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The Shareholder

AND INSURANCE GAZETTE.

"NOTHING IN MALICE."

Vol. IV.—No. 42.

MONTREAL, FRIDAY MORNING, OCTOBER 20, 1882.

\$2.00 per Annum

RAWLINGS'

CELEBRATED ENGLISH

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

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Per S.S. "SCOTLAND,"
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NO OLD STOCK ON HAND.

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

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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.

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18 91 and 92 Common Street.

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

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

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

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

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LARGE QUANTITIES OF FARM LANDS always for sale.
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MAPS AND PLANS furnished on short notice.
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THE ACCIDENT Insurance Company of North America.

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

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General Manager.

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THE GUARANTEE COMPANY OF NORTH AMERICA.

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PAID UP IN CASH (No Notes), 295,000
ASSETS, January, 1882, 350,000
DEPOSIT WITH GOVERNMENT, (at Ottawa) 57,000

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of this Company renders the Premiums in certain cases annually reducible until the rate of

ONE-HALF PER CENT. PER ANNUM IS REACHED.

This Company is under the same experienced management which introduced the system to this continent seventeen years ago, and has since actively and successfully conducted the business to the satisfaction of its patrons.

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The Steamer MAGNETTAWAN will leave Midland for Parry Sound every Monday and Friday (weather permitting) on arrival of train from Toronto and Port Hope.

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General Manager.
A. WHITE, Traffic Manager. 21

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BREWERS AND MALTSTERS.

Superior Pale and Brown Malt, India Pale and Other Ales, Extra Double and Single Stout, in wood and bottle.

Families Supplied.

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THOS. J. HOWARD, 546 Dorchester street.
JAS. VIRTUE, 19 Aylmer street.
THOS. FERGUSON, 162 St. Elizabeth street.
WM. BISHOP, 556 Ontario street.
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BANK OF MONTREAL.

Established in 1818.

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL AUTHORIZED.....\$12,000,000
CAPITAL PAID-UP..... 11,999,900
RESERVE FUND..... 5,500,000

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

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THE BANK OF BRITISH NORTH AMERICA

ESTABLISHED IN 1836.

Incorporated by Royal Charter in 1840.

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Richard H. Glyn. J. Murray Robertson.
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BANK OF COMMERCE.

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REST..... 1,650,000

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Barric, Guelph, Sarnia,
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Dunville, Ottawa, Walkerton,
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Port Hope,

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

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BANKERS.

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London, England—The Bank of Scotland.

Eastern Townships Bank

AUTHORIZED CAPITAL, - \$1,500,000
CAPITAL PAID IN 1st MAY, 1882 1,397,584
RESERVE FUND 220,000

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Farnham.

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New York—National Park Bank.
Collections made at all accessible points, and promptly remitted for.

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The Ontario Bank.

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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..... 200,000.

BRANCHES:

Aylmer, Hamilton, Park Hill, Bedford.

Interest allowed on deposits in Savings Department.

Drafts on England, Boston and New York bought and sold.

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

THOS. CRAIG, Cashier.

Nov. 10th, 1880.

LA BANQUE NATIONALE.

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

Head Office, - - - Quebec.

President.

HONORABLE IS. THIBAudeau.

Vice-President.

JOS. HAMEL, Esq.

Cashier, Inspector.
P. LAFRANCE, Esq. N. MATTE, Esq.

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Branches.

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Ottawa, - - - C. H. Carriere, do
Sherbrooke, - - - John Campbell, do

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London.

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Newfoundland—The Commercial Bank of Newfoundland.

Province of Ontario—The Bank of Toronto.

Maritime Provinces—The Bank of New Brunswick. The Merchants Bank of Halifax. The Bank of Montreal.

Manitoba—The Merchant Bank of Canada.

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

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital: \$2,000,000

HEAD OFFICE - - MONTREAL.

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A. A. TROTTIER, Esq., CASHIER.

FOREIGN AGENTS:

LONDON—Glynn, Mills, Currie & Co.

NEW YORK—National Bank of the Republic.

QUEBEC AGENCY—La Banque Nationale.

BANKS.

MERCHANTS' BANK OF CANADA.

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

RESERVE FUND, - - - 750,000

Head Office, - - - Montreal.

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Wm. Darling, Esq., Jonathan Hodgson, Esq.,
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Belleville, Kincaid, Prescott,
Berlin, Kingston, Quebec,
Brampton, London, Renfrew,
Chatham, Montreal, Stratford,
Galt, Napuee, St. John's,
Guananogue, 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, London, 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.

Chicago Branch—158 Washington Street, J. S. Meredith, Manager

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. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

DIRECTORS:

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MILES WILLIAMS, Esq.
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M. HEATON, - - - Inspector.

BRANCHES:

Brockville, Montreal, Sec'l, 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—Union Bank of Lower Canada and Eastern Townships Bank.

Ontario—Ontario Bank, Dominion Bank, 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 1/2% west rates of exchange.

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

THE SHAREHOLDER.

MONTREAL, FRIDAY MORNING, OCT. 20, 1882.

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Bank Returns.	"Raised" and Certified Cheques.
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The Future of Montreal and Toronto.	Our Railways.
Get a Book-keeper.	The Manchester Ship Canal.
The Montreal Post-Office.	The Parisian.
A Winter Port.	Unwise Credit.
Will the North-West "Pay."	Answers to Correspondents
Corner Lots	The Meritlake Peerage.

BANK RETURNS.

We herewith give the latest Bank Returns, as officially issued since our last:—

LIABILITIES.		
	August 31.	September 30.
Capital paid up.....	\$ 59,318,111	\$ 60,103,394
Circulation.....	31,458,191	33,953,387
Dominion Gov. deposits....	11,995,597	14,015,593
Provincial Gov't deposits...	2,770,132	2,563,857
Deposits to secure contracts.....	1,095,930	1,121,533
Public deposits.....	99,734,662	97,979,195
Loans from other banks.....	1,725,855	2,409,137
Due to banks in Canada.....	1,757,425	1,649,900
Due to banks in United States.....	62,442	409,081
Due to banks in United Kingdom.....	2,505,808	2,584,300
Other liabilities.....	337,876	176,975
Total Liabilities.....	\$153,443,918	\$156,862,958
ASSETS.		
	Aug. 31	Sept. 30th
Specie.....	\$ 7,621,363	\$ 7,625,604
Dominion notes.....	11,545,126	11,631,977
Notes of other banks.....	6,222,295	6,305,463
Due from banks in Canada..	3,208,671	3,925,797
Due from banks in United States.....	14,371,653	15,294,923
Due from banks in United Kingdom.....	1,541,507	861,018
Government debentures....	1,157,269	1,066,869
Foreign public securities....	1,544,023	1,577,345
Loans to the Government...	1,734,860	1,826,997
Loans on stocks and bonds...	15,931,234	17,201,011
Loans to municipal corporations.....	1,763,794	1,946,252
Loans to other corporations...	11,909,118	11,335,723
Loans to other banks.....	1,033,193	1,570,743
Current discounts.....	141,471,143	143,890,314
Discounts overdue unsecured.	1,526,138	1,522,972
Discounts overdue secured..	1,756,157	1,760,427
Real estate.....	1,519,495	1,527,087
Mortgages on real estate sold.	774,904	748,631
Bank premises.....	3,040,218	3,051,183
Other assets.....	2,086,938	2,566,404
Total.....	\$231,059,100	\$236,976,740
Liabilities of directors.....	\$9,888,556	\$9,705,81

These figures show a sustained extension of business. The subscribed capital has increased about \$1,850,000, and the paid-up capital \$785,000. Circulation has gone up \$2,495,000, and is \$2,200,000 above its amount last year. Government deposits have increased, and have risen \$1,839,000 on the month, and about \$7,000,000 on the year. On the other hand deposits have taken a turn, those on demand having gone down \$946,000 and those on notice \$808,000 during the month, though their joint amount is still about \$13,400,000, higher than in September, 1881. The amount due to Canadian banks has decreased \$107,000, and that to banks in the United Kingdom increased \$79,000. On the other side we find the sum due by Canadian banks to have risen \$717,000, testifying along with the other side of the account to an active demand on unchartered banks. The amount due from the United Kingdom has decreased \$880,000, probably the effect of fall imports

prior to exports. Loans on collaterals have increased \$1,270,000 on the month, or \$6,354,000 on the year, and stand at \$17,201,000. Discounts have risen \$2,419,000, and the amount due from foreign countries has increased \$923,000; but it is \$3,503,000 less than in September, 1881, and the increase on the month is probably due to the tightness of money in New York. In the three latter items showing an increase of \$4,612,000 in loans in face of a decrease of \$1,754,000 in deposits may probably be found an explanation of the tightness which prevailed towards the close of last month. Discounts have now risen \$41,766,000 since September 1880, and have reached within a fraction \$144,000,000. All these figures show an enormous increase in the financial operations of Canada, and the time appears to have quite arrived when we must take special care that we do not go too fast.

GOLD CERTIFICATES.

The new issue of gold certificates by the United States Government seems to have given general satisfaction in Wall Street and to American financiers generally. As is remarked by the Boston *Economist*, a recognised authority on these matters, "What is desired for a permanent and safe system of currency is simplicity, cheapness and easy and inexpensive convertability into the medium used by the financial circles throughout the world. The gold certificates are all of these, and they, at the same time, reduce the cost of carrying balances and making exchange. So long as these certificates are backed up dollar for dollar by a separate fund of gold, and not issued when required for payment by the government in excess of gold held to represent them, they will be a help to the business community and a blessing to the country at large. But, if in times of pressure, the issuance of these certificates is allowed to exceed the fund which is held in which to redeem them, they will become of no more value than greenbacks. Their advantage lies in the fact that they are better secured; in short, secured one hundred cents on the dollar." The certificates are provided for by the new banking law, passed by the last U.S. Congress, in the act enabling the banks to extend their charters. The Secretary of the Treasury is directed to receive deposits of gold coin in sums not less than twenty dollars, and issue certificates of deposit in denominations of twenty dollars and more, corresponding with the denominations of United States notes. These certificates are receivable for customs, taxes, and all public dues, and are re-issuable. They may also be counted as part of the reserves of banks. It is expected that the result will be the concentration of all the gold in the country in the government vaults. There is, however, one marked instance in which the certificates will not find ready reception. This is in the associated banks. These banks keep for their own purposes an immense stock of gold on special deposit with the Bank of America,

most of which is packed ready for shipment. The continuance of the present system will cost but little, while its advantages in times of gold exports are very great, and it is improbable that the banks of New York will give it up, and this volume of over \$30,000,000 of gold will remain as a special deposit. Another reason for retaining the old system among the banks rests in the fact that the Bank of America certificates are valueless to any holder not a member of the association, while the new government gold certificates of deposit are negotiable generally. For purposes of comparisons the new system will be found of great help. It can then be estimated, with an almost certainty of being right, the exact amount of gold and silver in the country at any one time, and the exchanges and the money market can pre-suppose the rates which will be demanded. They will simplify business transactions, and payments can be made more readily, safely and satisfactorily in many ways than by the use of coin. The loss from abrasion of gold is enormous, and this will be entirely done away with. The shipment of \$1,000,000 across the ocean results always in a large loss in weight, no matter what precautions are taken to keep the coin from movement. There can be no such loss in certificates, and from this point alone the new form is a matter of economy to the Government. The destruction of a certificate is a gain to the Government, and goes far to pay the expense of making the certificates, so that, aside from the advantage of the certificates to the business community, the system is an economical one, and the satisfaction which at once hailed the introduction of the new gold certificate is easily understood.

THE CHIGNECTO SHIP RAILWAY.

LONDON capitalists have just decided to give financial aid to this scheme, which will therefore be at once proceeded with. This project, it will be remembered, was the recipient of a Government subsidy towards the close of last session, and received a good deal of opposition, first on account of its novelty, but principally from political considerations. The possibility of its construction for any practical purposes was questioned and its financial failure in any case predicted. In reply, eminent English engineers undertake to build it, and English capitalists are satisfied with the prospects of financial profits which it holds out. The progress of this novel project will be watched throughout Europe and America with the keenest interest, for its success on our Atlantic coast means its adoption everywhere where such a railway could be required. If the principle is workable Chignecto it would be equally so at Panama or at Corinth, or between the North Sea, the Baltic. It might possibly even be a rival to the Suez Canal itself. How few months will determine its merits, successful some great innovations, soon looked for.

THE FUTURE OF MONTREAL AND TORONTO.

THE crowding of masses of people into large cities is one of the features of our modern civilization which has reached a remarkable development, especially on the continent of America. The great cities of the American Union illustrate this. It may be regarded as an outcome of the co-operative principle, taken in its wide and general, and not in its narrow and special, sense. Improvements in machinery and discoveries in the arts have been direct results of this living in communities. The struggle for life and these improvements and discoveries have brought the necessities and comforts and luxuries of life within the reach of the many at an almost infinitely smaller expenditure of labor than was formerly demanded. This has carried good and evil in its train. It has enabled some to accumulate enormous fortunes and with the means at their command to monopolize, corner, and cheat the world at pleasure, but it has also placed in the hands of more honorable men the means to develop the resources of nature, and forward, especially on this continent, the onward march of civilization. These improvements and discoveries with the greater ease of earning a living, have enabled many to choose their own *habitat* who would otherwise have been chained to the soil, and who naturally gravitate into the gregarious habits of citizens of large centres of wealth, industry and thought. These are some of the influences that must, in the near future, swell the population and add to the prosperity of Montreal and Toronto as well as the other cities of the Dominion. But whatever our hopes as to the future may be, Canada has no reason to feel ashamed of the progress, so far, of her two great cities. It is true that wiseacres from the western city have dinned into our ears from time to time that the glory of Montreal is passing away and that Toronto is coming to the front and must, ere long, distance her older neighbour. Those special champions of the west hang their hopes on slender threads at times. When a Montreal establishment or two of long standing open a branch office or warehouse in Toronto these gentlemen herald the fact to the world as an unmistakable sign of the immediate downfall of the ancient city. Let us be comforted, however. That Toronto has greatly prospered in recent years is seen in her increased population and customs returns, but that she has prospered at the expense of Montreal or that she is likely to do so not in accordance with fact. The advantages she possesses are peculiar to it and largely the result of her own rise. Her so-called Esplanade, with horse shrieking and rushing to and fro all hours of the day and night, extends the whole length of her harbor—a region which but a few years ago was crested to bull-rushes and desolation ways branching out at every

conceivable angle into a fair and fertile land—her immense manufacturing establishments—are all monuments of her native energy rather than the result of any splendid natural endowments such as Montreal possesses. These mark her citizens as worthy descendants of the hardy pioneers who first subdued the primal desolation of her now fair surroundings. The census of 1881 shows that the population of the city increased in a decade over 40 per cent., a rate only equalled in the increase of one other city in the Dominion. But Toronto has lessons to learn that she will do well to consider. She will have to pick her steps daintily at the present juncture. She has, whether rightly or wrongly, been credited with more prudence in the conduct of her business than Montreal. She will require all the prudence at her command. Her merchants were not so reckless as were many in Montreal in 1874 and 1875, and other periods of inflation. Hence the depressions that followed these periods, though as gloomy to the eye, were not as deadly in their results in Toronto as in Montreal.

GET A BOOKKEEPER.

BUT is Montreal immaculate? Hardly. Look at her civic management and the rate of taxation. What have we in return for the extravagant rates inflicted on us? City Hall defalcations, embezzlements going on for years, an inefficient system of audit. Nothing done about it that the public can see except a "notis" neatly printed on a card, that any civic employé found drunk on the premises shall be dismissed by His Worship the Mayor. Here is a solemn mockery. Is a long-enduring public to infer that our highly-paid officials are in the habit of attending to their duties in a state of "obfuscation" from too much wine or some stronger compound? If so, it explains the mysterious defalcations going on systematically for years that we hear so much about. Our City Fathers are no doubt awfully in earnest, but they will not mend matters much by issuing notices against excessive drinking in office hours, or on the premises. The only remedy is to be careful about whom they employ, to take none but sober men in the first instance, and, above all things, to get a good bookkeeper. If it is true, as is reported, that the late defaulter was constantly or even frequently drunk in the office, that fact should have made it clear to the most unsophisticated intellect that he could not have been in a fit state to attend to his important duties, and no good nature or favoritism should have permitted him to be retained in office. But it is the merest farce to issue a "notice" against drunkenness when all the world knows that the regulation will not be carried out. Get a bookkeeper. What further delinquencies might be discovered by a rigid system of account-keeping we know not; but our citizens should insist upon an efficient public service, no matter where the shoe pinches.

THE MONTREAL POST-OFFICE.

PUBLIC patience in connection with the Montreal Post-Office seems at last to be exhausted, as it well may be. The local press, of all shades of opinion, has come out in one general outburst of protest and indignation. The latest of a series of bold robberies within the Post-office itself gave the signal for this explosion, and in commenting on it the whole institution has had to undergo a thorough journalistic overhauling. How has it been possible, it is well asked, for such a series of robberies as from time to time of late have been exposed to have gone on so long without their existence having even been suspected? With hundreds of letters and thousands of dollars tampered with or stolen, on account of some of which many complaints and enquiries must surely have been made, was no additional vigilance aroused? It would really seem not, and it is hard to make the public believe that this is a state of things worthy of the principal post-office in the Dominion. The general practical working of this great institution is now also taken exception to. The time occupied in sorting the mails is worthy of a petty village, and this goes on before 9 A.M., generally now remain unsteadily on from bad to worse. Mails, the delivery of which might once be counted sorted till 11, or later, and have done for weeks past. The Post-Office is opened, too, intolerably late for an active business community much of whose work is compressed into the summer and autumn months. Long before 8 A.M. an impatient crowd is waiting for the doors to open so that access to the boxes may be obtained. Why should not the doors be opened at 7 A.M., leaving the delivery-wickets arrangements as they are? Again, why should not the doors of the Post-Office be open and accessible to the public on Sundays till 1 P.M. at least? There is no difficulty in effecting this in the country parishes—why should there be here, where postal accommodation is so much more necessary? Many come into the city to church just in time to be too late to reach the Post-Office, and our silly urban rule keeps them from receiving their letters till next day. In the United States, even in unimportant places, those offices in which there are boxes remain open till sunset on Sundays. Why should they not here, or till 1 P.M. at least? There need be no detention of clerks, delivery or other. These could still continue to leave at 10 A.M. Nor would it be hard on the janitor, who lives in the building, and would simply be required to lock up at 1 P.M. instead of 10 A.M. In a word, the local post-office people have got to wake up to the fact—which seems to have escaped them—that Montreal is a great city, not a petty hamlet. We are getting just about the accommodations appropriate to the latter, and are becoming very generally restive under it. At the same time, and as a matter of the merest justice, we are bound to acknowledge the great courtesy and extreme desire of the

officers, from the Postmaster downwards, to oblige when any special matter is brought before them. On this score there is absolutely no room for complaint. These gentlemen are in that respect all that could possibly be desired, so far as our not limited experience goes. But it is at no detail, large or small, that the public is now grumbling. It is at the general internal economy and management of this institution, which wants a thorough overhauling and reform, and we trust that the Ottawa authorities will see that no further time is lost in its getting it.

A WINTER PORT.

THE periodical discussion as to the possibility of a winter port for the Lower St. Lawrence is again upon the country. It has made a considerable advance, for while originally the problem was whether a port to be kept open all the winter was possible, the debate now is as to which would be the most favorable locality for it. That it must be on the North shore all the rivals agree, and this season the contest appears to be between the supporters of Malbaie and Tadousac respectively. No doubt there are plenty of axes to grind all round, and it is by no means certain that any of the places named—or, for the matter of that, any place not named—would serve as the site of a winter port. But it is certain that many practical mariners and men who have made this subject the study of years are thoroughly impressed with the belief that the navigation of the St. Lawrence all the year round, as far up as the Saguenay, or even Murray Bay, is quite feasible. The idea is so far from being merely visionary that many hard-headed, sagacious men believe in it thoroughly. If their views are sound, a new and potent aid to our national advancement would be at our command, and this being the case the time has come when a Government investigation should be had and the matter finally disposed of one way or the other. The public funds, whether federal or provincial, could be spent in this way with general approbation.

WILL THE NORTH-WEST "PAY"?

THE most formidable of all the objections presented in Parliament against the construction of the Canada Pacific Railway was that an enormous amount of money was certain to be paid in its construction, and that it was no less certain that outlay thus sunk would be irreparably lost. In other words, that the scheme would not pay, looked at from any point of view. Those who favored the project contended, on the other hand, that the opening of such a line as that proposed would induce a large immigration and permanent settlement, and thus contribute both directly and indirectly to the national prosperity. The latter party has already proved itself to have been right. The direct immigration into the North-West this year has been about 75,000, and the remainder which has drifted in from various quarters makes up

an aggregate fairly estimated at not less than 100,000. Already the Customs' revenue at Winnipeg has enormously benefitted by this inroad of population, increasing nearly tenfold between the fiscal years 1880 and 1882! In other words, the Customs' receipts in the first-named year were \$58,672 and in the latter \$553,566. Why it should not rapidly still farther augment to many times that amount it is difficult to see. The prospect is that our North-West will fill up as fast as did the old Western States when railways first were introduced therein and settlement effected on a large scale by various land companies such as the last year or so has seen come into existence in our new lands. It is quite to the purpose to state here that an expenditure of upwards of \$4,000,000 was made last year in buildings in the city of Winnipeg alone, which, as we showed last week, already holds the position of being the third port in financial importance in the Dominion. There are, indeed, not wanting indications that once more it is "westward the star of empire takes its way," and that the North-West will in time transfer to itself the balance of political power and importance as indicated by population and wealth. But be this as it may, the sagacity in projecting this great route and carrying it into exercise in conjunction with systematic settlement has been fully vindicated, and its beneficent results on our national well-being will be felt for many generations. Already it is established that the North-West "pays."

"RAISED" AND CERTIFIED CHEQUES.

THE Court of Appeals of the State of New York has just given an important decision on the subject of "raised" and certified cheques, and one worth the attention of our own bankers, merchants and commercial lawyers. This decision declares a certifying bank liable only for the sum really due by the cheque, the case in point being that of the New York Banking Association, which had a cheque for \$254 drawn upon them by a Chicago bank. The cheque was sent to a New York man, who never received it, and it was supposed to have been stolen from the mail. On the Chicago bank becoming aware of the circumstances, they immediately wrote the New York bank to have payment stopped. In the meantime, however, the cheque had been presented for certification and was duly certified. The cheque was afterward "raised" to \$2,540 and was then used to purchase \$2,500 worth of bonds. The broker to whom the cheque was presented sent it by messenger to the bank to ascertain whether or not the cheque was good, the messenger putting the question, "Is that certification good?" to the Teller. The latter had no thought that the cheque was the stopped one for \$254, and accordingly informed the broker that he accepted the cheque in payment for the bonds. When presented to the bank, payment was refused, and a suit was instituted by the

broker, who claimed that the Teller's endorsement of certification had caused him to accept it and that the bank must therefore pay it. The ruling of the Court sustained the bank, and held the Teller's endorsement was that the certification was good. It was also held that the certification of a cheque was in effect that the signature of a drawer is genuine, that there is money to his credit to meet it, and that the bank will not pay that money out on other cheques, but that it is no guarantee that the cheque has not been raised. Of course this decision of a foreign law court can have no direct influence in this country, but the opinions of so illustrious and esteemed a Bench as that in question will not be without at least an indirect weight. It is very desirable, however, that these vexed questions should be brought up for final settlement by our own Courts of last resort—either the Supreme Court at Ottawa or the Privy Council at London—or, better still, by both.

CORNER LOTS.

CORNER lots in Toronto, Chicago and other great Western cities are built upon and made useful. In Montreal they are an abomination. It is true that the civic ordinances insist upon their being fenced in, but that is not much, for the fences are at once seized upon by bill-stickers who cover them with obnoxious placards where a flaring announcement of a minstrel show or circus, and a warning to the unconverted in all stages of dilapidation, offend the eye of visitors and citizens alike. Just look at the lots on St. Catherine street, and the vacant lot opposite our palatial Windsor. Not quite vacant, however, for there is a strange abomination there in the shape of a Crystal Palace, the said Crystal being composed of a mound of carpenter work covered with strips of felt and a coating of pitch. Not so much as a skylight is visible to break the gloom from the outside. Doubtless the crystal is all inside; but outside it has no form or comeliness, or glass, let alone crystal. Seriously speaking, do the owners of these lots pay any taxes? A corner lot is valuable in proportion to the capital expended on the lots in the neighborhood. This should be taken into account in the assessments, and the owners of vacant lots made to pay, not only in strict proportion to the rest of the rate-payers, but a good round sum in addition to compensate for positive injury inflicted on the city by their usually disreputable condition and hindrance to progress.

"FREE CANALS OR NO CANALS" is the question now agitating New York State, and "free canals" seems likely to carry. The Erie Canal was opened by its projector, DE WITT CLINTON, fifty-seven years ago, and after doing the State infinite service is to-day in no little danger of being drained. As the St. Lawrence cannot be drained, however, we can afford to look with indifference on the result of the approaching vote.

THE STOCK MARKET.

THE dealings in Bank stocks have been by no means excessive this week, but in others, especially Montreal Telegraph, City Passenger, City Gas, and Richelieu and Ontario Navigation Co., they have been more than up to late averages. Montreal Bank slightly advanced, rising to 213½, and closing at 212¼, with a total of 2,119 sales. Merchants' was very dull, and the highest price fetched was 133, closing at 132. Commerce underwent a scare, forcing the total sales up to 3,756 and the prices down to 141; there was a rally, however, to 142½, and the closing price was 142; the sales last week and this were 1,293 and 3,756 respectively. The fears in regard to this stock arose out of the failure of Messrs. A. & C. J. HOPE, hardware merchants of this city and Hamilton, who were at first supposed to have "hit" the Bank of Commerce very hard. This, however, was quickly disproved, it being soon established that the losses to the Bank of Commerce in consequence of this insolvency would be merely nominal, if any. Montreal Telegraph was notably active, transactions taking place to the number of 2,780, while quotations rose as high as 130½, closing at 130. Richelieu sales were again above the average also, reaching 2,000, while prices ranged between 72½ and 76½, closing at 76½, so that it is evident that speculation in this stock is not solely due, as has been alleged, to the presence of King SENECA. City Passenger was again spasmodic and transfers were unusually abundant, on several days reaching over 2,500 and aggregating 11,247. The "bears" have had it all their own way with this stock lately, quotations beginning the week at 144½ and slowly receding to 124, and closing at 125, a fall since the close of last month of no less than 33, and the end not yet—it is not, however, yet below its real intrinsic value. City Gas, too, has once more been in great request, the total of last week of 2,394 being replaced by 9,650 this; prices, too, have unexpectedly advanced from a minimum of 185 last week to 192 this, closing at 191; it is thus manifest that the late alarm has thoroughly subsided, but most likely only for a brief space. The Canada North-West Land Company now takes a regular place on the local stock list, as will be seen by reference to our weekly table. Private advices just received state that the Duke of MANCHESTER has resigned the presidency of the North-West Land Company, and that Lord ELPHINSTONE has been selected in his stead. The stock has become stronger on this report, but why it should we are unable to explain. St. Paul, M. and M. has also been active and prices have been well sustained.

The Money Market remains firm at about last quotations, with a tendency, if anything, rather in the direction of a rise. The rate of discount is 7 per cent. for the ordinary run of good commercial paper, and stock loans are made at 6½ @ 7 per cent. on call and short time. Sterling exchange is steady

at 8½ prem. for round amounts of 60-day bills, 8½ prem. cash over the counter, 9½ @ 9½ prem. for demand bills. Documentary and produce bills are in rather small supply, and worth 8 @ 8½ prem.

THE LEGALITY OF "FUTURES."

THE Supreme Court of the State of Wisconsin has rendered a decision which, if followed by the courts of last resorts in other States, is likely to affect the gambling in "futures" very materially, in that the operator or broker will have no recourse to his principal for money lost in betting upon future values. The case was this:—A went into the market to buy or sell grain, not for delivery, but for settlement at the price of the day of ostensible delivery. A lost some twenty-five hundred dollars, for which B, his broker, sued him in the Circuit Court; A appealed to the Supreme Court of Wisconsin, which overruled the decision in the inferior court, upon the ground that the testimony of the defendant, A, showed that the transactions were not only illegal and void, but criminal. The Board of Trade of the city of Milwaukee became excited over the decision of the Supreme Court. The principle upon which the court went, was that as there was to be, upon the understanding of principal and broker as between themselves, and as between the broker and purchaser of, or seller to him, no actual delivery of the property bought or sold, the whole business was a gambling one, which the law not only will not protect, but which it will, properly evoked, punish. That is to say, the whole transaction was against public policy. A decision to the same purport was, we are informed, lately made in a Dominion court, so that this class of gamblers now knows how much legal protection it may look forward to in future.

OUR RAILWAYS.

SIR CHARLES TUPPER, the Minister of Railways and Canals, has gone on a tour of inspection of the progress and condition of the Canada Pacific Railway beyond the western boundary of Ontario. At latest accounts Sir CHARLES was at Winnipeg, and he will probably push his personal investigations so far as the track is laid. As it is understood that the Rocky Mountains will be reached by the track-layers by Christmas the Minister of Railways must still have no inconsiderable journey before him, to say nothing of what is behind him, for he will no doubt complete the whole tour of supervision before his return to Ottawa. Such a mission is no pleasant one under the most attractive circumstances, and at this late season of the year it is specially unalluring. But none knows better than Sir CHARLES that if you want a thing well done—which you can do—there is nothing like doing it yourself, and he must be quite aware that no supervision so capable as his own was accessible. Instead, therefore, of assigning this unattractive service to a subordinate he in the public interest has assumed it himself, and now we can but patiently await

the result. From the reports that are invariable from the North-West we are prepared to hear that the railway construction is thoroughly up to the terms of contract, in all its details, if it has not even gone beyond them. But it is exactly of this of which the Minister has resolved to judge for himself, and to be in a position to go before Parliament under the burden of no second-hand knowledge. The public will feel, with us, a natural desire to learn the result of this inspection. But be it what it may it is well known beforehand, from Sir CHARLES'S special characteristics, that his decision will be true, straightforward and fearless. If he pronounces the work good, it will at once be felt that the country has had good work for its money—if bad, that no influence at the highest quarters, no parliamentary intrigues even, will gain the contractors a remission of one iota of their engagements. In these days, and with such gigantic railway works in progress, it is well for the country to have a steward at once just and fearless, and these qualities it has had the good fortune to find thoroughly developed in the present Minister of Railways and Canals.

THE MANCHESTER SHIP CANAL.

THE Manchester Ship Canal scheme has taken practical shape. The subscribers to the Guarantee Fund have adopted Mr. LEADER WILLIAMS'S scheme of a ship canal, with locks at various points, in preference to an open tidal navigation. From Manchester to Garston by the proposed tidal navigation would be thirty-four miles, and the natural low-water level of the Irwell at the site of the proposed docks at Manchester would be lowered no less than seventy-one feet. Mr. WILLIAMS intends to construct but three locks, only two of which will be required at high tide, when vessels of any tonnage will be able to come to Irlam, a distance of seven miles from the Manchester Docks. The width of the canal, between Warrington and Manchester, will be 100 feet. This is thirteen feet wider than the Amsterdam Canal and twenty-two feet wider than the Suez Canal. Vessels will thus be able to pass each other at any point. The gigantic character of the work is indicated by the size of the proposed great dock at Manchester, which is designed to be seventy acres in extent, with gates eighty feet wide. The dock will gradually widen until it has a surface of three-quarters of a mile, when four branch docks will issue from it with wide quays between them, on which sheds will be erected. Mr. WILLIAMS proposes to accomplish a notable feat of engineering skill. At Barton the river is crossed by the aqueduct of the Barton Canal, which is principally used at this point for coal traffic. "I propose here," says Mr. WILLIAMS, "to construct a new aqueduct, the centre portion of which will be a wrought iron caisson, kept full of water, which will swing on a central pier in a similar way to a railway swing-bridge,

MINERAL WEALTH OF CANADA.

This subject is treated of in a little work compiled by Mr. H. B. Small, of the Department of Agriculture, which contains a large amount of well digested information, taken from the best authorities. According to Prof. Dawson "there is scarcely a stream in British Columbia in which the color of gold is not found." In the last twenty years the Pacific Province has dug \$40,000,000 worth of gold, and it is estimated that \$10,000,000 worth a year could be obtained by means of increased working capital. British Columbia exported 500,000 tons of coal last year. Nova Scotia contains inexhaustible coal beds and valuable gold deposits. On the Cape Breton coast there are submarine coal beds of incalculable wealth. The Lake Superior region is rich in silver, copper and iron, but the best deposit can only be reached by the expenditure of a large amount of capital. In the country drained by the Lieves, north of Ottawa, Vennor has discovered and developed great beds of phosphate, and the same article is found in considerable quantities in Frontenac. Thousands of tons are exported annually to Liverpool from this region, the price sometimes reaching \$25 per ton, and the mines of the Kingston and Ottawa district are said to be rich enough to supply the world for an indefinite period. As for coal, the valuable formations of Nova Scotia and British Columbia are supplemented by beds in the North-West of surpassing extent and importance. West of Edmonton there is a coal field 25,000 square miles in extent. At a moderate calculation this will yield 250,000,000 tons. North of it lies another coal field of incalculable wealth, and further north still the croppings prove the existence of endless seams of coal. Petroleum is found floating on the surface of the streams and is gathered by the Indians. In the extreme north away towards the watershed of the Mackenzie river, gold is found but no attempt has yet been made to test its abundance. There are also indications of silver and copper, and the iron deposits are rich and well defined.

FIRES IN SEPTEMBER.

The New York Bulletin publishes its usual monthly list of fires in Canada and the States at which the loss was not under \$10,000, and states that last month witnessed 123 such fires, the losses by which aggregate \$6,205,000. The lesser fires and those not reported it estimates at \$1,300,000, making the total loss for the month \$7,500,000. It appears that during the five years, 1877-1881, the average loss by fire in September in the United States and Canada has been \$5,950,000, the figures of each year being as follows, according to the Chronicle's tables:—September, 1881, \$6,433,500; September, 1880, \$6,944,600; September, 1879, \$5,614,100; September, 1878, \$4,558,800; September, 1877, \$6,199,400. It will be seen, therefore, that the fire waste of last month was \$1,500,000 above the average, or in the ratio of 25 per cent. increase, taking the five years together. And by the following list of fires in Canada during the same month it will be seen that the Dominion has furnished its full proportion to the loss for that period, as they aggregate \$332,000, or over one-tenth of the total:—

	Loss.	Ins.
St. Hyacinthe, P.Q., foundry.....	\$ 40,000	\$ 10,000
St. Anne de Plaines, P.Q., dwelling.	10,000
Iroquois, Ont., flour mill, &c.....	18,000	10,000
St. Hyacinthe, P.Q., foundry.....	10,000	6,000
Peterboro', Ont., carriage factory, &c.....	25,000	10,000
Belleville, Ont., various.....	10,000
Walford, Ont., stores.....	20,000
Quebec, various.....	150,000	100,000
Kingston, Ont., grain warehouse....	20,000	12,000
Dundas, Ont., planing mill.....	15,000
Dundas, Ont., cotton mill.....	15,000
Montreal, barracks.....	500,000
Fargo, D.T., car stables.....	10,000	2,000
Cincinnati, oil store.....	10,000	10,000
Peterboro', Ont., various.....	20,000

As to the probable losses of the year it seems likely to hold a bright place in the fire record. On this point the Bulletin says:—Now that three-fourths of 1882 have passed, enough is known to prove that this is to be a red-letter year in the matter of fires. Thus far in 1882 not less than \$67,500,000 has become ashes, being \$5,000,000 more than in the same nine months of 1881, \$7,000,000 more than in 1880, \$500,000 more than in 1879, and \$17,000,000 more than in the same nine months of 1878.

A BANKER'S SUICIDE.

Some weeks ago a young gentleman of good parts and great promise, the eldest son of a well-known Bucharest banker, Mr. Rosenthal, blew his brains out because he had had the misfortune to lose a sum of 20,000 lei—about £800—between his father's house and the chief post-office, whither he had been enjoined to convey that amount in bank-notes to be registered and despatched to one of Mr. Rosenthal's correspondents at Jassy. Four days after the funeral of this unfortunate youth his sorrowing mother was examining the clothes worn by him at the time of his suicide, when her fingers encountered a hard substance within the lining of his overcoat. This substance, upon further investigation, turned out to be the sum of money supposed to have been lost. The bank notes had been inclosed in an envelope, duly sealed and prepared for registration according to the Roumanian postal regulations. Young Rosenthal had thrust the envelope into the inner breast-pocket of his great coat, and it had slipped down between the cloth and lining through a hole in the pocket, of which the poor fellow was either ignorant or unmindful. When, on arriving at the post-office, he missed the money, he became violently agitated and hurried home in the hope that he might have left it behind him. The anguish

of mind he experienced upon finding that hope frustrated probably prevented him from even thinking of subjecting his garments to a careful examination; he rushed up to his bedroom, locked his door, and ended his life by his own hand a few seconds later. The horror of this ghastly tragedy has, of course, been deeply intensified by the discovery that there really had been no cause for the agony of despair which prompted young Rosenthal to commit suicide.

ENVELOPED IN LIGHTNING.

It is not often that a person is placed in the same extraordinary circumstances and escape as luckily as did the wife of Mr. John E. Hill, section foreman, G. T. R., during the recent thunder storm. Mr. Hill lives in a house on the company's property adjoining the Southwold and Yarmouth townline, about a mile and a half north of St. Thomas, says the Journal. The telegraph wires pass over the top of his house, and one of the poles is close to it. One end of the family clothes line, which is made of telegraph wire, is attached to this telegraph pole, and connects with four other posts, set for the purpose, forming a square whose sides are about twelve feet. At the commencement of the storm Mr. Hill was in the centre of the square, doing some work. The lightning struck the wires, just one-fourth of a mile away and shivered every one of the poles to atoms. When it reached the pole at the house the remaining force all went down on to the clothes line, and escaped to the earth by way of the posts. Mrs. Hill was enveloped in a sheet of lightning flame. For some moments she was transfixed, and could not speak or move, but when the electricity passed away she found herself all right, barring a queer feeling which she could not banish for some time. No doubt if the telegraph wire had not completely surrounded her, she would have been killed, as the fluid must have struck her with great force owing to her proximity to the pole. The shattered poles are being replaced, and Mr. Hill requests that the one at the end of his house be placed some distance away. He thinks it is not a desirable neighbor.—London Free Press.

THE OLDEST NEWSPAPER.

The oldest newspaper in the world is the King Pau, or "Capital Sheet," published in Peking. It first appeared A.D. 911, but was irregular in its issues until 1351. Since then it has been published weekly until the 4th day of June last, when by order of the reigning emperor, it was converted into a daily, with three editions, morning, mid-day, and evening. The first edition appears early and is printed on yellow paper. This issue is called Hsing-Pau ("Business Sheet"), and contains trade prices, exchange quotations, and all manner of commercial intelligence. Its circulation is a little over 8,000. The second edition, which comes out during the forenoon, also printed upon yellow paper, is devoted to official announcements, fashionable intelligence, and general news. Besides its ancient title of King-Pau it owns another designation, that of Shuen-Pau or "Official Sheet." The third edition appears late in the afternoon, is printed on red paper, and bears the name of Talani-Pau ("Country Sheet"). It consists of extracts from the earliest editions and is largely subscribed for in the Provinces. All three issues of the King Pau are edited by six members of the Han-Lin Academy of Science, appointed and salaried by the Chinese State. The total number of copies printed daily varies between 13,000 and 14,000.

ANOTHER NEW MOTOR.—Engineers are devoting their attention to compressed air and accumulated electricity as the best mode of propelling tramcars and mural railways. Experiments with both these agents were described at the meeting of the British Association, and both appear to have made substantial progress towards actual application. Sir Frederick Bramwell gave a description of a self-contained tramcar worked by compressed air which is at present working at Nantes, in France, and which is about to be introduced under his superintendence on the London tramway system. Sir Frederick said the system worked admirably at Nantes. The tramway line is 2½ miles long, the cars are always crowded, and the travellers are thoroughly satisfied with this method of locomotion. This, then, is a hopeful experiment as regards tramcars, and Colonel Beaumont has also applied compressed air to the working of railway trains in an almost equally practical form.

SECRET ENVELOPES.—The fact is familiar to all, that an ordinary envelope may readily be opened by moistening the paper over the gum, after which operation, if done neatly, the contents may be noted, and the missive again sealed and sent to its destination. A perfect safety envelope, however—not one admitting of any such manipulation—may, it is said, be secured by treating that part of the paper covered by the flap with a solution of chromic acid, ammonia, sulphuric acid, sulphate of copper, and fine white paper. The flap itself is coated with a solution of isinglass in acetic acid, and when this is moistened and pressed down on the under side of the envelope, a solid cement is formed, insoluble in acids, steam, water, &c.

A BANK CLERK LIBELLED.—A curious libel case arose out of a transaction which took place in the Bank of Montreal at St. Mary's some months ago. The receiving-teller in the Bank in taking a deposit found that there was a \$5 bank-note in addition to those marked on the slip. The depositor discovered this when the teller was going over the notes, and called the attention of the teller to it. The teller said, "Go the deuce," or something stronger, and shoved the note into his pocket. The depositor again applied for the \$5, and met with a similar answer, and then wrote to the bank authorities detailing the transaction. In consequence of this the clerk was dismissed and then sued the depositor for libel. The case has been dismissed without going to trial.—Globe.

COST OF ELECTRIC LIGHT.

As long as the motive power for electric light was supplied from the galvanic battery, it remained simply a scientific toy, as the cost of supplying the current by the decomposition of zinc was so great as to preclude any competition between the electric light and gas.

The light, however brilliant and beautiful, was too costly to be brought into practical general use, and for upwards of thirty years it simply remained a product of the laboratory or was exhibited occasionally to light up and illustrate an otherwise dull lecture.

But the electric light of to-day, with its electricity produced from dynamo machines, is so far superior to gas, and can be produced at so much less cost, that, in a very few years, electricity, will supersede gas for the purpose of illumination, just as gas drove out the spluttering tallow dip of our forefathers.

To illustrate: A dynamo machine for ten arc lights, with lamps, complete, sells for about \$1,400, although when competition becomes more active the prices will be materially reduced.

Ten horse power is more than sufficient to run the machine; some manufacturers claim that each lamp of 2,000 candles requires but two-thirds of a horse power.

The cost per annum for each horse power is not more than \$50, reckoning ten hours' work per day. Each lamp consumes about ten cents' worth of carbon per night.

Cost per annum for ten lights of 2,000 candle power each:

Horse power.....	\$500 00
Carbons.....	365 00
Care and attendance.....	100 00
Wear and interest on plant twenty-five per cent.....	350 00

Total..... \$1,315 00

Though these lamps are rated at 2,000 candle power, yet, for the purpose of actual lighting, and making a liberal allowance for ground-glass globes, dust, etc., we will assume that each lamp gives but 600 candle-power effective light.

Ten lamps at 600 candles each—6,000 candles multiplied by 365—2,190,000 candles.

A five foot gas burner gives a light equal to 25 candles; burning ten hours it consumes 50 feet of gas, each candle-power taking two feet of gas.

Two million one hundred and ninety thousand candles = 4,380,000 feet of gas. A light equal to 4,380,000 feet of gas for \$1,315 is equal to 30 cents per thousand feet for gas. Before our gas companies reduce the price to that figure the millennium will have arrived.

But until they do this they cannot successfully compete with electricity.

It will be seen that in making these comparisons we have made the largest possible deductions from the electric light, and have given to gas all that its most ardent advocates can claim for it.

Our calculations have been based on arc lights only, but Mr. Edison claims that incandescent lamps also can be afforded at a less rate than gas.

The pure white of the electric light, compared with the dim yellow of gas, the ability to distinguish colors, the absence of heat and injurious effect to clothing, pictures, &c., the cleanliness and the purity of the air in halls, all tend to hasten the introduction of the electric light.

Much has been said upon the dangers of lighting by electricity, and as these articles have been written for an insurance journal it is necessary briefly to allude to this bugaboo that has been so industriously paraded to frighten the ignorant.

We unhesitatingly assert that the fire risk is far less from electric lights than from gas.

There is no danger of leaks, that fill the building with explosive gas; no danger of suffocation from burners left accidentally open.

The only dangers are:—

If two wires not properly insulated should cross each other; but every man with common sense enough to go into the house when it rains will look out, first, that wires are properly insulated, and secondly, that they do not come too near each other.

As to imaginary danger to fireman with wet axes, &c.; there is about as much chance of such an accident as there is of being struck by lightning. Furthermore, the progress of electric lighting is such that in a very short time all wires will be placed underground.

But says some wiseacre: "If a man should touch the two poles of the dynamo, or take in his hand the two naked wires, would it not hurt him?" Most certainly it would kill him, and there would be one fool less in the world.

When the bear sitting on the saw log felt the saw scratching his back deliberately turned and hugged the saw until he was scientifically bisected, was there in this incident any valid reason why saws should be discounted?—Insurance Times.

WAR AU NATUREL.—The charge of Lieutenant Long at Chalouf was certainly picturesque. He had a party of sailors and Highlanders under his command and was endeavouring to turn the Egyptian flank when he came to the fresh water canal. He took off his clothes, swam over for a boat and ferried his men across, where he had hardly time to deploy them when the enemy showed a disposition to advance. The gallant lieutenant ordered a charge and dashed forward at the head of his men without stopping to put on his clothes. His costume consisted of a pair of boots and a cholera belt of red flannel.

THE MORTLAKE PEERAGE.

(From Chambers's Journal.)

CHAPTER I.

When I was a very young man I was curate of Knutsfield. In the spring of 18—my rector was taken ill, and had to go abroad; and I was left in charge. Shortly after his departure, I received a visit from an old college companion named Stanhope. He was a young man of good family and high connections, and one whom I very much respected. He told me that he was in love with, and engaged to be married to, a young lady, whose friends were aboard; and asked me if I would unite them in holy matrimony. At first, I objected; but he pleaded so hard, and produced a letter from my pretty cousin Emily, urging me to comply with his request, that in the end I consented. Mr. Stanhope wanted to get a special license; but I stipulated that if I was to perform the ceremony, the marriage should be by banns. To this he agreed; and the banns were duly published, he having in the meantime taken up his abode in the parish.

On the day appointed for the marriage, there was a considerable congregation assembled in the church; for the villagers had somehow got wind of the affair, and their curiosity was excited.

The bride was a most beautiful girl. Her glance was like a sunbeam; no one could look at her without an emotion of pleasure. Immediately after the ceremony, the young couple started, as I then supposed, on their wedding tour, and I saw nothing more of them. About twelve months after the wedding, I heard that Mr. Stanhope had obtained a good appointment, and had gone out to India.

More than two years elapsed without anything occurring to recall these incidents to my mind. My rector's health had in some measure been restored, and he was back at the rectory. I had been very hard worked during his absence, and needed rest; so I started on a two months' tour in Switzerland. The incidents of my holiday have nothing to do with this narrative, so I shall at once proceed to state what happened on my return. Of course, the first thing I did was to go up to the rectory to pay my respects to my superior. As soon as the ordinary courtesies had been complied with, the rector said: 'I am in a state of great perplexity. I had an application the other day for a certificate of the marriage of George Spencer Stanhope and Caroline Amelia Craven, said to have been solemnised by you in July 18—; but I cannot find it.'

'Not find it!' I exclaimed, in deep surprise. 'It was duly performed, and duly registered.'

'It is not there now,' replied the rector. 'I have searched carefully; and so did the lawyer's clerk who applied for it.'

'I must see into this,' I replied. 'If the entry is not there, the register must have been tampered with.'

I started off at once, and examined it carefully; and I found, without doubt, that a leaf had been extracted. I taxed my memory as to the marriages which had been solemnised about the same time, and found that at least two others were missing. By whom this fraud had been committed, I could not divine. I questioned the clerk and sexton; but though they distinctly remembered the marriage taking place, they averred that no one had been allowed access to the register without my permission or that of the rector.

I consulted a member of a legal firm with whom I had done business, and in whom I had the greatest confidence; and he caused affidavits to be prepared, setting forth that a fraud had been committed, and attesting that a marriage had been duly solemnised between George Spencer Stanhope and Caroline Amelia Craven, and entered in the register on the 28th of July 18—. These were duly sworn to by myself, the clerk, and the sexton; and were deposited by me in the hands of the legal firm I have previously mentioned.

Shortly after this, I obtained a living in London, and the whole of the incidents connected with this matter had again passed from my mind; when a rumour reached me that Mr. Stanhope had, in consequence of the death, by accident, of his uncle the Earl of Mortlake, very unexpectedly succeeded to the title, and was coming home from India. I called on him shortly after his return, and was received with the greatest cordiality. Of course, the first thing I did was to ask after his wife. For a second or two, he did not answer me; but I noticed that he turned very pale. At last, mastering his emotion, he said: 'She is dead.' I was about to condole with him, when he checked me: 'Do not say any more about it; the subject is too painful for me to discuss at the present moment.'

Not long after this, I met my cousin—who, by the way, had jilted me and married Sir A. Colville, a baronet with large landed estates—and I asked her about her young friend, expressing my regret at her early death.

'Who told you she was dead?' she asked.

'George Stanhope, himself,' I replied.

'Very strange!' she said, musingly.

'What is strange?' I asked.

'That I should not have heard of it.'

'Then, were you not aware of the circumstance till I informed you of it?'

'No; I know nothing but what you have told me.'

'I do not want to be inquisitive,' I pursued, 'but I must ask you one more question: When Mr. Stanhope went to India, did his wife accompany him?'

'No; she remained in England.'

I could not quite understand Lady Colville's manner. She seemed shocked and pained; the subject appeared to be as distressing to her as it had been to Stanhope. She was silent for a time, and then she went on: 'I wish,

Lionel, you and I had not been mixed up with that affair. I hope no evil will come of it.'

'What should, my dear cousin?'

'I cannot exactly tell. The awkward part of the business is that I feel certain there was a child born of the marriage.'

'Why is that awkward?'

'Don't you see that if the child is living, and is a boy, the boy would be Lord Mortlake's heir?'

'Of course he would.'

'But,' she replied with emphasis, 'I do not believe that he knows of the child's existence.'

'Then the sooner he is informed of it, the better,' I replied.

'But I do not know if the child is alive or dead.'

'I shall, with your permission, make it my business to ascertain,' I replied.

'I would rather you did nothing of the kind,' she said quickly. 'If Lord Mortlake applied to me, I should give him all the information I could. He is one of the most amiable and honourable men I know; we may therefore rest assured that if he desires secrecy on any point, he has good and valid reasons for it.'

'That may be perfectly true,' I replied. 'I have the fullest trust in Lord Mortlake's honour. But there is one thing more I have to say—the register at Knutsfield has been tampered with; the leaf containing the entry of the marriage has been abstracted. What does that mean?'

'I cannot even conjecture; but rest assured that Lord Mortlake had nothing to do with it.'

'Well, at least you can tell me how they became acquainted, and why you took such an interest in Miss Craven's affairs. I should not have solemnised the marriage, had it not been for your solicitation.'

'I know very little; but what I do know I will tell you.—When I was a child, Caroline Craven and I were schoolfellows, and I was her bosom-friend. Her mother and mine had also been schoolfellows, and their friendship had continued after marriage. Mrs. Craven was a sickly, rather weak-minded woman, but at the same time well educated and well bred. It was considered that when she married the rich Mr. Craven, she had made a good match; but I doubt very much if she was happy. He was a pompous, purse-proud man; and not very popular among his friends. As I have said, Caroline Craven and I went to the same school at Barminster. It was kept by the Misses Onslow. They were well connected and highly cultivated women; but they were also narrow-minded, and prim and punctilious. Caroline was a wild, giddy girl, full of spirit, and full of talent, and, as you know, very beautiful. It was towards the end of our residence at this establishment, just when we were thinking of being released from our studies and coming out, that Mrs. Craven fell ill, and was ordered to the south of France for change of air. My father and mother accompanied her and her husband; and we were sent back to school for another year. Caroline remonstrated when she heard of this decision, and vowed she would not go back to school; but it was only an evanescent feeling; she knew her father's stern character too well to think of disobeying him.

'When the midsummer holidays came, which it had been arranged we should spend with Lady Mansfield at Hampton Court, we were packed off on a visit to some friends at Tregothnan, in Cornwall, as Lady Mansfield was too ill to receive us. I suppose it was thought that we could not get at any mischief in such an out-of-the-way district as Tregothnan. But when two girls of eighteen and nineteen are left to their own devices, mischief is sure to follow, especially when one of them is of so impetuous and impulsive a nature as Caroline Craven. In our walks and wanderings in the neighborhood of Tregothnan Park, we made the acquaintance of your friend Mr. Stanhope. He was our constant companion for many weeks; and it soon became evident that he and Caroline were deeply attached to each other. Mr. Stanhope was in those days poor; and Caroline knew that her father would never consent to her union with a poor man, however good his family might be. Still, as Mr. Stanhope was as impulsive as she was, they agreed to get married first, and obtain his consent afterwards; and I weakly consented to aid them. The marriage took place, as you know, and we all returned to Tregothnan. I never saw two people so devotedly attached; they seemed to live only in each other's presence.

'At last the vacation came to an end, and we had to return to Miss Onslow's. The parting between the lovers was a very painful one; but it had to be endured; and as Caroline could not make up her mind to face her father's anger, all sorts of vows were meanwhile exchanged.

Caroline was always inclined to put off the evil day; and so it was arranged that as soon as Mrs. Craven was convalescent, she should be informed of the marriage; and through her influence, Caroline hoped to obtain her father's forgiveness. Instead, however, of recovering, as it was expected, Mrs. Craven took the fever, and died at Rome. This was a death-blow to poor Caroline's hopes; and shortly after that, my father and mother returned to England, and I was taken from school; since which, I have never seen my friend or heard from her. I heard that Mr. Craven did not intend to return to England, and eventually that he had settled at Florence; but the friendship between the families ceased at the death of Mrs. Craven; and since then I have lost sight of my friend altogether.'

My cousin's narrative threw very little light on the points I wished to have elucidated—namely, Was the girl I had married to Lord Mortlake really dead? If she was not, what had become of her? At one time, I felt a strong inclination to proceed at once to Lord Mortlake, and open all my mind to him, and seek in that direction a solution

of the mystery; but on consideration, I came to the conclusion that such a course was not advisable—that it was no concern of mine, and that I had better let the matter rest.

More than thirteen years had elapsed since the ceremony which forms the ground-work of this narrative took place at St. John's, Knutsfield, and in the interval I had been preferred to a charge in the district of Canterbury. It was while in residence here that I was induced to proceed further with the investigations I have already described. In the ancient city of Canterbury there resided a maiden lady by the name of Onslow. She was moving in good society, and was considered a very kind benevolent lady. After a time, it came to my knowledge that she had formerly kept a ladies' school. On hearing this, my old curiosity returned, and I determined to call on Miss Onslow, and ascertain if she was the same person who had been preceptress to my cousin and Miss Craven.

Miss Onslow proved to be a very stately old lady, very tall and very angular, with strongly marked features and dark piercing eyes. I took a dislike to her the first instant I sat my eyes upon her; but that does not matter. I apologised for my intrusion, and was received most graciously.

'I understand,' I said, 'that you formerly kept an establishment for the education of young ladies?'

'Yes,' she replied; 'at York House, Barminster.'

'Just so. And among your pupils, some thirteen years since, you had a Miss Emily Skeffington, now Lady Colville?'

She answered in the affirmative.

'You also had at the same time a pupil named Caroline Amelia Craven?'

'A bad girl, sir—a very troublesome girl,' she said with much vehemence.

'Possibly. But we will not discuss Miss Craven's qualities. How long did she remain after Miss Skeffington left?'

'Miss Onslow's brow darkened; she hesitated for a few seconds, and then replied: 'Some length of time—nearly a year, I should think. Her mother died abroad; and when her father sent for her, she was too ill to travel.'

'Did she remain in your establishment the whole of that time?'

'No; she was so ill, that at last we had to take her to the seaside.'

'What was the nature of her malady?'

'We did not quite know.'

'Did not the medical man give you some clue to her ailment?'

Miss Onslow gazed at me haughtily and defiantly, but she made no answer. 'Never mind,' I went on as blandly as I could. 'I will ask you another question, which I am sure you will at once answer. Did you know that Caroline Craven was married?'

She stared, and grew very pale, but replied at once and most emphatically: 'No.'

'But Miss Craven must have told you she was.'

'Girls who are in that situation,' she answered quickly, 'always say that; but there were no valid proofs'

'In that situation? What am I to understand?'

'I really do not see, sir, what right you have to cross-question me in this manner,' she said haughtily.

'Very true, madam; I certainly have no right to question you; but it will be wise on your part to answer, because I have good reasons for probing this matter to the bottom, and I would rather do it quietly than otherwise.—Now tell me,' I went on, 'what am I to understand by the phrase "in that situation?"'

'She was about to become a mother,' she answered doggedly.

'The girl being in that situation, and asserting that she was married, what steps did you take to take to ascertain if there was any truth in her statement?'

'None. She had no certificate; and we did not want to create a scandal by publishing the facts to the world.'

'Did you make this known to her father?'

'No. If the truth had got wind, even supposing the girl to have been really married, it would have ruined us.'

'True. You thought nothing about the girl or her future prospects; all that you did was to hush the matter up and pack her off to the seaside. What was the name of the place you took her to?'

'Sandgate, a small watering-place in Kent.'

'And the child—what has become of it?'

'It died a few months after its birth.'

'Of that you are certain?'

'Yes; of that I am certain.'

'And the mother, what became of her?'

'She went to Florence to her father.'

'Is she alive or dead?'

'I cannot say. I heard nothing of her since she left us.'

I cannot say that I was quite satisfied with the lady's mode of answering my questions; but at the same time I felt that I had no reasonable grounds for questioning the truth of her statements; so I merely thanked her, saying that she would oblige me if she would give me the address of the person with whom Mrs. Stanhope lodged, and also that of the medical practitioner who attended. She complied at once; and folding up the paper, I was about to leave the room, when she interposed, and earnestly entreated me not to publish to the world her share in the matter.

'At present,' I said, 'I have no intention of so doing; but I can make no promise. If the child is really dead, as you state, no good purpose could be served by such a course. Before, however, I am satisfied upon that point, I must have better evidence than that which I now possess; and with that I bowed and left the room.'

(To be Continued.)

N. Y. PIANO CO.,
MONTREAL.

AGENTS FOR THE PIANOS OF
WEBER, DECKER & SON.
DUNHAM J. P. HALE.
VOSE & SON N. Y. PIANO Co.
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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 \$607, 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.

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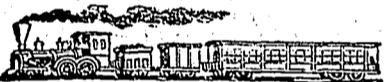


Civil Service of Canada.

THE EXAMINATIONS for the Civil Service will be held at QUEBEC and MONTREAL, commencing with the Preliminary, on TUESDAY, the 7th NOVEMBER, at 9:30 a.m., and the Qualifying at the same hour on WEDNESDAY, the 8th idem.

The stationery will be supplied by the Board. Applications for examination should be sent to the undersigned at Ottawa as soon as possible.

P. LESUEUR,
Sec. Board of Examiners.
OTTAWA, 14th October, 1882. 42 2w



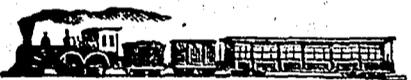
GRAND TRUNK RAILWAY.

CHANGE OF TIME.

COMMENCING WEDNESDAY, the 18th instant, the trains now leaving Montreal for St. Lambert at 7.05 a. m. and 7.30 p. m., will leave at 7.00 a. m. and 8.15 p. m. respectively, and the train from St. Lambert at 8.05 p. m. will leave at 8.50.

JOSEPH HICKSON,
General Manager.

Montreal, October 17th, 1882. 42

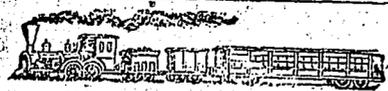


GRAND TRUNK R'Y.

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. 41



GRAND TRUNK RAILWAY.

REFINED BEEF TALLOW

TENDERS are invited for the supply of REFINED BEEF TALLOW in such quantities as the Company may require, to be delivered on the Company's premises.

The estimated monthly consumption is 8 tons.

Tenders endorsed "Tender for Tallow," and addressed to the undersigned will be received on or before

Monday, 23rd October.

JOSEPH HICKSON,
General Manager.

Montreal, Oct. 10th, 1882. 41-2w



PUBLIC NOTICE

is hereby given that under "The Canada Joint Stock Companies Act 1877," letters patent have been issued under the Great Seal of the Dominion of Canada, bearing date the twenty-third day of September, 1882, incorporating Job Abbott, civil engineer, and Phelps Johnson, civil engineer, both of the City of Toronto, in the Province of Ontario; Angus McIntyre Thom, of the City of Montreal, in the Province of Quebec, bookkeeper; Henry McFarlane, of the Town of Stratford, in the Province of Ontario, contractor; and Luke Lyman, of Northampton, in the State of Massachusetts, Probate Judge, for the purpose of manufacturing, constructing, erecting, dealing in, and selling wood, iron and steel bridges and carrying on of the business of bridge business in all its branches, the manufacture, construction, erection, dealing in and selling structural metal work in all branches thereof, manufacturing, constructing, dealing in and selling the products and workings of iron and steel, and either or both of them in all branches thereof, and the manufacture, rolling and making of iron and steel in all the branches thereof, throughout the Dominion of Canada, by the name of "The Dominion Bridge Company (Limited)," with a total capital stock of five hundred thousand dollars, divided into five thousand shares of one hundred dollars.

Dated at the Office of the Secretary of State of Canada, this sixth day of October, 1882.

EDOUARD J. LANGEVIN,
Under Secretary of State.

THE SHAREHOLDER AND INSURANCE GAZETTE.

A Banking, Railway, Insurance, Mining and Investors' Record.

A Sixteen-Page Weekly.

THE SHAREHOLDER is the only paper of its class in the Dominion, and is entirely devoted to the interests of investors in our great public trusts, and is intended to furnish, from an independent point of view, authentic information to those seeking safe investments for their capital.

THE SHAREHOLDER presents special inducements to advertisers who desire to reach the great manufacturing, mining, industrial and other wealthy and influential classes in the Dominion, as well as in Great Britain.

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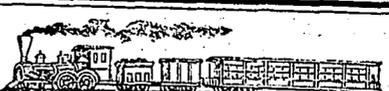
Special contracts for advertising on liberal terms.

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709 Craig street,
Montreal, Canada.

PATENTS

We continue to act as Solicitors for Patents, Caveats, Trade Marks, Copyrights, etc., for the United States, Canada, Cuba, England, France, Germany, etc. We have had THIRTY-FIVE YEARS EXPERIENCE.

Patents obtained through us are noticed in the SCIENTIFIC AMERICAN. This large and splendid illustrated weekly paper, \$3.20 a year, shows the Progress of Science, is very interesting, and has an enormous circulation. Address MUNN & CO., Patent Solicitors, Publishers of SCIENTIFIC AMERICAN, 37 Park Row, New York. Hand book about Patents sent free. 47



Grand Trunk R'y.

OLD MATERIAL FOR SALE.

TENDERS are invited for the following old material, which can be seen on application to the general storekeeper of the Company at Point St. Charles:

	Estimated quantity.
Wrought iron.....	150 tons
Thin sheet iron.....	3 "
Barrel hoops.....	1 "
Wrought iron turnings.....	1 "
Wrought iron turnings and borings, mixed.....	1 "
Steel fish plates, &c.....	2 "
" Coil springs.....	3 "
" Boiler plate cuttings and punchings.....	6 "
" Leafspring.....	10 "
" " clippings.....	2 "
" Tools.....	1 "
" Files.....	1 "
" Turnings and borings.....	5 "
Cast iron borings.....	4 "
Brass tubes.....	2 1/2 "
Rabbit metal with brass backs.....	1500 lbs.
Locomotive fire boxes.....	10 "
" boiler barrel.....	1 "
Wrought iron driving wheels.....	2 tons.

Parties tendering to give price per ton of 2,240 lbs. The purchaser to pay for the full gross weight, and to accept the Company's weights.

Tenders endorsed "Tender for Scrap," and addressed to the undersigned will be received on or before

TUESDAY, October 31st.

JOSEPH HICKSON,
General Manager.

Montreal, October 7th 1882. 41-3w



Notice to Contractors.

SEALED TENDERS, addressed to the undersigned and endorsed "Tender for Heating Apparatus, St. Catharines, Ont.," will be received at this office until WEDNESDAY, 25th instant, at noon, for the erection and completion of

HEATING APPARATUS

-FOR-

New Post Office at St. Catharines Ont.

Plans and specifications can be seen at the office of R. O. Windeyer, Esq., Architect, Toronto, at the Clerk of Works office, new Post Office, St. Catharines, and also at the Department of Public Works, Ottawa, on and after MONDAY, 9th 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 Honorable the Minister of Public Works equal to five per cent. of the amount of the tender which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

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

By order,
F. H. ENNIS,
Secretary.

Department of Public Works,
Ottawa, 2nd October, 1882. 41-2w



Notice to Contractors.

SEALED TENDERS, addressed to the undersigned and endorsed "Tender for Heating Apparatus, Belleville, Ont.," will be received at this office until WEDNESDAY, 25th inst., at noon, for the erection and completion of

HEATING APPARATUS

-FOR-

NEW POST OFFICE, &c., BELLEVILLE, ONT.

Plans and specifications can be seen at the office of R. O. Windeyer, Esq., Architect, Toronto, at the Clerk of Works office, new Post Office, Belleville, and also at the Department of Public Works, Ottawa, on and after MONDAY, 9th instant.

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

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

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

By order,
F. H. ENNIS,
Secretary.

Department of Public Works,
Ottawa, October 2nd, 1882. 41-2w

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., bought and sold for cash or on margin.

Orders by letter or telegraph receive prompt attention. 35-1r

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. Hart, Esq., Director of the London and St. Katherine Dock Company.
T. J. Reeves, Esq., (Messrs. Dent, Palmer & Co.), London.
P. Sechiari, Esq., (Messrs. Sechiari Bros. & Co.), London.
H. T. Stanes, Esq., (Messrs. Stanes, Watson & Co.), London.
James Somerville, 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—Friederick Foss, Esq., (Messrs. Foss & Legg), 3 Abchurch Lane, E.C.

AUDITORS—Messrs. Leslie, Kerby, Strath & 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 & Guild, 65 St. Vincent Street. Dublin—Messrs. Wm. Geo. Dubeat & 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, C.E., Ottawa, or from the undersigned,

B. BATSON,

30
Ottawa, Ont.

ST. LOUIS HOTEL,

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

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

SOCIETE POSTALE FRANCAISE 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 Crownwell 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 Quoboc and Gaspe, leaving Montreal and Halifax, on arrival of the Mails, as follows:—

Table with columns for destination (Montreal, Halifax, Ville de Para, etc.), departure dates (Aug 26, Sept 30, Oct 28, Nov 30, Dec 31), and agent information (W.D. O'Brien, Wm. Darley Bentley).

Richelleu & Ontario Navigation Co'y.

CHANGE OF TIME.

COMMENCING ON MONDAY NEXT, 9th INST., The Steamers QUEBEC and MONTREAL will leave for Quebec at Six o'clock p.m., instead of Seven. ALEX. MILLOY, Traffic Manager. J. B. LAMERE, General Manager. Montreal, 5th October, 1882.

Pure Air! Pure Air!

THE IROQUOIS HOUSE,

Belœil Mountain St. Hilaire, P.Q.

This magnificent Hotel has been greatly enlarged and refurnished throughout, and can accommodate now 300 guests. Only one hour by Grand Trunk Railway from Montreal. Will be open Wednesday, 24th May, Queen's Birthday. CAMPBELL BROS., St. Hilaire Station.



Notice to Contractors.

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

MONDAY, the 16th October 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.

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 listing vessels, tonnage, and commanders for the Allan Line, including Numidian, Parisian, Sardinian, Polynesian, Sarmatian, Circassian, Moravian, Peruvian, Nova Scotian, Hibernian, Caspian, Austrian, Nestorian, Prussian, Scandinavian, Hanoverian, Buenos Ayrean, Corean, Grecian, Manitoban, Canadian, Phonician, Waldensian, Lucerne, Newfoundland, and Acadian.

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 for various vessels from Quebec, such as Sarmatian on Saturday, Sept 9, and Parisian on Saturday, Oct 14.

RATES OF PASSAGE FROM QUEBEC.

Table showing rates of passage from Quebec: 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 for Glasgow service: Lucerne about Sept 23, Hanoverian about Sept 30, Manitoban about Oct 7, Buenos Ayrean about Oct 14.

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: Nova Scotian Monday, Sept 11; Hibernian Monday, Sept 25; Austrian Monday, Oct 9.

Table showing rates of passage between Halifax and St. Johns: Cabin \$20, Intermediate 15, Steerage 6.

FROM BOSTON:

Table showing departure dates from Boston: Scandinavian about Sept 23, Waldensian about Oct 9.

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 Canal D'Orleans, Havre; Alexander Hunter, 7 Rue Seribe, Paris; Aug. Schmith & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb No. 8 Bremen; Charley & Malcolm, Belfast; J. Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch Street, London; James & Alexander Allan, 70 Great Clyde street, Glasgow; Allan Bros., James street, Liverpool; Allans, 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., Montreal. Sept 16, 1882.

DOMINION SALVAGE AND WRECKING COMPANY.

HEAD OFFICE: No. 26 HOSPITAL STREET, MONTREAL.

The powerful wrecking steamer "Relief," with Wrecking Cables, Anchors, Steam Pumps, Hydraulic Jacks, Surf Boats, &c., fully equipped with a skilled crew of Wreckers and Divers, is stationed, with her Pontoons, at Murray Bay, ready, DAY or NIGHT, to proceed at once to any vessel that needs assistance, on receipt of a telegram from Head Office Montreal.

This Company has also, on the Upper Lakes, the tugs "Mixe" and "Folger," and steamer "Conqueror," with all Wrecking appliances for service on the Lakes or River above Victoria Bridge.

Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.

For service on Lower River or Gulf apply to HEAD OFFICE, 26 Hospital street, Montreal.

H. HERLIMAN, JAS. G. ROSS, President, Vice-Pres., Quebec.

F. W. HENSHAW, Sec.-Treas. 25

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. Cassidy, Esq., Ol. Faucher, Esq., Ls. S. Monat, Esq., J. B. Renaud, Esq., Lucien Huot, Esq., A. L. DEMARTIGNY, Cashier.

Branch at Beauharnois, A. Clement, Manager. Branch at St. Hyacinthe, S. A. Durocher, Manager. Branch at St. Remy, P. Q., C. Bedard, 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.

CANADIAN PACIFIC R'Y

EASTERN DIVISION.

A SPORTSMAN'S EXCURSION

TO THE FAR-FAMED

Hunting Grounds of the Upper Ottawa.

SOMETHING ENTIRELY NEW.

NEVER HAVING BEEN ATTEMPTED BEFORE.

For the special benefit of the sportsmen of Montreal and vicinity, giving them an opportunity of visiting a country abounding with all kinds of game, the Canadian Pacific Railway offer the following great inducements:—

Montreal to Pembroke and Return \$6.00

Tickets good to go on regular trains from MONDAY to THURSDAY, OCTOBER 8th to 12th, inclusive, and good to return until MONDAY, OCTOBER 23rd, 1882.

Trains leave Montreal 8.30 a.m., Arrive Pembroke 6.15 p.m.

Returning, Trains leave Pembroke 12.25 p.m., Arrive Montreal 9 p.m.

Dogs carried in baggage car free of charge; and hunting equipments, to the extent of 200 pounds, free; returning, 200 pounds of game will also be carried free.

For tickets and information, apply at the Company's City Ticket Office,

103 ST. JAMES ST. ARCHER BAKER, GEO. W. HIBBARD, Gen. Supt., Asst. Gen. Pass. Agent. Montreal, October 5th, 1882. 40-2w

Grand Trunk R'y, TENDERS

Are invited for the privilege of selling Newspapers and Books, &c., on the trains and at the stations of the Company.

Tenders will be received on or before the 15th November.

JOSEPH HICKSON, General Manager. Montreal, October 4th, 1882. 40-6w



Canadian Pacific RAILWAY.

EASTERN DIVISION.

On and after MONDAY, JUNE 26th, trains will run as follows:—

LEAVE MONTREAL.

Table showing departure times from Montreal: For Ottawa, Pembroke, Mattawa and intermediate stations 8.30 a.m.; For Ottawa, Brockville and Toronto 5.40 p.m.; For Ottawa, (Mixed) 7.40 a.m.; For St. Jerome 6.00 a.m.

ARRIVING IN MONTREAL.

Table showing arrival times in Montreal: From Toronto, Brockville and Ottawa 12 noon; From Mattawa, Pembroke, Ottawa and intermediate stations 9.00 p.m.; From Ottawa—Mixed 9.55 a.m.; From St. Jerome 9.00 a.m.

Four trains daily each way between Aymer Hill and Ottawa.

The time given above for leaving Montreal is from Hochelaga Station. Trains leave Mile End ten minutes later.

Palace Cars between Montreal, Ottawa and Pembroke. Palace Cars between Montreal and Toronto. Trains run on Montreal time. Baggage Checked through.

W. O. VAN HORNE, ARCHER BAKER, Gen. Manager, Gen. Supt. Montreal, June 1, 1882. 26-1r

MONTREAL LOAN & MORTGAGE CO'Y.

—AND—

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. Esdalle. 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. 20-1r

The Royal Canadian

FIRE AND MARINE INSURANCE CO.

President

ANDREW ROBERTSON,

Vice-President:

HON. J. R. THIBAudeau

JAMES DAVISON, Esq.,

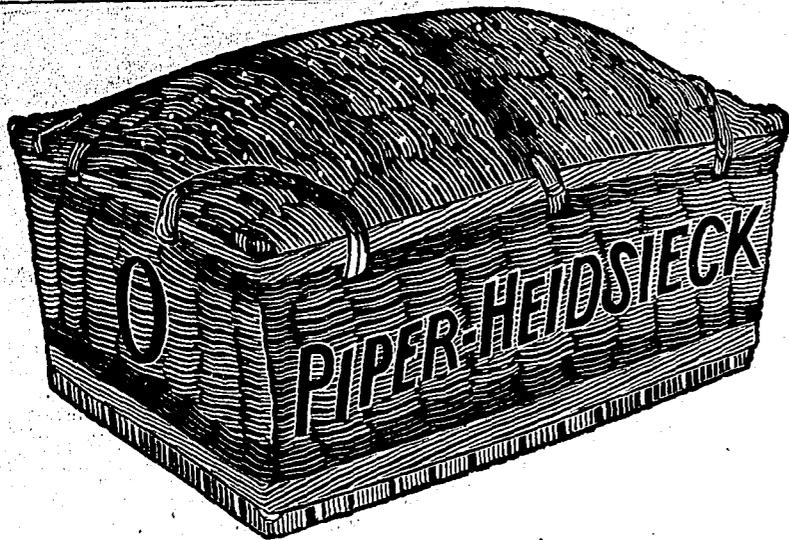
Manager Canada Fire Department.

HENRY STEWART, Esq.,

Manager Marine Department.

HEAD OFFICE:

160 ST. JAMES ST. MONTREAL. 18-8m



"Old Reliable" Piper-Heidsieck.

FOR SALE EVERYWHERE.

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.

QUEBEC CENTRAL 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.	"
Arrives 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.

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.
256 & 258 St. JAMES ST.
(SUTHERLAND'S OLD STAND.)
MONTREAL.

THE STANDARD Life Assurance Company,

(ESTABLISHED 1825.)

HEAD OFFICES: EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.
Subsisting Assurances, - about \$95,000,000
Invested Funds, - - - - 27,500,000
Annual Revenue, - - - - 4,000,000
Over \$10,000 a day.
Claims paid in Canada - - - 1,300,000
Investments in Canada - - - 1,400,000
Total amount paid in Claims during the last eight years, over \$16,000,000, or about \$5,000 a day.
Bonus Distributed, - - - - \$17,000,000
W. M. RAMSAY, Manager.

THE RUSSELL OTTAWA.

The Palace Hotel of Canada.
THIS magnificent new Hotel, fitted up in the most modern style, is now open. The RUSSELL contains accommodations for over FOUR HUNDRED GUESTS, with passage and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the RUSSELL, where they can always meet leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to guests.
JAS. A. GOUIN, Proprietor.
OTTAWA February 15th, 1882.

IMPERIAL BANK OF CANADA.

Capital, - - - - \$1,500,000
Capital paid up, - - \$1,175,558
Rest, - - - - \$400,000

DIRECTORS.
H. S. HOWLAND, Esq., President.
T. R. MERRITT, Esq., Vice-President.
(St. Catharines.)
Hon. JAS. R. BENSON, Wm. RAMSAY, Esq.,
T. R. WADSWORTH, Esq., P. HUGHES, Esq.,
JOHN FISKEN, Esq.
D. R. WILKIE, Cashier.
B. JENNINGS, - - INSPECTOR.
HEAD OFFICE; - - - - TORONTO.

BRANCHES.
St. Thomas, Welland, Woodstock, Winnipeg, Man. Brandon, Man.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interests allowed. Prompt attention paid to collections.



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, }
OPPOSITE ST. LOUIS HOTEL, QUEBEC.
CANADIAN PACIFIC RY, OTTAWA.
A. DAVIS, Gen'l Supt.



SOUTH EASTERN RAILWAY

AND Montreal and Boston Air Line

On and after MONDAY, 20th MAY, trains will run to and from Bonaventure Station as follows:

LEAVE:
No. 2—9.00 A.M.—THROUGH DAY EXPRESS with Parlor Car for Boston.
No. 6—5.00 P.M.—[Except Saturdays] LOCAL TRAIN for Knowlton and Richford and intermediate Stations.
No. 4—6.30 P.M.—THROUGH NIGHT EXPRESS, with Pullman Sleeping Car for Boston.
No. 18—2.00 P.M.—[Saturdays only], LOCAL TRAIN for Newport, Knowlton and intermediate Stations.

ARRIVE:
No. 1—8.20 A.M.—[Except Mondays] NIGHT EXPRESS from Boston, with Pullman Sleeper.
No. 5—9.15 A.M.—[Except Mondays] LOCAL TRAIN from Richford, Knowlton and intermediate Stations.
No. 3—8.25 P.M.—DAY EXPRESS from Boston and Portland with Parlor Car.
No. 17—8.50 A.M.—[Mondays only] LOCAL from Newport and Knowlton.
No. 4 stops only at Chambly, Martville, West Fairham and Cowansville between Montreal and Richford, except Saturdays, when it will stop at all Stations.
H. P. ALDEN, Supt. Traffic.
BRADLEY BARLOW, Pres'd and Gen.-Mg'r.
May 27th, 1882.

THE English Loan COMPANY,

(LIMITED).

HEAD OFFICE: LONDON, - CANADA.

Subscribed Capital, - \$2,044,100.

HON. ALEX. VIDAL, Senator, President,
GEORGE WALKER, Esq., J.P., Vice-President

DIRECTORS.
JAMES FISHER, Esq., J.P.
I. F. HELLMUTH, Esq., Barrister.
JNO. BROWN, Esq., Treasurer City of London
DAVID GLASS, Esq., Q.C.
JOHN MILLS, Esq., Merchant.

Money lent on the security of Real Estate at lowest rates of interest. Mortgages, Municipal and School Debentures purchased on liberal terms.

Parties having mortgages on their farms will find it to their advantage to apply at the Head Office of this Company.

D. J. CAMPBELL, (Manager).
HON. ALEX. VIDAL, President.
46

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. Bernson..... Oct. 4
LAKE WINNIPEG, W. Stewart.... Oct. 11
LAKE CHAMPLAIN, P. A. Jackson. Oct. 18
LAKE NEPIGON, H. Campbell.... Nov. 1
LAKE MANITOBA, G. B. Scott.... Nov. 8
LAKE HURON, W. Bernson..... 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 250 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.

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.

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. 4.



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.

Blank Books!

Blank Books!

LARGE STOCK always on hand.
Special patterns to order on short notice.

JOSEPH FORTIER,
[Late Akerman, Fortier & Co.,]
BLANK BOOK MANUFACTURER,
Printer, Commercial and Law Stationer,
253 and 258 St. James Street,
MONTREAL.

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., Halifax.
Hon. T. N. GIBBS, ROBT. WILKES, Esq.
Hon. ISAAC BURPEE, M.P.
Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College, Cambridge.
W. H. BEATTY, Esq.
EDWARD HOOPER, Esq.
J. HERBERT MASON, Esq.
JAS. YOUNG, Esq., M.P.P.
F. A. BALL, Esq.
M. P. RYAN, Esq., M.P.
S. NORDHEIMER, Esq.
W. H. GIBBS, Esq.
A. McLEAN HOWARD Esq.
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. 24-1r
JAS BOOMER, Secretary.

CANADIAN PACIFIC RAILWAY COMPANY.

The CANADIAN PACIFIC RAILWAY COMPANY offer lands in the FERTILE BELT of Manitoba and the North-West Territory for sale on certain condition as to cultivation, at
\$2.50 PER ACRE.

Payment to be made one-sixth at time of purchase, and the balance in five annual instalments, with interest at Six per cent.

A REBATE OF \$1.25 PER ACRE

allowed for cultivation, as described in the Company's Land Regulations.

THE LAND GRANT BONDS

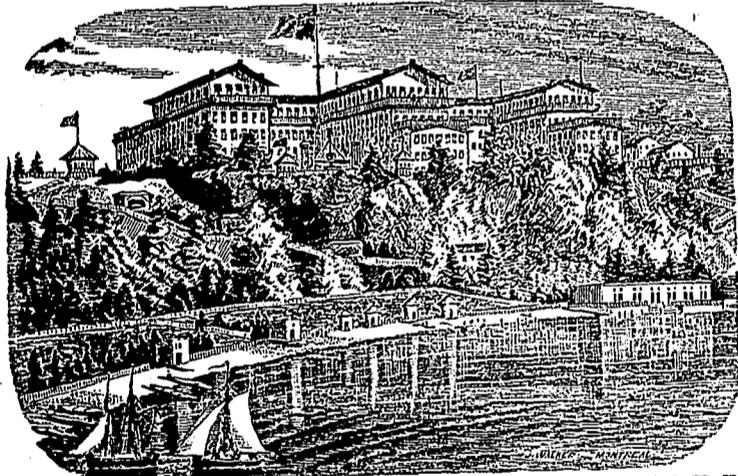
of the Company, which can be procured at all the Agencies of the Bank of Montreal, and other Banking Institutions throughout the country, will be

RECEIVED AT TEN PER CENT. PREMIUM

on their par value, with interest accrued, on account of and in payment of the purchase money thus further reducing the price of the land to the purchaser.
Special arrangements made with Emigration and Land Companies.
For copies of the Land Regulations and other particulars, apply to the Company's Land Commissioner, JOHN McAVISH, Winnipeg; or to the undersigned.
By order of the Board,

CHARLES DRINKWATER, Secretary.

MONTREAL, December 1st, 1881.



THE FAR-FAMED POPULAR CANADIAN SUMMER RESORT.
St. Lawrence Hall, Cacouna.

The above Hotel will be opened for the season of 1882 on the TWENTIETH of JUNE, under the management of last season.
The Manager will aim to promote the comfort and amusement of the guests, and with long and successful experience in the Hotel business, feels confident that he can make the Hotel the home of the tourists, and their stay one of health and pleasure.
For rates, &c., address JOHN KENLY, P.O. Box 2151, Montreal, up to the 1st of June, afterwards at Cacouna. 22

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.....31,000,000

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.....	305,065 "
Balance of Profit and Loss Account.....	57,048
Life Accumulation.....	2,852,507 "
Annuity Funds.....	30,080 "

2.—REVENUE FOR THE YEAR 1878.

From Fire Department:	
Fire Premiums and Interest.....	£976,180
From Life Department:	
Life Premiums and Interest.....	£438,737
Inte't, &c., on Annuity Funds....	12,040
Total Revenue.....	£1,426,937 "
or, \$6,944,420.73	

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. 26-2m

Kilby & Abbott

ORDERS SOLICITED FOR IMPORTATION.

RAILS.

STEEL AND IRON,
BOILER TUBES, PLATES, &c.,
AXLES, WHEELS AND TYRES,
SPIRAL AND ELLIPTIC SPRINGS,
CRUCIBLE BESSEMER SICMENS
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. Sacrament Street.



Grand Trunk R'y

OF CANADA.

Changes in Train Service.

AFTER 30th SEPTEMBER, 1882, the 2.00 p.m. train for Lachine and 2.30 p.m. return train on Saturdays; also, 2.00 p.m. train for Vaudreuil on SATURDAYS will be DISCONTINUED.

On and after MONDAY, OCTOBER 2nd, the following trains will be DISCONTINUED:

Local from Montreal for St. Hyacinthe, at.....	5.10 p.m.
And return train from St. Hyacinthe, at.....	7.25 a.m.
Local from Montreal for Vaudreuil, at.....	6.15 p.m.
And return train from Vaudreuil, at.....	7.35 a.m.
Day Express from Montreal to Portland and Quebec, at.....	7.30 a.m.

Commencing MONDAY, OCTOBER 2nd, trains will leave Montreal as follows:—

Night Express for Quebec and Portland.....	10.00 p.m.
Local Passenger Train for Island Pond and Intermediate stations.....	3.15 p.m.
Mixed Train for Island Pond, Point Levi and Intermediate stations.....	7.00 a.m.
Mixed for St. Hyacinthe.....	5.30 p.m.

JOSEPH HICKSON,
General Manager.

Montreal, 20th Sept., 1882. 30

GRAND TRUNK R.Y.

OF CANADA.

TIES.

This Company is prepared to receive Tenders for TIES between

Montreal and Toronto,
Toronto and Sarnia,
Buffalo and Goderich,
Port Dover and Warton & Durham,
Port Huron and Detroit,
Ridgeway and Pontiac.

Specifications and Forms of Tenders can be obtained on application to

H. B. HOLLINSHEAD, Asst. Eng., Toronto,
JAS. BROTHERHOOD, " Stratford,
GEO. ROBINSON, " " "
D. KILBURN, Tie Inspector, " "
R. M. ROY, " Belleville,
A. DOW, " Montreal,
or E. P. HANNAFORD, Chief Engineer,
Montreal.

Tenders on the printed form will be received up to OCTOBER 20th, 1882, addressed to

JOSEPH HICKSON,
General Manager.

Montreal, October 1st, 1882. 40-3w



REVENUE DISTRICT OF MONTREAL,
LICENSE INSPECTOR'S OFFICE.

Stores for the Sale by Retail of
Intoxicating Liquors.

SPECIAL NOTICE is hereby given, That all persons contravening the provisions of the License Law of Quebec, which forbids any occupant of a store, having obtained a license for the sale by retail of intoxicating liquors, to sell such liquors in less quantity than one Imperial pint at one time, will be thereby subject to the full penalty provided by law.

By order,
WM. B. LAMBE,
License Inspector.

Montreal, September 1882. 37

DOMINION BANK.

NOTICE is hereby given that a dividend of
FOUR PER CENT.

—AND A—

BONUS OF ONE PER CENT.

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

Wednesday, First day of November next,

The Transfer books will be closed from the 10th to the 31st October next, both days inclusive.

By order of the Board,

R. H. BETHUNE,

Cashier.

Toronto, September 26th, 1882. 40-4w

PROVINCE OF QUEBEC,
Revenue District of Montreal.

Office of the License Inspector,
Montreal, September 26, 1882.

Notice to Chemists & Druggists

Wholesale and Retail.

SPECIAL NOTICE IS HEREBY GIVEN

that Licenses, in virtue of the "Quebec License Act of 1878," will be granted to Wholesale Chemists and Druggists for the sale of Alcohol and Spirits for use in trade in quantities of not less than two gallons, Imperial measure, or one dozen bottles of not less than one pint each, Imperial measure, and that Retail Chemists and Druggists shall not be obliged to take out a license in virtue of the said law, but shall be limited in the exercise of their profession, to the sale of the said Spirits in quantity not exceeding one pint, Imperial measure, at a time.

Any violation of this law will be prosecuted. (By order of the Treasury Department),

W. B. LAMBE,
License Inspector.

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,

Office
Company's Buildings,
Toronto. Manager.

South Eastern R'y.

Suburban Service.

ABOUT the 1st of June a train, especially for this service, will leave Montreal, Bonaventure Station, about 5 p.m. daily (except Saturdays, and run through to Richford.

Returning RIVE in Montreal about 9. SATURDAYS leave Montreal about 2 p.m. run through to Knowlton and Newport, ARRIVE at Newport about 6.30 p.m. 15

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.

BOTINIA.....	Wednesday, 18th Oct.
CATALONIA.....	" 25th Oct.
GALLIA.....	" 1st Nov.
SERVIA.....	" 8th Nov.
SCYTHIA.....	" 15th Nov.
BOTINIA.....	" 22nd Nov.
PARTHIA.....	" 29th Nov.
GALLIA.....	" 6th Dec.

and every following Wednesday 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. Francois Xavier street.
Aug. 12 6-1r

DOMINION LINE

OF STEAMSHIPS.



RUNNING in connection with the GRAND TRUNK RAILWAY OF CANADA.

Montreal.....	3,281 Tons.	Toronto.....	3,281 Tons.
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Teutonia.....	2,700
Quebec.....	2,700	Sarnia (buil'd'g).....	3,850
Mississippi.....	2,030	Oregon.....	3,850
St. Louis.....	2,000	Vancouver.....	5,700
Brooklyn.....	3,000		

DATE OF SAILING.

Steamers will sail as follows from Quebec:—

BROOKLYN.....	2nd Sept.
TORONTO.....	9th Sept.
DOMINION.....	16th Sept.
MISSISSIPPI.....	23rd Sept.
SARNIA.....	30th Sept.
ONTARIO.....	7th Oct.
MONTREAL.....	

RATES OF PASSAGE.

Cabin.—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110. Pre-paid Steerage Tickets is sued at the lowest rates.

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.,

May, 1882. Exchange Court. 8-1r

FAIRBANKS STANDARD SCALES,

Removed to their New Warehouse.

BUY ONLY THE GENUINE.

FAIRBANKS & CO.,

377 ST. PAUL STREET, MONTREAL.

PROSPECTUS.

Contemplated New Hotel

— ON THE —

DUFFERIN TERRACE!

Capital Stock. \$200,000,

LIMITED LIABILITY,

IN SHARES OF \$100 EACH.

Allotment of Shares for Quebec, - \$100,000

Quarterly Dividends Guaranteed at the Rate of Six per Cent. per Annum.

No Calls till the Company is fully organized, Directors elected, Tenders received for Construction of Building, and a Lease entered with the Russell Hotel Co., which will provide for the Furnishing of the Hotel in a manner equal to the Windsor at Montreal, and full and ample Guarantee for Dividend to Stockholders, with Sinking Fund, &c, &c.

THE NECESSITY OF SUITABLE HOTEL Accommodation in Quebec for the constantly increasing travel which will be augmented yearly by the new lines of communication opening up with our city, has prompted the action of the promoters of the present scheme. The necessary ground for the erection of the building on the site facing the Dufferin Terrace, unsurpassed in the world as to position and grandeur of scenic surroundings, has been obtained from the Government of the Province of Quebec on favorable terms; and it now only remains with the citizens at large, the point coming home to every one who has the advancement of Quebec at heart, to respond to the appeal of the promoters in having the \$100,000 allotted to Quebec subscribed without delay, thus conferring on the city the boon of a truly modern hotel, which, in itself, combined with the location, will result in our city being crowded at all times by travellers, thus resulting in incalculable general benefits.

Conditions of Stock Subscription.

So soon as \$100,000 is taken up, a meeting of the subscribers will be called for the election of five Directors, one of whom shall be chosen president,—three to form a quorum. The Directors will call for tenders, thereby establishing the cost of the building, and forming the basis of proposed arrangements with the Russell Hotel Company for the lease, guarantee of stock dividends and sinking fund, and until such action is had by the Directors in a manner entirely to their satisfaction, no calls will be made on the stock and the organization not considered perfected; it may be proper to state that the proposal to lease the Hotel for a term of 20 years to the Russell Hotel Co., covers the guarantee that about \$100,000 will be expended in furnishing; this item with an insurance for the amount will be held as security for the quarterly dividends, payable to stockholders. In addition, the building is also to be insured at the expense of the Russell Hotel Co., who pay all municipal taxes and ordinary repairs.

The promoters cannot close this outline of the scheme without saying that Quebec, above all cities on this continent which should enjoy modern hotel accommodation, stands in the connection just where she stood twenty-five years ago. This fact, by the travel, is contrasted sadly to our disadvantage, in comparison with American and Canadian cities which have made such vast strides in hotel accommodation during the period referred to.

The Committee on Stock Subscription is composed as follows:—His Worship the Mayor, Messrs. Jas. G. Ross, Hon. P. Garneau, Andrew Thomson, G. R. Renfrew, Owen Murphy, E. Beaudet, M. P. P.; W. A. Griffith, Simon Peters, C. Duquet, Philippe Huot, Willis Russell.

INTERCOLONIAL RAILWAY.

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

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

Table with 2 columns: Station Name and Time. Includes routes like Pointe-Levi, Riviere-du-Loup, Cacouna, Trois Pistoles, Rimonski, Little Metis, Metapedia, Campbellton, Pailhousie, Bathurst, Newcastle, Moncton, St. John, and Halifax.

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 Gaspe, Perce, Paspebiac, &c. &c.

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

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspe, 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.

ROYAL MAIL LINE

1882. 1882.



STEAMERS TO THE SAGUENAY, TADOUSAC, CACOUNA, RIVIERE DU LOUP and MURRAY BAY.

COMMENCING ON THE 25th INSTANT the well-known first-class Steamers "SAGUENAY," Capt. M. Lecours. "ST. LAWRENCE," Capt. Alex. Barras.

Will leave the St. Andrew's Wharf as follows: TUESDAYS and FRIDAYS, at 7.30 a.m., the "Saguenay," for Chicoutimi and Ha Ha Bay, calling at Baie St. Paul, Les Ebonlements, Murray Bay, Riviere du Loup and Tadousac.

WEDNESDAYS and SATURDAYS, at 7.30 a.m., the "St. Lawrence," for Ha Ha Bay, calling at Baie St. Paul, Les Ebonlements, Ile aux Coudres, Murray Bay, Cap a l'Aigle (when practicable), Riviere du Loup, Tadousac and L'Anse St. Jean.

Connecting at Quebec with the RICHELIEU AND ONTARIO NAVIGATION COMPANY'S BOATS, Q. M. O. & O. RAILWAY, and GRAND TRUNK RAILWAY; and at Riviere du Loup with the INTERCOLONIAL RAILWAY for and from the Maritime Provinces and Atlantic States.

Leaving Riviere du Loup: For the Saguenay, at 5.00 P.M. same day; and for Quebec, Wednesdays, Thursdays and Saturdays at 5.00 P.M., and on Sundays at 7.00 P.M.

TICKETS for sale, and State Rooms secured, at the General Ticket Office, opposite the St. Louis Hotel, and at the Office of the St. Lawrence Steam Navigation Company, St. Andrew's Wharf.

A. GABOURY, Secretary. July 12, 1882.

GRAND TRUNK R.Y.

Tickets to Winnipeg and return will be on sale at the principal Ticket Offices of the Company from August 1st to September 30th inclusive, good to return within forty days from date of issue.

First class tickets available via all the usual routes, those by the lake routes include meals and berths on steamer from Sarnia or Collingwood to and from Duluth.

Fare from Montreal.....\$68.30

RAILWAYS.



Central Vermont RR. Line.

OLD RELIABLE SHORT ROUTE.

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

Three Express Trains daily to Boston with Pullman's elegant Parlor and Sleeping Cars attached.

TRAINS LEAVE MONTREAL.

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

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

3.20 p.m. For Waterloo and Montreal.

3.20 p.m. NIGHT EXPRESS for New York via Troy, arriving in New York at 6.45 next morning.

6.30 p.m. NIGHT EXPRESS for Boston via Lowell, and Fitchburg; New York via Springfield.

GOING NORTH.

FAST TRAIN FROM New York The night Express via Troy leaves New York at 8.30 p.m. and arrives in Montreal at 8.25 a.m.

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

Day Express leaves Boston, via Lowell, at 9.00 a.m., arriving in Montreal at 7.20 p.m. Leaves Boston via Fitchburg at 8 a.m., and Troy, at 1.30 p.m., arriving in Montreal at 10.15 p.m.

Night Express leaves Boston at 7.00 p.m., via Lowell, 6 p.m., and via Fitchburg, and New York at 4.30 p.m., via Springfield, arriving in Montreal at 8.25 a.m.

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

A. C. STONEGRAVE, Canadian Passenger Agent. Boston Office, 260 Washington street. New York Office, 271 Broadway.

J. W. HOBART, General Supt. S. W. CUMMINGS, General Passenger Agent. St. Albans, Vt., July, 1882.

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.

THE MINING WORLD

AND Engineering Record,

LONDON, ENGLAND.

A Weekly Journal of Mining, Railway, Banking, Assurance and Joint Stock Enterprise. Annual Subscription for the United States, including postage, \$6.25. Subscriptions received at the office, 211 & 212 Graham House, London.

THE Canada Mutual Telegraph Co.

MAIN OFFICE,

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