until further notice trains will run as follows: Leave Montreal—9.00 a.m., 4.30 p.m., 10 p.m. Leave Ottawa—8.00 a.m., 4.45 p.m., 10 p.m. Arrive Ottawa—12.45 p.m., 3.15 p.m., 9 a.m. Arrive Montreal—11.45 a.m., 5.30 p.m., 7 a.m.

Pullman Day Drawing-Room, Parlor and Night Palace Sleeping Cars. Fare—1st Class, \$8.50; 2nd Class, \$2.00; Return \$6.00.

JOSEPH HICKSON, General Manager, Montreal, March 6th, 1883.

COAL TRADE JOURNAL.

PUBLISHED EVERY WEDNESDAY. Established April 21st, 1869. It is the only paper in the United States entirely devoted to the interests of the coal trade. Subscription price, \$3.00 a year. F. E. SAWARD, Editor and Proprietor, 111 Broadway, New York.



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. Pres. & Gen. Mgr. November 6th, 1882.

North Shore Ry. CHANGE OF TIME.

COMMENCING ON Monday, Sept. 25th, 1882.

Trains will run as follows:—

	Mixed.	Mail.	Expr'ss	Lightning Expr'ss
Lv. Hochelaga for Quebec	4.00 AM	3.00 PM	10.00 PM	
Arrive at Quebec	7.00 PM	9.50 "	6.30 AM	
Leave Quebec for Hochelaga	5.20 AM	9.10 AM	10.00 PM	
Ar at Hochelaga	8.30 PM	4.00 PM	6.30 AM	
Lv. Hochelaga for St. Felix de Valois	5.15 PM			
Ar at St. Felix de Valois	8.20 "			
Lv. St. Felix de Valois for Hoch.	5.20 AM			
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: 13 PLACE D'ARMES, MONTREAL. 202 ST. JAMES STREET, MONTREAL. OPPOSITE ST. LOUIS HOTEL, QUEBEC. CANADIAN PACIFIC R'Y, 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.

WINTER ARRANGEMENTS.

DIRECT SAILING BETWEEN Liverpool and New York.

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

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

LAKE NEPIGON, H. Campbell	Mch. 1
LAKE WINNIPEG	Mch. 6
LAKE MANITOBA, G. B. Scott	Mch. 14
LAKE CHAMPLAIN, W. Stewart	Mch. 22
LAKE HURON, W. Benson	Mch. 31

RATES OF PASSAGE: Cabin, from Montreal to Liverpool, \$57.50; Steerage, \$27.50. Return Cabin Passages, \$105.00.

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 850 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.



Grand Trunk R'y.

MANITOBA AND THE NORTH-WEST.

THE GRAND TRUNK RAILWAY COMPANY will offer during the season 1883 superior facilities in Train Service—Rates and Fares—to Passengers with Household Effects, Live Stock, &c., moving to Manitoba and the North-West, particulars of which will be shortly announced.

JOSEPH HICKSON, General Manager, Montreal, Feb. 20th, 1883.

Vick's Floral Guide.

For 1883 is an elegant Book of 150 Pages 3 Colored Plates of Flowers and Vegetables, and more than 1000 Illustrations of the choicest Flowers, Plants and Vegetables, and directions for growing. It is handsome enough for the Centre Table or a Holiday Present. Send your name and Post Office address, with 10 cents, and I will send you a copy, postage paid. This is not a quarter of its cost. It is printed in both English and German. If you afterwards order seeds deduct the 10 cents.

Vick's Seeds are the Best in the World!

The FLORAL GUIDE will tell how to get and grow them. Vick's Flower and Vegetable Garden, 175 Pages, 6 Colored Plates, 500 Engravings. For 50 cents in paper covers; \$1.00 in elegant cloth. In German or English. Vick's Illustrated Monthly Magazine—32 Pages, a Colored Plate in every number and many fine Engravings. Price \$1.25 a year; Five Copies for \$5.00. Specimen Numbers sent for 10 cents; 3 trial copies for 25 cents.

JAMES VICK, ROCHESTER, N. Y.