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AND INSURANCE GAZETTE.

"NOTHING IN MALICE."

Vol. V.—No. 2.

MONTREAL, FRIDAY MORNING, JANUARY 12, 1883.

\$2.00 per Annum.

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CELEBRATED ENGLISH

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Superior Pale and Brown Malt, India Pale
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Stout, in wood and bottle.

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For the past thirty years this Hotel, fam-
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a "household word" to all travellers on the
continent of North America, and has been
patronized by all the Royal and noble person-
ages 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 re-
fitted the whole of the apartments with new
furniture.

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whom no one has gained a better reputation
as an obliging, generous and considerate host.

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FINE GOLD JEWELLERY!!

Our assortment of Jewellery this season will be found particularly attractive, having
been carefully selected in the different European Markets.

COLLARETTES (Forming two Bracelets),
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DIAMOND RINGS AND PENDANTS, DIAMOND BAR PINS AND BRACELETS, &c.

Onyx and Pearl Jewellery, Choice Designs.

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THE GUARANTEE COMPANY OF NORTH AMERICA.

CAPITAL AUTHORIZED \$1,000,000
PAID UP IN CASH (No Notes), 300,000
ASSETS, January, 1882, 375,000
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THE COMPANY TRANSACTS NO OTHER BUSINESS,
and is under the same experienced management which introduced the system to this
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AGENTS.

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CAPITAL \$500,000. SURPLUS 300,000.

BRANCHES:

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Head Office, - - - Montreal.

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

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

Canada Life Assurance Co.

EXAMPLES OF BONUSES given by the CANADA LIFE ASSURANCE COMPANY, upon Policies existing at 30th April, 1880:—

No. of Policy.	Issued during year ending 30th April.	Original Sum Assured.	Bonus Added.	Present Sum Assured.
34	1848	\$ 4,000 00	\$ 2,898 68	\$ 6,898 68
481	1850	4,000 00	2,695 88	6,695 88
1639	1855	3,000 00	1,496 54	4,496 54
3041	1860	2,400 00	1,064 98	3,464 98
4765	1865	2,000 00	779 01	2,779 01
8115	1870	2,000 00	550 00	2,550 00
16693	1875	5,000 00	750 00	5,750 00
25821	1880	5,000 00	125 00	5,125 00

Policies two years in force are non-forfeitable and indisputable.

Death claims paid immediately on proof WITHOUT DISCOUNT.

PROVINCE OF QUEBEC BRANCH:
180 St. James Street, - - - Montreal.
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JAMES AKIN, Montreal District Agent.

THE SHAREHOLDER.

MONTREAL, FRIDAY MORNING, JAN. 12, 1888.

CONTENTS OF THIS NUMBER.

The Rival Giants.	Fair Weather Ahead.
Fire Insurance in Quebec.	Government Telegraph in the U.S.
Montreal Telegraph Co.	The G. T. R. and Toronto Grey and Bruce.
The Revenue.	Presidency of the Merchants Bank.
A Doomed Duke.	The Stock Market.
The Bank of Nova Scotia.	Editorial Notes.
Government Plums in Different Banks.	Answers to Correspondents.
Our Imports.	Outwitting the Brigands.
Failures in the Dominion.	
American Millionaries.	

We have sent a number of papers to shareholders and others not on our list in the hope that they may become subscribers. We shall be glad to hear from them.

THE RIVAL GIANTS.

VARIOUS absorptions or amalgamations, more or less recent, have now virtually left the important railway system of the country, as administered by private corporations, in two hands only. The Grand Trunk and the Canadian Pacific now completely tower above all other lines, with the exception of the Intercolonial, which is a Government undertaking, and is outside of competition with the enterprises above named. Canada is geographically extensive enough, one might have imagined, to have permitted these two gigantic corporations to have pursued the even tenor of their ways without interfering with each other's interests or in any way coming into business collision. The old and settled portion of the Dominion seemed to have become recognised as the natural territory of the one, while the other was called into existence for the special purpose of developing our newly-acquired territory in the North-West. But, if the newspaper press is to be accepted as authority, these facts have not served to prevent the growth of a bitter hostility between these two great bodies. Each of the lines appears to have, however, one or more champions in the daily press, and it is

from these alone that we derive any statements that may be herein referred to. The story, as taken from one of these sources, declares that the Grand Trunk has used all its influence, and that successfully, to prevent the Canadian Pacific from raising money in the London market; and that it has purchased either existing lines or charters simply to thwart the C. P. R. The supporters of the Grand Trunk retort, through the same medium, that the latter had and has no hostility to the new North-West scheme pure and simple, as at first contemplated, but that its projectors are going entirely outside the original conception. The older line complains that the new one began the war, in the East, by purchasing lines where it neither had traffic nor could reasonably anticipate much, for the sole purpose of annoying, embarrassing and injuring the G. T. R. Then, in self-defence, its friends say, and not till then, the senior enterprise did adopt a retaliatory policy, and they claim that its efforts have fully attained the objects sought. But they sturdily contend that it was the C. P. R. which began the war of absorption and that the G. T. R. only followed its example, and did not initiate that policy. Advocates of the Grand Trunk further assert that it did not seek any war, but, being in, determined to fight it out without gloves, and is quite satisfied with the prospects. This is "a very pretty quarrel as it stands," and one in which outsiders are not called upon to intermeddle. It is likely, however, to strike the majority of impartial on-lookers that such contests are calculated to bring an amount of exhaustion to both parties which had much better be avoided, and that the sooner they cease the better for all. The country can as little spare the one in the West as the other in the East, and with such almost limitless territory it should surely not be difficult to make such arrangements as would do away on both sides with the sense of hostile and unwarrantable encroachments.

FIRE INSURANCE IN QUEBEC.

IN addition to the high rates hitherto imposed in the city of Quebec, a further increase has just been decided upon. It amounts to no less than fifty per cent. on the present tariff, imposed two months ago, and is to come into force on the 15th inst. This new tariff is promulgated in the place of a threatened total withdrawal of all the fire insurance companies from Quebec risks, and in its results will probably amount practically to the same thing. The menace of this retiring altogether has reached New York, and the Standard of that city says:—"The present is not the time for fire insurance companies to withdraw. The time has come when fires are likely to be far less sweeping than during the past few months, rates have been materially advanced, and a general interest in the question of water supply and fire extinguishment has been aroused. Let the companies remain, but

let them charge such rates as their judgment shows to be commensurate with the risks they are called to assume, and, unless unreasonable, they will almost certainly obtain them. To withdraw now is to sacrifice the business that is already on their books at a time when it is more likely than for many months past to yield them a profit." The advice given in New York and the action taken in Canada were about simultaneous, and the one had no bearing on the other. Nevertheless rates have been advanced as advised, and formal withdrawal has not taken place, though the new tariff comes to very much the same thing.

GOVERNMENT TELEGRAPHY IN THE UNITED STATES.

THE usual press despatches bring unconfirmed news of the progress of a telegraph system under the authority of the U. S. Government. The details, as they reach us, are not only confused but contradictory, and leave us in doubt whether the Federal authorities contemplate negotiating for transfer with existing corporations, or erecting rival lines of their own, or commencing with trial lines only between the great centres of population as a tentative experiment. From another source it is stated that the bill now before Congress provides that the U. S. Government shall issue bonds to the amount of \$3,000,000, redeemable in twenty years and payable in thirty years, and that at the expiration of ten years there shall be set aside from the earnings of the telegraph \$300,000 per year, to form a sinking fund for the payment of the bonds. It further provides that there shall be a uniform rate of twenty-five cents per message of ten words or less, and twenty-five cents for every additional ten words. It also contemplates a telegraph postal office at every post-office where there is a carrier system, and that there may be one at any office near the lines provided for where the postmaster can give a sufficient bond to cover any amount which the office may fall short of to meet the expenses incurred on account of the telegraph. The first telegraph line projected in the bill is to run from Portland, Me., to Topeka, Kan., with branches to all principal cities between the longitudes of those points. In the meantime the telegraph postal line, conducted by private enterprise, for transmission of communications between distant centres of population at a revolutionary reduction of rates, is going on rapidly. The portion between New York and Chicago will, it is expected, be open for business next month. If found to pay, it will be followed by others, until, as the projectors hope, all important correspondence will go that way instead of by mail. The success of this experiment will be watched with interest everywhere, and will certainly lead to the adoption of the principle by the U. S. Government itself, while it will bring the existing companies to reasonable terms should the former show any disposition to purchase.

THE REVENUE.

WHEN Sir LEONARD TILLEY, in submitting his Budget at the last opening of Parliament, something over a year ago, declared his expectation of collecting a total of about \$30,500,000, the statement was received with by no means general belief. The first six months of the fiscal year 1882-83 expired on the last day of last December, and the anticipations of the Finance Minister appear to be more than likely to be fulfilled. The following is a statement of revenue for the month of December last:—

Customs	\$1,482,297 99
Excise	649,581 43
Miscellaneous	348,885 19
	<hr/>
	\$2,480,764 61

The comparison with the December immediately preceding is as follows:—

Customs	\$1,349,542 02
Excise	565,780 07
Miscellaneous	403,649 06
	<hr/>
	\$2,318,971 15

Revenue for Dec., 1882	\$2,480,764 61
" " 1881	2,318,971 15

Increase for Dec., 1882..... \$161,793 46

The following is a comparative statement for the first six months of the fiscal year 1882-83, ending 31st December, 1882, and the first six months of the fiscal year 1881-82, ending 31st December, 1881:—

JULY TO DECEMBER, 1882.	
Customs	\$11,888,034 84
Excise	3,455,847 61
Miscellaneous	2,721,715 38
	<hr/>
	\$18,065,597 83

JULY TO DECEMBER, 1881.	
Customs	\$10,362,088 92
Inland Revenue	3,073,275 45
Miscellaneous	2,441,506 33
	<hr/>
	\$15,876,960 70

Revenue for first six months of 1882-83.....	\$18,065,597 83
Revenue for first six months of 1881-82.....	15,876,960 70

Increase for six months of 1882... \$2,188,637 13

It will thus be seen that the receipts of the first six months of the fiscal year 1882-83 so largely exceed even the sanguine forecast of the Finance Minister as to leave no room for doubt that the sum named by him will be at least fully reached, to put the matter in the least favorable way. It should be remembered, too, that this end has been reached, notwithstanding the abolition of the duties on tea and coffee, stamps on bills of exchange and promissory notes, and postage on newspapers. It seems only the other day that Canadian Finance Ministers were compelled to make annual trips, cap in hand, to Lombard Street, to raise funds to meet the national obligations, the shadowy terror of an all but inevitable repudiation ever accompanying them. Today we have no longer to enter into these periodical bargains for fresh tribute to English capitalists. On the contrary, our reputation is high, our financial custom sought, and our Treasury overflowing. It might have been thought that this last fact would have been universally satisfactory, if even on no higher ground than that novelty is pleasing, and assuredly it was a very new sensation to those who directed affairs at Ottawa. But there are not wanting a few

to declare that we have now a surfeit of revenue and that an undue amount is being extracted from the taxpayers. This would, if true, be at the worst an error on the safe side, but as a matter of fact our receipts are by no means in excess of our needs. Our growing national importance is forcing gigantic works upon us in developing our resources, as none know better than those to whom the Reports of the Ministers of Railways and Canals and of Public Works are not sealed books. Our income, indeed, is by no means equal to the expenditure we might profitably make, and perhaps ought to make. Every contributor to it, too, large or small, has ever before him the fact, unparalleled in the history of any other country, that every dollar of our disbursement is in the direction of peace and the extension of civilizing influences. Not one cent of it is soiled by contact in any shape with war outlay. There is not one drop of blood sprinkled on our national ledger, and so long as revenue is extracted only for such purposes as it now is, and the people are so easily able to pay it, they will not cavil at the gross amount. So long as we possess a Finance Minister of such consummate ability as Sir LEONARD TILLEY has proved himself to be, hostile criticism of the financial policy of the Government of which he is so invaluable a member will fall dead on the minds of our people as a whole, and the dissentients will hardly amount to a corporal's guard.

A DOOMED DUKE.

IT'S all up with "the Dook." A voice from the wilderness—that desert which his Grace says he wishes to make blossom as the rose—denounces him. Bobcaygeon has spoken in an independent manner, put its finger in the pie, and thus settled the aristocratic hash, if such a slight confusion of metaphors may be permitted. But is it really a voice—or a screech—from the backwoods which makes the forest primeval to resound with such denunciations as "That contemptible money-grabber, the Duke of MANCHESTER, will probably meet with a fitting punishment for his nefarious attempt to exact a toll from the poor settlers who seek to make a home in the frigid lands of the Northwest. The stock in his company has fallen considerably, and still continues to fall. It would be satisfactory to learn that the Duke loses every shilling he spent in his attempted extortion. It will be a good thing if the Duke himself should be put in the insolvent court as a warning and a caution to other land-grabbers who seek to place themselves between the settlers and the land and make a profit out of the settlers' necessities. If this thing had taken place in Ireland the Duke would have been potted from behind a hedge." Is it possible that one of our line—even if the founder of his family was in the dry goods trade in rather a limited way—should have safely confronted the horrors of the deep (return tickets at a re-

duction) to be called "a contemptible money-grabber"? Or is this a possible misprint for money-grubber? And if so, is not the last offence worse than the first? Like piling PELION upon OSSA, as it were? And then, adding pecuniary injury to vocal or rather plumed insult, to invoke his rapid reduction to his last shilling—his "ultimate bob," as his Grace himself is said to be in the habit of facetiously expressing it, as he gazes at the diurnal decadence of his doomed deposit—is certainly cruelly bad. Next, shillingless, penniless, to suffer mental vivisection before the truth-compelling Insolvent Court! Arrived at this stage, "the Dook" must be prepared to really welcome the final doom as pronounced at Bobcaygeon. It is merely to be "potted from behind a hedge," and that by an Irishman, which latter addendum to the already fatal recipe appears in some mysterious way to be supposed to enhance the terrors of the death-agony. To perish by the block would no doubt be more *à la mode* ducal, but that portion of an ancient yet truly respectable lethal apparatus is in this age non-existent in England. No doubt the executioner could easily find one at Bobcaygeon, however, and that without disturbing the forestry—a problem which our rural THERSITES ought to be able easily to work out of his own head.

THE BANK OF NOVA SCOTIA.

IT is complained that whilst the Bank of Montreal and the British Bank think the notes of the Maritime Bank, as now constituted, worthy of confidence, and accept them at all their branches, the Bank of Nova Scotia has played the Maritime Bank a scurvy trick by throwing them out, thereby seriously discrediting its standing. We have no special knowledge of the quarrel, but it seems a pity to strike such a blow at the Maritime just as it is emerging into smooth water with a fair wind, and has justly obtained a large local confidence as well as with the outside world. According to the last statement the capital paid of the Bank of Nova Scotia is one million dollars, and it has Dominion Government deposits to the amount of nearly three hundred thousand dollars. It is on this latter item it probably crows, whilst the plucky little Maritime has only one third of that amount. On the other hand, the directors of the Maritime have borrowed little or nothing, whilst out of the chest of the Bank of Nova Scotia the directors for a long time have toyed with nearly half its capital. The Maritime should set to work and obtain more Government deposits, and it could then crow too. Where is Sir LEONARD? Let it be understood we charge no commission for this hint.

MONTREAL COTTON CO.—Mr. DAVID MORRICE has been elected a Director of the Montreal Cotton Company, in the place of the late Sir HUGH ALLAN. Mr. A. F. GAULT was elected to the Presidency, lately filled by the deceased Knight, and the Hon. R. THIBAudeau was elected Vice-President.

GOVERNMENT PLUMS IN DIFFERENT BANKS.

	Dominion Government Deposits Payable on Demand.		Dominion Government Deposits payable after notice or on a fixed day.	
	\$	cts.	\$	cts.
Bank of Toronto.....	41,111.	24		
Bank of Hamilton.....	21,206.	75		
Canadian Bank of Commerce.	80,569.	76	900,000.	00
Dominion Bank.....	27,429.	73		
Ontario Bank.....	40,773.	75	300,000.	00
Standard Bank.....	44,274.	00	50,000.	00
Federal Bank.....	31,161.	73		
Bank of Ottawa.....	16,510.	76		
Imperial Bank of Canada....	68,013.	78	181,197.	58
Bank of Montreal.....	1,659,481.	53	2,500,000.	00
Bank of British North America	5,177.	00		
Banque de Peuple.....	4,186.	47		
Banque Nationale.....	9,608.	52	209,200.	00
Banque Jacques-Cartier....	42,002.	43		
Banque Ville-Marie.....	11,123.	66	25,000.	00
Banque de St. Jean.....	23,525.	81	15,000.	00
Banque de St. Hyacinthe....	1,663.	87		
La Banque d'Hochelaga....	38,924.	37		
Eastern Townships Bank....	66,021.	73		
Exchange Bank of Canada...	57,342.	00		
Molson's Bank.....	50,155.	€2	200,000.	00
Merchants' Bank of Canada..	301,507.	29	453,066.	67
Quebec Bank.....	32,413.	78	300,000.	00
Union Bank of Lower Canada	247.	26	300,000.	00
Bank of Yarmouth.....	49,764.	27		
Bank of Nova Scotia.....	199,309.	42	100,000.	00
Merchants' Bank of Halifax..	164,833.	15		
People's Bank of Halifax....	13,477.	10		
Union Bank of Halifax.....	18,631.	79		
Halifax Banking Company..	20,420.	77		
Commercial Bank of Windsor	31,809.	34		
Bank of New Brunswick.....	64,933.	00		
Maritime Bank of the Dominion of Canada.....	34,211.	11	50,000.	00
St. Stephen's Bank.....	33,843.	95		

THE DUKE OF MANCHESTER.—A special from Toronto says it is officially announced that the DUKE OF MANCHESTER has not resigned the presidency of the Land Corporation Co. of Canada, and has no intention of leaving the Board of the Company, despite the rumors to the contrary. The Toronto *World* maintains that "the dook," as it calls him, has resigned the Chairmanship of the Canada North-West Land Company, and that the Land Corporation Co. of Canada is altogether another and a very petty affair.

OUR IMPORTS.

In another column we give details of the total receipts of the Finance Minister for the past year. We now append a concise statement of the imports and exports, with the amount of duty collected, for 1880-81-82 respectively:—

	Imports.	Exports.	Duty.
1880.....	\$37,103,869	\$30,224,904	\$5,232,783
1881.....	43,546,821	26,461,188	7,672,266
1882.....	49,749,461	26,334,312	8,395,653

It will thus be seen that while our imports, within the period named, have very largely increased, our exports have shown a palpable diminution. As we have before taken occasion to show, this has by no means arisen from the fact that the material for export has been non-existent in Canada. In their discretion, whether sound or otherwise is yet to be proved, our farmers are holding back this year's produce till the opening of next year's navigation, in the hope of securing higher prices. So soon as this is liberated, our export table will, it is calculated, be brought near in amount to

that setting forth the value of our imports. If, after that, the difference should still remain excessive, as it may, the covetousness of the agricultural community will have been punished and an uncomfortable margin remain against the country. Regarded from this point of view, the falling-off in imports which the tables of December, 1882, exhibit as compared with those of the same date of 1881 is anything but an un-mixed evil; and, our exports for the next few weeks in large measure ceasing, the country will by no means suffer if the imports follow suit also.

PANIC IN FRANCE.—A significant symptom of the depressed and distrustful frame of mind into which French investors have fallen is to be found in the sudden growth of the French savings-banks' deposits. These increased in the first ten months of 1882 by nearly \$100,000,000—in fact, nearly doubled in amount; and the reason why this sudden leap has occurred is simply that the small investor has been frightened by the failure of the Union Nationale.

FAILURES IN THE DOMINION.

MESSRS. DUN, WIMAN & Co. publish the following list of failures, with liabilities, in the Dominion of Canada for the last five years:—

1877.....	1,893	\$25,523,993
1878.....	1,697	23,998,677
1879.....	1,902	29,347,937
1880.....	907	7,988,077
1881.....	635	5,751,207
1882.....	787	8,587,657

In our last we gave *Bradstreet's* statistics on the same subject. The two present some differences, though the estimate of each under the head of "general liabilities" does not very materially vary. As a matter of record and reference we give both.

AMERICAN MILLIONAIRES.

THE New York *Sun* thinks it is a sorrowful paradox that the free republic of America, the home of labor and the land of promise to the oppressed of all nations, should head the world in monopolies. What other nation on the face of the globe, it asks, can show a list like this:—

Vanderbilt.....	\$260,000,000
Gould.....	100,000,000
Stanford.....	100,000,000
Huntingdon.....	100,000,000
Crocker.....	60,000,000
Mrs. Hopkins.....	50,000,000
Sage.....	40,000,000
Flood.....	40,000,000
Fair.....	40,000,000
Mackey.....	30,000,000
Field.....	25,000,000
Keene.....	20,000,000
Estate of Thomas Scott.....	20,000,000
Garrett.....	20,000,000
Tilden.....	15,000,000

Fourteen men, it adds, thus own \$920,000,000. The question, What other nation on the face of the globe could not present a list like this, or even a more startling one, might just as well be asked. A free draft on the writer's imagination is all that is required, and the crop of millionaires becomes at once so large as actually to vulgarise that at present select corps. A couple of years ago, VANDERBILT was modestly put down by these unauthorised assessors as worth about \$60,000,000, which quickly grew to \$100,000,000, and thence in a little

less than no time to the figures first above recorded. Let us be thankful they stopped there. JAY GOULD, less than a year ago, is said to have actually "planked down" \$50,000,000 in good money's worth, and that was alleged at the time to be a thoroughly exhaustive effort for him. Now the reporter has doubled his resources with one stroke of the pen. Who would not be a reporter—or even an editor—to be able to accumulate thusly? By the way, what has become of Mr. JAMES GORDON BENNETT, who used to head the list of these fabulous MIDASES? Mere *esprit de corps*, if nothing else, should have impelled the "reportorial" *corps* to have maintained so good a press representative at the head of such a list. Yet he is strangely and painfully non-present. The truth is that all these figures are the merest guesswork, and it is more than doubtful if any one of them is approximately correct. If they form a good "readable item" the ambition and the purpose of the concoctor are attained. There is no doubt, however, that a very vast accumulation of capital has been gathered with astounding rapidity within the hands of a few men—an amount sufficient in some other bodies politic to be a menace, if not an actual danger, to the State. Any such apprehensions are, however, impossible to arise in the neighboring Republic, but were the case otherwise no means exist to prevent these gold-heroes from going on increasing both in numbers and in riches.

N. Y. EXCHANGE.—The sales at the New York Stock Exchange for 1882 exceeded those of any preceding year, amounting to 113,720,665 shares against 113,392,685 in 1881, 97,200,040 in 1880, and 74,166,652 in 1879. The stocks recording the largest number of sales were Denver and Rio Grande, amounting to 9,569,000 shares. The sales of Delaware, Lackawanna and Western amounted to 8,243,000 shares, Lake Shore to 7,717,000, Western Union to 7,553,000, St. Paul to 5,569,000, Erie to 5,461,000 and Louisville and Nashville to 5,108,000 shares. These seven securities aggregated 49,210,000 shares with a par value of \$4,921,000,000. The total securities of these companies amounted to only \$313,564,800, showing that nearly fifteen and three-fourths times the actual amount of the securities were sold.

THE BANK OF FRANCE.—Cable reports state that the half-yearly accounts of the above bank were made up to Christmas day. The profits show a large falling off, compared with the same period last year, when they amounted to 31,503,093 francs; in the present return they are set down at 22,551,380 francs only. Besides the decrease of business, the discounts being now 350 millions and the advances 70 millions less than in 1881, the rate of discount during the half year has not exceeded 3½ per cent.; while in the same six months of last year it was 4 and 5 per cent. Trade continuing dull, discount is easy at 3½ per cent., although the demand for bills is small.

THE PRESIDENCY OF THE MERCHANTS' BANK.

We observe that, following the sensible example set by the Bank of Montreal, the shareholders of the Merchants' Bank have it in contemplation to appoint Mr. GEORGE HAGUE, the present Manager, to the honor of the presidential chair. To the professional abilities of that gentleman has been unanimously conceded the credit of placing that institution in its present thriving condition as well as of pulling it out of the slough into which it had sunk in the bad years of depression now fortunately passed away. Mr. HAGUE has thoroughly earned the grateful vote of thanks unanimously passed in his favor at the recent meeting, and when inducted as President will be emphatically the right man in the right place.

THE STOCK MARKET.

THE total volume of business transacted this week, whether in bank or miscellaneous, is not quite equal to that of last week, nor have the prices then quoted been invariably maintained. Montreal Bank sales amounted to 2,385 as compared with 3,510 as shown in our preceding table, while quotations fluctuated between 199½ and 202, closing at 200½. Merchants' fell off from a maximum of 123 last week to 121½ this, falling to 120½, and closing at 121½; sales this week, 404—last week, 536. Commerce also was fractionally lower than last week, closing at 132½, with only 709 sales. Toronto rather more than maintained last week's prices, closing at 175, but with limited demand, the total being only 1,015. Ontario was weak and little sought for, prices ranging between 108 and 109, closing at 109: one per cent. has been paid for the privilege of "putting" 100 shares Ontario Bank at 99 within 60 days. In other bank stock there was either no demand whatever or so little as to require no further comment than that which a glance at our weekly table will afford. In miscellaneous, Richelieu went down with a run, getting as low as 63½, rallying to 67, and closing at 65½, with 1,598 sales as compared with 480 last week. City Passenger kept up to about late averages, closing at 128½, with 650 sales. City Gas fractionally advanced, ranging between 180½ and 177½, closing at 179½, with 1,400 sales. Canada North-West Land Co. was fairly active, the transactions reaching 3,185 as against 3,645 last week, while prices rose to 49s., subsequently falling to 46s., and closing at 46s.: our publication of the full list of shareholders created great interest and excitement throughout the Dominion, and copies have since been eagerly sought from all quarters. St. Paul, M. and M. has been very quiet, with a tendency to retrograde. Cotton stock is, as usual, quiet. The Dundas Cotton Company will, we understand, at the next annual meeting, propose an addition of \$100,000 to its capital stock, making \$500,000 in all. The close of the week brought something very like stagnation with it on

"the street," with no prospective indications of early-returning activity. It is suggested that the uncertainty surrounding the issue of new Canadian Pacific Railway bonds is not wholly irresponsible for this.

The Money Market shows little change since our last report, but perhaps is a trifle tighter, and some think with a tendency rather to greater dearness than to relaxation. Good commercial paper, however, is readily discounted at 7 @ 7½, as to name and date, and the range on call and short-dated loans is 6½ @ 7 per cent. for customers and 7½ for outsiders. The market for sterling exchange continues quiet at 8½ @ 8½ for bankers' 60-day bills and 9½ @ 9½ for demand drafts. Currency on New York is steady at ¾ premium.

THE G. T. R. AND THE TORONTO, GREY AND BRUCE.

JUDGMENT has been just given at Osgoode Hall in the two important cases of HENDRIE vs. the Grand Trunk Railway, and the Grand Trunk against the Toronto, Grey and Bruce. As will be remembered the first action was brought for the avoidance of an agreement made to lease the Toronto, Grey and Bruce to the Grand Trunk, and the second was brought by the Grand Trunk to have the agreement to lease carried into effect and enforced. The Judge held that the bondholders of the Toronto, Grey and Bruce Railway were entitled to vote, and consequently the agreement to lease was never properly and legally ratified at a meeting of the directors, and could not now be enforced. The judgment, therefore, is for the plaintiffs in the first suit with costs, and for the defendants in the second suit also with costs. The solicitors of the Grand Trunk were authorized to take immediate steps to have the case argued in the Appeal Court.

MONTREAL TELEGRAPH CO.

THE report of the directors of the Montreal Telegraph Company was presented at the meeting of shareholders yesterday. It states that it was deemed unnecessary to incur during the past season the expense of an examination into the condition of the property, but "it is intended to engage from time to time the services of experts to examine thoroughly the various lines and other property belonging to the Company. It is probable this work will be initiated and a great portion of it accomplished during the coming summer. In the meantime we are assured by the General Manager of the Great Northwestern Telegraph Company that all has been done during the past season that was possible to do to improve the lines of the Montreal Telegraph Co." The revenue for the thirteen months ending December 30 (exclusive of that from the Great Northwestern Telegraph Company) was \$2,996.22, and the expenditure \$954.90, leaving \$2,041.32 to be carried forward at credit of contingent fund. There was received from the Great Northwestern Company \$206,250, of which \$200,000 was applied to

dividends, and \$6,250 to the maintenance of the lines. The balance at credit of contingent fund is now \$16,878.97, against \$36,180.99 a year ago, there having been disbursed for 1881 and former years \$30,627.50 not accounted for in previous statements. The inactive assets, in which are included the lines, cables, offices and equipment, are valued at \$2,166,300.72. It is estimated, from the list of shareholders just published, that about 15,000 shares of the stock are held on St. Francois-Xavier st., but whether it is in consequence or in spite of this that last year witnessed such heavy fluctuations in its quotations we leave it to "the street" itself to say.

FAIR WEATHER AHEAD.

SETTING aside the misfortune of any widespread yielding to the temptations of over-speculating, the prospects for the year just opened are sufficiently promising. Large amounts of English capital are about to be immediately introduced to be used in the development of our North-West territories. Still more formidable sums, certainly extending to many millions of dollars, are also about to be liberated in the construction of new railways, not in connection with the Canadian Pacific only, but likewise throughout the Dominion, especially in Ontario and Quebec. All Canada, right across to the Pacific, will feel the advantages of the moneys outflowing from this cause and the army of workers it will call into well-paid activity. An unparalleled immigration, too, is this year certain, to which the entire United Kingdom will contribute, and the Imperial Government has announced its intention of making large financial disbursements for this purpose. The Scandinavian and Teutonic elements are also expected to be largely represented. Our factories are overbusy, our mineral resources are being rapidly and profitably developed, and trained and rough labor finds everywhere ample and profitable employment. It must by no means be disregarded, too, in this outlook that the treasuries of the Government Savings Banks are filling at a rate never before witnessed, while their outgoings are proportionately decreasing. Combining all these things, at least a fair degree of prosperity is upon us unless we rush into self-destruction by over-trading or by attempting some other short cut to rapid independence.

MONTREAL TELEGRAPH CO. DIRECTORS.—Mr. WILLIAM CASSILS, late President of the Canada Central Railway, and Mr. E. K. GREEN, have been elected Directors of the Montreal Telegraph Co., in the room of the late Sir HUGH ALLAN and Dr. CAMPBELL.

THE LONDON STOCK EXCHANGE.—London stock-brokers as well as merchants and manufacturers appear to be rather disheartened with the results of 1882. That they have transacted a smaller business than in 1881 the returns of the London Bankers' Clearing House go far to prove. The clear-

ings on settlings days for the first eleven months were:—1881, £1,214,251,000; 1882, £1,140,388,000; less in 1882, £73,863,000. In reality, the loss of business has been more than here indicated, for the exceptionally violent fluctuations at certain periods of that year have caused differences out of the usual proportion to the current volume of business.

U. S. DEFALCATIONS.—Some successful plundering has been again going on this week across the lines. At the head of the list is the Treasurer of Tennessee, one POLK, who has polked off with some \$300,000, subsequently bleeding freely to get liberated by a detective who arrested him, and finally making his escape clear, probably to Mexico. The City Bank of Jersey City and the Savings' Bank of the same place have also been so successfully, "busted" by their respective officers that about nothing is left. The culprits call it "overdrawing their accounts"! Full details are not yet forthcoming.

ANSWERS TO CORRESPONDENTS.

CORRESPONDENT.—Sorry you had a poor copy; we can give you a better one if you call, or send your address.

P. Q.—The paid-up capital of the Ontario Bank is \$1,500,000; the rest at the last report, \$225,000. Originally the paid-up capital was three million. We don't care to enter into the other subject.

CO-OPERATIVE.—1. The recent Co-operative failure in the States was due to mismanagement. 2. Some of the employees here are friends and appointees of stockholders, but that is no reason why they should be supported in insolence to shareholders or members. A little of that would soon close the concern altogether.

LINDSAY. A Fellow of the Statistical Society visiting Canada, and being struck with the prosperity of the Bank of Montreal, wrote that it might be accounted for from the fact that none were employed in that institution, from the head officer downwards, but educated gentlemen. Lindsay probably was not built then.

THE MUTUAL FIRE INSURANCE COMPANY OF THE COUNTY OF JOLIETTE vs. E. N. DUPUIS.—This was an action in the Superior Court this week against the defendant, a member of the Company, for the amount of the assessments on his deposit notes. The defendant was insured 25th March, 1880, for three years, and gave notes for \$280, \$300, and \$18. On the 29th January, and 10th February, 1881, liquidation of a Company was resolved upon, and by the first assessment the defendant was charged with \$126 29. Afterwards, in consequence, as it was alleged, of unforeseen losses, a second assessment was made, payable 25th January, 1882, by which the sum of \$411.19 was charged upon the defendant, making in all \$537.48. The defendant raised several defences, but the judgment turned mainly upon the fact that the plaintiffs had not sufficiently established the losses alleged by them, and as the defendant was only liable for a proportional share of the proved losses, the action could not be maintained. The evidence showed that the sum of \$11,322.30 had been realised on the first assessment, and that this was sufficient to cover all the losses proved to have been suffered by the Company, even including those which were contested. The plea was therefore maintained and the action was dismissed with costs.

SPECULATIVE BANKERS.

It is very unfortunate that a private banker has been so injudicious as to speculate in stocks with money belonging to depositors; for, as the personal honor of the banker is the only guarantee that the depositor has, the whole system of private banking must suffer in some degree by the misdeeds of any offender. The number of persons who would deposit with any concern, however rich, known to speculate in any line of stocks is very small. No one places money in any kind of bank for speculative purposes; people put it there because they deem it safer than in their own pockets. Cases like that should receive some attention from grand juries. —N.Y. Herald.

THE STOCK MARKET.

The following table shows the highest and lowest prices of stocks on the Montreal Stock Exchange on each day of the week ended 11th January, 1883, and the number of shares reported as sold during the week.

STOCKS IN MONTREAL.	Share.	Capital Paid up.	Rest.	Fri.		Sat.		Mon.		Tues.		Wed.		Thurs.		Total Trans.
				L.	H.											
Bank of Montreal	200	\$12,000,000	\$5,500,000	200	202	200	200	199	200	199	199	199	200	200	201	2835
Merchants Bank	100	5,712,880	750,000	121	121	1	1	121	121	121	121	121	121	121	401	
Canadian Bk of Com.	50	6,000,000	1,650,000	132	132	132	132	132	132	132	132	132	132	132	700	
Bank of Toronto	100	2,000,000	600,000	173	173	173	173	173	173	173	173	173	173	173	1073	
Ontario Bank	40	1,500,000	100,000	109	109	108	108	109	108	108	108	108	108	108	530	
Banque du Peuple	50	1,000,000	210,000												5	
Bank British North	£50	4,800,000	1,210,000													
Molson's Bank	50	2,000,000	475,000					120		120					75	
Dominion Bank	50	1,488,185	750,000													
Federal Bank	100	2,685,500	600,000											151	60	
Imperial Bank of C.	100	1,472,425	503,000													
Banque Jac's Cartier	25	500,000														
Quebec Bank	100	2,500,000	325,000													
Banque Nationale	50	2,000,000	150,000													
Eastern Townships	50	1,399,714	220,000													
Union Bank	100	2,000,000	18,000													
Exchange Bank	100	500,000	300,000													
Banque d'Indochine	100	680,000														
Maritime Bank	100	697,800														
Montreal Tel. Co.	40	2,000,000	171,432	123	124			123		123					180	
Dominion Tel. Co.	50	711,709														
Rich. & Ont. Nav. Co.	100	1,565,000	21,704					66	67	61	61	61	61	61	60	
City Pass. Ry. Co.	50	6,000,000		130	130			120	128	127	127	127	127	127	60	
City Gas Co.	40	1,800,000		178	178			177	173	178	170	170	170	170	180	
Canada Cotton Co.	100															
Royal Canadian In. Co	50														15	
Dominion S. p. c.				s. d.	s. d.											
Mont. S. p. c. Stock				47 6	49			47 6	46	47 6	47	47 6	47	47 6	40	
Can. N. W. Land Co.															3185	
Loan & Mortgage	100	612,532	64,000												25	
Mont. Building Ass.	50	481,027													20	
St. Paul M. & M. R. way	100									65	65				150	
Graphic Printing Co.											90				25	
Canada Shipping Co.																
Montreal Cotton Co.																
Canada Cotton Co.								17							5	
Canada Paper Co.																
Canada Central Bonds																
Champlain & St. L.																

U. S. CLEARING-HOUSES.

The clearing-house exchanges for the whole country amounted to \$61,543,048 against \$64,332,186,128 in 1881, a falling off of 4.3 per cent. As compared with 1880 the clearings in 1881 showed an increase of 27.1 per cent. so that 1882 showed an increase of 21.2 per cent. as compared with 1880. Even 1880 showed an increase over 1879 of 28.9 per cent., when the figures stood at \$39,333,216,952. The clearances in New York decreased 5.4 per cent. as compared with 1881, while there was an increase in stock speculation of 0.3 per cent., which marks a greater decline in general business than the figures of clearances indicate. The most remarkable increase during the year was Kansas City, which shows a gain of 43.5 per cent., followed by Lowell with 33.5 per cent. and Pittsburg with 24.3 per cent. Boston shows a decrease of 14.1 per cent., which is the largest on the list. The decreases took place in January, February, May, June, July and December, the largest being in May. The increases were in March, April, August, September, October and November, the largest being in March. The increases in the early part of the year were due to increased speculation, while those in the last half of the year were due more to the improved condition of general business.—Boston Economist.

A YEAR'S DISASTERS.—The Pittsburgh Commercial Gazette has evidently been keeping account of all the disasters occurring in 1882. The result is given out editorially in a recent issue of that journal, and only requires comparative statistics from former years to possess more interest, it not value. The totals are:—

Tornadoes	396
Boiler explosions	198
Fires	128
Powder explosions	83
Falling buildings	72
Fireworks explosions	43
Deaths on lake	150
Floods	163
Mining explosions	132
Struck by lightning	26
Snow slides	81
Dynamite explosions	11
Death on the rails	820

Fatal calamities by reason of railroad disasters are thus seen to be the most numerous, yet feared by the general public probably considerable less than death by lightning, by flood, or by fire.

UNITED STATES COMMERCE.—Returns have been prepared of the commerce of New York, and of the other ports of the United States for the fiscal year ending June 30, 1882. The figures have been prepared for the forthcoming twenty-fifth annual report of the Chamber of Commerce, under the direction of the Secretary of that body. The total value of foreign imports into the port of New York was \$521,275,897; and of the imports into the United States, adding those of New York, was \$767,111,964. The exports from the port of New York, included 29,737,053 bushels of wheat, 2,928,868 barrels of flour, and 22,519,185 bushels of Indian corn. Provisions include 263,104,270 pounds of bacon, 192,881,961 pounds of lard, 112,888,074 pounds of cheese, 27,688,881 pounds of ham, 47,097,217 pounds of fresh beef, 12,219,332 pounds of butter, 43,613,113 pounds of pork, 35,357,921 pounds of salted or cured beef, and preserved meats valued at \$3,463,319. Cotton exports amounted to 288,753,497 pounds. The mineral oils show:—Illuminating, 342,424,705 gallons; crude, 36,316,586 gallons; naphtha, 16,741,538 gallons; lubricating, 5,249,903 gallons. Among the other items are 142,866,017

pounds of leaf tobacco, 21,663,855 pounds of sole, upper, and other leather, 25,143,544 pounds of oil-cake, 33,412 horns cattle, and 29,761,011 pounds of tallow. And the total value of all exports from New York was \$370,497,741; from other ports, \$406,222,262; a total of \$776,720,003.

BUCKET SHOPS.—An effort is being made to abolish the "bucket shops," which have proved a curse to so many cities of the States. The plan of gambling carried on in these institutions is simple and seductive. Twice a day ten lottery tickets are drawn in St. Louis, and the order in which these numbered tickets are drawn is telegraphed to all the bucket shops throughout the country, and the gambling consists of paying any amount from five cents up for the privilege of guessing, prior to the announcement, any two or more of these tickets in the sequence in which they are drawn. If two consecutive numbers are guessed twice the amount is returned; if three, the amount is three times as much, and so on in ever increasing proportion, according as the difficulty of the combination increases. The great evil of these shops is that they prey chiefly upon the poor, and one lucky hit in a neighborhood will tempt hundreds to throw away their hard-earned dimes and quarters. It is hoped that these dens can be suppressed by inducing the telegraph companies to refuse to transmit the lottery numbers.

RAILROAD BUILDING FOR 1882.—The Railway Age publishes a table showing that the number of miles of main track laid during the year 1882, was 10,821, on 316 lines, in forty-four States and Territories. Full returns will probably make the grand total 11,000 miles, which is 1,500 miles more than was constructed in 1881, the banner railroad-building year up to that time. The aggregate number of miles constructed in the States mentioned below is as follows:—Iowa, 953; Texas, 817; New York, 752; Ohio, 555; Arkansas, 529; Indiana, 529; Colorado, 500; Dakota Territory, 480; Pennsylvania, 464; and Minnesota, 444. Of the 316 roads noted 140 are still incomplete. The capital invested during the year is estimated at \$270,000,000, exclusive of the amounts expended in the preparation of the road-beds on which tracks are not yet laid.

SUBTERRANEAN CABLE FROM PARIS TO MARSEILLES. The laying down of the telegraphic wire, which is to put Marseilles in direct communication with the capital, is being rapidly pushed forward. Two hundred and fifty workmen are at present employed on the right bank of the Rhone, following the highroads as far as possible. The cable is enclosed in a cast-iron pipe, laid at a depth of five feet six inches under ground, the joints of the pipe being covered with india-rubber washers and leaden rings. About every 550 yards the cable passes through a covered chamber of cast iron, fitted with a manhole, by means of which it can be inspected. About every 110 yards the pipes are connected by cast-iron boxes, which also enable the wire to be inspected and repaired. The expense of the whole work is estimated at forty million francs, or 1,600,000. When this line (which may be said to traverse the length of France) shall be completed, it is intended to connect it with the Transatlantic and Mediterranean cables.

RAILWAY GAS.—The Caledonia Railway have commenced to light up the carriages of the Glasgow and Greenock trains with Pintsch's gas, which is stored in tanks beneath the carriages. It is some months since the Glasgow and South-western Railway commenced running gas-lit trains between St. Enoch's Square and Princes Pier Station.

A MAMMOTH STEAL.

THE ALLEGED SWINDLES BY THE NEW YORK AND BROOKLYN BRIDGE COMPANY, AMOUNTING TO MILLIONS OF DOLLARS.

A good deal of noise has been made East about the wholesale plundering by the East River bridge ring, says a New York correspondent, but the whole truth has by no means yet been brought out. The *World* began an onslaught a few weeks ago, and threatened to expose every thief it could catch, but the contract was too large to be executed. It followed up Gen. Slocum until it defeated him as a candidate for governor; but when he was put on the track for congressman-at-large the *World* was constrained to draw its bridge exposure to an end. A quasi court has now been organized for the trial of the alleged swindlers. Mayor Grace of this city and Mayor Low of Brooklyn have agreed to sit as a tribunal—outside of law, to be sure, but backed by a robust public opinion. They will not have the power to summon witnesses peremptorily, or to inflict penalties, but they will invite witnesses, and all that are important will come. The official engineers of the cities, which includes Gen. Isaac Newton for New York, will measure the work from end to end, and ascertain the various kinds of materials used and the amounts. Two experts, who are at once merchants and bookkeepers, will inventory the property and material, and get the net results of the engineers' investigations and measurements. It is certain that a gigantic theft has been perpetrated, and that it will be exposed as thoroughly as was that of the Tweed ring. It is chiefly remarkable for two characteristics. It is the largest single steal in the history of the country, larger by \$2,000,000 or \$3,000,000 than that of the Tweed ring. It has been organized and carried on with greater adroitness than any other in our history—by the side of Kingsley, Tweed was a mere child. The tracks have been covered up with amazing ingenuity. The ring buys quarries, foundries, saw mills, etc., thus constantly supplying itself and giving receipts to itself in such a way as to make investigation difficult. The scheme for the Brooklyn bridge is about sixteen years old. In New York City, Tweed, Sweeney, Connolly and Hugh Smith were omnipotent. Like Tweed, Henry C. Murphy was in the senate, and the two took the job of carrying the bridge bill through the legislature. Under their manipulation the bill passed in April, 1867. It was drawn in the interest of wholesale plunder. It simply provided that the trustees should build a suspension bridge with money furnished by the two cities. There was no restraints upon them. The trustees should be such enterprising private gentlemen as should subscribe the sum of \$500,000 to the great work. It was stipulated that the bridge should cost \$5,000,000 only, and should be completed ready for travel by June 1, 1870. William C. Kingsley saw

THE CHANCE FOR A GOOD THING,

and he subscribed for the whole of the \$500,000 on the spot. Then he saw his confidential friends, men who could be trusted with important secrets, and he distributed among them the privilege of taking parts of this \$500,000. These public-spirited citizens became, by the term of the charter, trustees. They met and elected Henry C. Murphy president of the company, and Mr. Kingsley superintendent. They had the handling of all the money and were not accountable to any authority whatever. They could pay \$100,000 for a wheel-barrow, and there was nobody to object. The trustees also appointed an executive committee, virtually for life, and then passed the following:

Resolved, that the executive committee shall proceed to the construction of the bridge to its completion.

They also voted that Mr. Kingsley, superintendent, should receive for his compensation "15 per cent. of all the moneys expended." If the amount ultimately expended were \$5,000,000 it made Mr. Kingsley's compensation \$750,000. If the amount expended were \$20,000,000, to which they had already secretly agreed, it made his compensation \$3,000,000. The executive committee was made up as follows:—Henry C. Murphy, William M. Tweed, Henry W. Slocum, G. S. T. Stranahan, Hugh Smith and Samuel L. Husted. They paid one-tenth of their subscription of \$400,000, amounting to \$40,000. The cities paid one-tenth of their subscription, making \$500,000 in the treasury. Of this, 15 per cent., or \$75,000, was taken out and handed to the overworked Kingsley for a part of his pay. That is, these philanthropists had already withdrawn \$35,000 more than they had put in. But this \$3,000,000 which they expected to "appropriate" was to be the least of their perquisites. They organized financial machinery of the most intricate sort to enable them to steal at once magnificently and cunningly. They bought lumber mills, stone quarries, iron mills, and even the means of transportation. See how this elaborate system contrasts with the crude and clumsy method of Tweed!

I met on Broadway, recently, Judge Robert B. Roosevelt, whom I had not seen in months.

"So you had to get out of the board of bridge trustees?" I said.

"I should think so!" he exclaimed. "They not only would not let me know how things were going on, but they tried to convince me that it was something in which I should have no interest. They threw every obstacle in the way of an investigation. When I found I was being made a mere cat's-paw I got out, of course. I'm going to Florida for the winter."

On Thursday I met Col. — of the United States army. I must not use his name because he is engaged in unmasking these plunderers.

"They have been very shrewd," he said. "They have hoodwinked the public by putting some very respectable men among the trustees—always two or three of them, just for figureheads—and then gagging and binding them. The 15 per cent. commission the gang have always felt was among the least of their privileges, and, when a big boni was raised about it a while ago, they secretly muti-

lated their books and changed the 'fifteen' to 'five' wherever it appeared. But they have stolen a pile of money."

"Did Tweed teach them any tricks?"

"Tweed! They could give him points. But on his trial he swore, you remember, that the bridge stock was given to him; it was not to cost him anything."

"How much has been stolen?"

"Well, the bridge will have actually cost when finished just about as much as William A. Roebling estimated it would cost fourteen years ago—between \$5,000,000 and \$7,000,000. The disbursements to all hands are said to have been \$19,000,000, and President Murphy recently announced that it would require \$3,000,000 more. At the most liberal estimate the actual cost of the bridge will not have been when finished more than \$8,000,000, being \$14,000,000 clear steal. This beats Tweed's court house."

"What is the chance of proving this?"

"It will be proved within a year to the satisfaction of everybody as clearly as Tweed's plundering; and I haven't any doubt that one or more of the leaders of the gang will land in the State's prison."

BURIED ALIVE.

The question whether people are sometimes buried alive is one which, naturally enough, has excited a lively interest, inasmuch as it concerns us all. Many persons (the late Lord Lytton was one) have left special directions in their wills with a view to obviate all possibility of such a dreadful contingency, and cremation has found special favor with many for the reason that it is a certain preventive of any ghastly blunder in this respect. There is quite a literature in French on the subject, and great prizes have been awarded for learned treatises thereupon, while several German States have adopted the practical course of placing a bell-ropo in the corpse's hand which the slightest movement would affect, and we believe the same course is taken in Italy. Although such a terrible fate as burial alive is, happily, exceedingly rare, there is sufficient testimony to warrant the assumption that it has occurred. An instance almost occurred a few years ago in the case, thoroughly authenticated, of a railroad porter, at Cambridge, England, who was given up for dead, of bronchitis, by the doctor. "He was washed, laid out, and eventually put into a coffin. Here he reposed for two days, and the funeral was fixed to take place within a week. At the close of the second day, however, in the presence of several persons, he rose in his coffin, got up and took a seat. The surprise, not to say affright, of those who saw him may be imagined. The explanation is that during the agonizing spasm of the disease from which he suffered his mother gave him a sleeping draught which had stopped short of carrying him to the grave, though it had planted him in his coffin." Had this occurred here he would probably have been buried alive, but in England burial rarely takes place under a week. Again, this very year, the *Cincinnati Gazette* recorded a telegram from Charleston, West Va., viz.: "Miss Jenkin, of Blue Creek, apparently, fell dead last Monday. After the funeral services, while her friends were taking a last view of her body, signs of life were observed, and she was taken from the coffin and conveyed to her home. Indications of life are still visible." We are reminded of these cases by the announcement by cable, a few days since, of the death of an aged and eminent prelate, Cardinal Archbishop Donnet, of Bordeaux, who will always be remembered in connection with this subject. When the Interment bill was before the Senate many years ago, and the point specially under discussion was what time should by law elapse betwixt death and the placing a body in a closed coffin, the Archbishop rose, and in thrilling tones told to an awe-struck house the terrible experience of a young man who, as he lay given up for dead, was, by a merciful Providence, aroused by the sound of a familiar voice. The Cardinal spoke with deep emotion, and pausing a moment at the conclusion, said, "My Lords, I am that man."—*New York Times*.

BEER-DRINKING NATIONS.

Recently-compiled statistics furnish some interesting data respecting the relative beer-absorbitive capacity of various nations. The following presentation of the total quantity consumed in 1881, value thereof and average quantity drunk per head of population, is prepared therefrom:—

	Total No. gallons consumed.	Value.	Gallons per head of population.
United States.....	96,000,000	\$26,000,000	2½
United Kingdom.....	282,000,000	72,000,000	8½
Germany.....	240,000,000	65,000,000	5½
Austria.....	72,000,000	20,000,000	2
Belgium.....	48,000,000	14,000,000	9
France.....	48,000,000	14,000,000	1½
Russia.....	1,800,000	500,000	.02

The total value of the beer annually drunk in Europe and America is said to be no less than \$250,000,000. Of the whole quantity drunk in the United Kingdom it is estimated that, inasmuch as whisky is largely used in Ireland and Scotland, England and Wales must absorb the larger proportion. This will give those races an average of ten gallons of beer at least per capita per annum. The United States stands third in the list in quantity consumed, and fourth in average quantity consumed per head of population.

The Traffic returns of the Midland Railway of Canada, for the week ending December 30th, 1882, was as follows: Passengers and Mails, \$10,975.04; Freight, \$9,323.48; total, \$20,298.52 as compared with \$18,320.66 for the corresponding week of 1881, being an increase of \$977.86; and the aggregate traffic to date is \$1,065,611.84, being an increase of \$206,368.55 over 1881.

OUTWITTING THE BRIGANDS.

(From Chambers's Journal.)

It was on such a morning as we fog-nurtured islanders seldom witness at home, that I stood upon the deck of the good steamer *Coumoundouros*, watching the nearing shores of the Piræus, which as all the world knows or should know, is the port of the classic city of Athens. The beautiful unclouded sky; the bright outline of the sun-bathed coast; the air laden with the scent of the distant Hymettus; the far eminence with the grand old Acropolis standing out white and bold in the clear atmosphere; and close at hand the mouldering tomb of Themistocles—all combined to arouse such poetic fancies in my mind, that I forgot for the moment the prosaic business upon which I had come. The screaming engine of the busy little railway which carries the traveller from the Piræus to Athens, soon reminded me, however, that I was accredited with a mission from a London Greek firm to their friends in the Attic city; and I was soon whirling over the sacred ground

Where History gives to every rood a page!

We passed the monuments of those doughty champions of the War of Independence, Karaïskakis and Mavrials, and many other objects of interest; and after a ride of three or four miles, I found myself at my destination.

After the first few days, I certainly had a very pleasant time of it, the few hours' work each day acting only as a stimulus to my varied pleasures; and having examined the Acropolis, and lunched by the fallen pillar of Jupiter, seated myself in the ruins of the Pnyx—whence Demosthenes declaimed, and Pericles evolved his plans—I looked around like Alexander, for more worlds to conquer. I thereupon consulted my genial but unwashed host, Kyrie Antonio Pericles Pappagemetracopoulos—who, although Plato was to him a text-book, and the sayings of Socrates as familiar as the story of Tommy and Harry to an English schoolboy, was always as dirty as a sweep—upon the propriety of betaking myself to where

The mountains look on Marathon,
And Marathon looks on the sea.

For one might as well go to Egypt without visiting the Pyramids, or to Rome without entering St. Peter's, as to 'do' Greece and leave Marathon unexplored. And when my host tried to dissuade me by assuring me that a Greek gentleman's ear had been sent a fortnight before by the brigands to his obstinate relatives, to hurry the negotiations for his ransom, it so roused my blood, that I vowed I would go if I returned as close cropped as an English terrier. So away we started—myself and Themistocles the son of my host, a sallow unshaven youth dirtier than his father—mounted upon two high-spirited donkeys, our revolvers well primed, and our commissariat well stocked. 'Adios Kyrie!' shouted my long-named host as we cantered off.

'Never fear,' I replied, waving my revolver defiantly, and feeling that I should be greatly disappointed if the rascals did not show themselves.

On we went, enjoying the scenery and holding a hybrid conversation—he in broken English, and I in sadly mutilated Greek—until in the excitement of the ride, and the glorious panorama constantly unfolding itself to our view, I entirely forgot that there were such beings as brigands in existence.

'Now,' said I to Themistocles, after a ride of some hours, during which my appetite had become unpleasantly sharpened, 'let us look about for a spot where we can bivouac in comfort.'

We soon found a delightful place, sheltered all round, save where through a small opening, we obtained a view of a charming landscape. Dismounting, and allowing our animals to refresh themselves on the grass, we soon made havoc of the good things we had brought. I was laying upon my back smoking a cigarette after the meal, gazing dreamily at the blue firmament; and being too lazy to rise, had called upon Themistocles to pass the bottle.

'Has the fellow gone to sleep?' thought I, still indisposed to turn my head. 'Themistocles!'

But Themistocles heard me not; and when I raised myself upon my elbow, I saw him standing, as if struck dumb and motionless with fear, staring upon the opening. Instinctively I leaped up and clutched my revolver; but before I took a step, the cause of Themistocles' fear became apparent; and three shaggy forms behind three blunderbusses aimed direct at me, made me fully aware that I was in presence of those scourges of Greece, the brigands! But oh! what a metamorphosis! Where were the natty green jackets with silver buttons, the plumed hats, and the *tout ensemble* of the brigands of my youth, of the operas and the picture-books? Three ragged, disreputable-looking figures, clad in greasy sheep-skins and dirty clothes, unkempt, unshaven, took the place of those tinselled heroes, and with stern gestures and muttered threats, ordered us to follow them. My first thought was resistance; but when I showed the slightest signs, the three bell-mouthed muskets were bent towards me; and I felt that the odds were too many, and determining to wait events, grimly submitted to be led down the mountain by our unsavoury guides.

At last, after winding through ravines and hollows, across glens and over mountain paths innumerable, this most unpleasant journey ended by our guides calling a halt as we gained the summit of an eminence surrounded by trees and tall rocks, forming an extraordinary natural fortress. Beneath our feet, in a deep ravine, with seemingly but one outlet, and excellently sheltered by overhanging foliage, was the camp of the brigands; and here we found the rest of the shaggy ruffians—with the exception of one who stood sentinel—enjoying their siesta with indolent content.

A shrill whistle soon brought the rascals to their feet; and rushing up to meet us, they displayed a dozen of as unfavorable specimens of the human race as could well be found. Seizing our asses by their bridles, they relieved our captors, and led us down the ravine; and having roughly assisted us to dismount, brought us into the presence of the chief of the band.

'Bravo, lads! excellent, excellent!' he shouted, as his sparkling eyes bent upon us in delight; and after a cursory examination, we were conducted, amid the excited gesticulations of the brigands and without undue ceremony, into a dark cavern within the ravine.

'Shiver my maintops!' exclaimed a voice as I groped my way in; 'they might give us sea-room, the vagabonds, and not land us in this lubberly creek; and now they are showing more craft in to anchor.'

'Haul in, Jack, old chum!' answered another; 'we must make the best of a bad job, mate.'

To say that my heart leaped to my mouth at hearing such unexpected words, and finding myself in the company of my own countrymen, would no more than describe the cheering sensation that thrilled through me.

'What cheer, mates?' I cried in the darkness. Answering exclamations of astonishment greeted my words; and in a few minutes our stories were told; and I learned that my new-found friends were the Captain and supercargo of a ship then lying in the port of the Pireus, who, seeking a like object, had met with a similar fate to my own.

'And now,' said Captain Jack Jenkins, 'how are we to get out of this scrape? If I had Tim and Joe and Black Tom, each with a cutlass and a barking-iron here, we'd soon make a passage, I'd warrant!'

'That's all very well,' said Will Johnson the supercargo, 'but we haven't. If I'd but the opportunity given me I'd guarantee'

Whatever the supercargo was about to say was cut short by the advent of two shock-heads at the little opening of our prison, and two harsh voices calling us—as my guide Themistocles informed us—to partake of a feast; for we learned afterwards that the chief, in commemoration of having made such a good haul, had decided to allow us, his prisoners, to partake of the general festivity. But as a preliminary, we had to undergo an examination as to our capability of paying the anticipated ransoms. First, we were relieved of our watches and rings, the Captain using language rather strong for translation to these pages, to the great amusement of his tormentors, who with similar gesticulations to his, endeavoured to imitate the sound of the Captain's words, which of course only added to his wrath and their hilarity.

'You uncombed, dirty-faced vagabonds!' he shouted, 'if I had a few of you aboard the *Annie Martin*, I'd twist your ugly heads over the yard-arm in the twinkling of a jiffy!'

Of course they only laughed the louder at his impotent rage; and I thought it quite as well that they did not understand the language in which he gave it vent.

The operation of stripping us of our valuables gave me an opportunity to observe the appearance of my companions. Captain Jenkins was the beau-ideal of an English seaman. In age about thirty-five, of a large and robust build, a face broad, manly, and bearded, and limbs such as would delight a sculptor to copy. His height was nearly six feet; and he had an air of command about him which was doubtless bred of his occupation. The supercargo, Will Johnson, was perhaps ten years younger; nearly as tall as his friend, strong and active; and take us altogether—for I am of no mean stature myself—we were three men who, under any circumstances, would be no disgrace to our country; and if any opportunity should arise for an attempt at an escape, I felt certain that we should give as good an account of ourselves as any scratch three, here or there.

Having satisfied themselves of the value of my late father's watch, which I parted from with some emotion, and of the intrinsic worth of the Captain's gold chronometer, as well as the supercargo's watch and diamond ring, we were interrogated, through Themistocles, as to our means. For myself, the name of the firm I was travelling for acted with a talismanic effect upon them, and I was immediately assessed—notwithstanding my protestations—at three hundred pounds. At this price, too, the Captain's freedom was valued; while the unfortunate supercargo—whose business they persisted in confounding with that of owner of the cargo and ship—was unanimously voted to be worth twice our ransom. Having arranged this matter to their own satisfaction, if not to ours, we were told to sit down and enjoy ourselves with what appetite we could muster.

The smell of the roast lamb and the freshly baked meal-cakes, however, soon aroused pleasant sensations, and dimmed for a time the memory of our griefs; more especially as, under the apparent certainty of obtaining his booty, the chief condescended to be quite patronising towards us, carving the joints himself for us, and delicately handing on the point of a dagger, our several portions. After we had satisfied our hunger with the more solid viands, we were regaled with dried fruits as dessert; and a large jar of a peculiar sherry-colored but bad-tasting wine of a resinous flavor—which Themistocles described as the common wine of the country—was brought in and set down in the midst of us. This we told them we could not drink; and the chief very generously ordered us a couple of bottles from his own particular store, doubtless the proceeds of a raid upon some well-to-do householder.

Will Johnson after a time managed to ingratiate himself in the favor of our shaggy host and his friends by his genial happy manner and frank bearing, favoring the company with many remarks, which, translated by Themistocles, evidently pleased them. When, too, by sleight-of-hand—in which he was an adept—he performed some simple tricks, and gave them a music-hall song with

a rollicking chorus, and wound up with a hornpipe accompanied by the Captain with a pocket-comb and a piece of paper, the general enthusiasm knew no bounds, and the beetle-browed vagabonds laughed till the tears rolled down their cheeks.

Will now became on such excellent terms with them all, that he proceeded to take some freedoms with them; and when he snatched the horn from the cup-bearer, and installed himself in that official's place, lading the wine out of the wide-mouthed jar and handing it round to the company, his triumph was complete.

'For heaven's sake!' said he as he passed us, 'don't take any of this stuff, and don't drink much of your own.'

'Never fear,' said Jenkins, making a wry face; 'one taste is sufficient.'

And so Will went round with the cup, making a comical remark to this one, and a grimace at that, until the chief—evidently fearing from their hilarity that they were taking too much—ordered them to desist from drinking, and return to their several duties.

Meanwhile, we were sent back into our dungeon, with a sentinel stationed at the opening.

'Not a word,' whispered Will, as we settled down in our prison.—'Here's something, Captain, he continued, that belongs to you.'

'Why,' said the Captain in reply, as Will handed him the article mentioned, 'this is a stopper out of my medicine chest.'

'To be sure it is, Jack,' returned Will; 'and I must apologise for the liberty of taking your laudanum phial; but my confounded back-tooth was so painful on board the ship last night, that I got up and took it, and luckily forgot to return it this morning. You must debit me with the bottle and its contents, for I dropped them both into the vagabonds' wine-jar!'

'What!' we all exclaimed in a breath.

'Now, stop your clappers!' continued the supercargo. 'Jack, you know I'm not bad at sleight-of-hand tricks. Well, in the first place, having contrived to secrete the bottle while the blackguards were relieving me of my valuables, and then having attained the position of waiter, what was easier than to wriggle the bottle down my sleeve, whip out the stopper, and drop the lot into their swipes; giving the bottle a crack and stirring the laudanum up, every time I dipped the horn into it!'

'Bravo, Will!' cried the Captain, seizing his hand and giving it a hearty shake. 'If that's the case, we're safe; for the black-faced rascals won't wake up for a dozen hours I'll be bound. There! our guard has dropped off already!'

And sure enough, the drowsy ruffian had planted himself right across the opening and was snoring loudly.

'Now for it!' cried the impetuous Jack Jenkins, rising.

'Hold hard!' said Will. 'Let them get well off.'

So, settling ourselves down for half an hour, we talked the matter over. At the end of this time, we sent the trembling Themistocles to see how things were outside; and after peeping over the prostrate sentinel, he gave us to understand that all were sleeping except three, and they were retiring to the farther end of the ravine, and would in a minute be out of sight.

'Capital!' said Will with suppressed excitement. 'Now, each take a pistol and a cutlass from the fellows, and fellow me.'

One after the other we stepped across the sleeping brigand at the entrance, Will relieving him of his pistol, dirk, and blunderbuss; while the Captain and I stood by ready to give him his quietus at the slightest sign of his waking. Then the four of us, gliding like ghosts, assisted ourselves to whatever weapons we could most easily lay hands upon; and as Themistocles was not of much use for fighting, we gave him the bag containing our valuables—which we found by the side of the sleeping chief—as well as several spare pistols, to carry. Picking our way without speaking a word, we advanced towards the open end of the ravine, and just as we turned round a jutting piece of rock, we saw the three sentinels, seemingly in earnest conversation.

'Halt!' whispered Will. 'Now for a rush!' and each singling out his man and clutching his rifle by the barrel—for we avoided the noise of shooting—we sprang forward. Almost simultaneously, and before the enemy had time to observe us, we were upon them, and three rifle-stocks descended upon three shock heads with such force, that two of the fellows dropped like stones. The stock of my rifle glanced off the hard head of my antagonist and crashed against the rock. With a stifled cry, he turned; but in an instant my hand was upon his throat, and the sound died in his gullet; while with the strength of desperation, I dashed his head against the wall-like rock; and after a struggle—in which he wounded me with his dagger—he fell from my grasp, apparently lifeless.

'Now,' said the Captain, 'where are the donkeys?—Come, Greeky!' he cried to Themistocles; 'bear a hand;' and looking around, we espied our four animals just as we left them, but with a brigand sitting by them. Here was an unlooked-for reconre! He was fully a hundred yards off, and to get at him, we should have to cross a small plateau.

'Leave him to me!' cried Jenkins, preparing to rush forward. But under the advice of the supercargo, he stopped. We could have picked him off easily, but dared not for the noise of our rifles.

'Hang it!' impatiently muttered Jenkins, 'we shall be trapped again, after all;' and without further parley, the impetuous fellow started off, running on the tips of his toes, with a drawn cutlass in one hand and a pistol in the other. Just as he was within a few yards of the brigand, the latter turned round, and seeing how matters stood, made for his rifle, which was leaning against a tree a few feet off; but a revolver hurled deftly by Will

Johnson—for we had all followed—catching him directly in the face, so effectually stopped his progress, that he fell stunned to the ground.

'You persist in doing all the work,' said Jenkins as we came up to him. 'But quick, lads; off we go!' and in a moment we were on our asses, and under the guidance of our Greek companion, were making with break-neck speed for Athens. Up hill, down dale, on we went for a couple of hours without stopping or meeting a human being; then, just as we were about to cross the summit of a mountain at which we had arrived, a harmless looking peasant wished us 'good-day,' and was about to pass on.

'Seize him!' cried Themistocles; 'he's a scout.'

So seize him we did, for caution's sake; and as there were no trees near, we tied his hands and legs together, and left him begging for mercy. But there was no mercy in us, more especially as Themistocles explained that there was such a curious and mysterious connection between the brigands and villagers, that it was by no means unlikely—had we allowed him to go free—he would have hied to the nearest village and roused a swarm of semi-brigands about us.

Having travelled for four hours, and as our asses could scarcely get along for fatigue, we called a halt; and after resting ourselves and watering our animals, we continued our journey until, late at night, we reached Athens, where, round the hospitable board of our host, we soon forgot our troubles.

WINNIPEG'S MARVELLOUS DEVELOPMENT.

The *Winnipeg Sun* of a recent date gives a detailed statement of Winnipeg's growth in 1882. From that statement we learn that the imports—that is the imports from Great Britain and foreign countries—have increased from \$2,837,431 in 1881 to \$8,222,928 in 1882. The imports from the eastern provinces have run up to \$12,000,000, making a showing of inter-provincial trade which illustrates the great value of the North-West to the older provinces. The exports are as yet confined to furs, and amount to about half a million. But next year this will be all changed, and the export of wheat and flour will be large. The inland revenue has increased from \$131,863 to \$185,270. The transactions in real estate have amounted to between ten and twelve millions of dollars, one firm of real estate agents having invested, on account of English investors, no less than a quarter of a million of dollars. The building operations during the year have reached the large figure of \$4,447,712. The post-office figures are simply marvellous. The amount of money orders paid reached \$650,000, against \$215,213 in Toronto and \$183,661 in Montreal, while the post-office has reached the position of third in the Dominion in point of revenue, the sale of stamps amounting to \$70,000, against \$53,139 in Hamilton, which comes next. No less than 44,000 immigrants arrived during the season, bringing with them, it is estimated, not less than \$10,000,000; and the picture drawn by the late Lord Beaconsfield is beginning to be in some measure realized, no less than 8,600 citizens of the United States having settled in Manitoba and the North-West. The population of the city has increased from 9,000 in 1881 to 25,000 at the close of 1882; the assessed value of property has increased from nine millions to thirty millions of dollars, and it is estimated that next year it will run up to forty-five millions. The deposits in the Government savings banks increased from \$310,129 in 1881 to \$1,018,051 in 1882. In fact, in every department there has been an expansion such as no one could have anticipated, at least within so short a period, for the rapid growth may be said to have taken its start only within the last two years.

CLYDE SHIP-BUILDING.

The Clyde ship-building trade in 1882 is stated, by the *Glasgow Herald*, to have been one of unusual activity. The returns present a total of 50,912 tons above the total constructed in 1881, and 129,500 tons in excess of 1874. Many of the Clyde builders are said to have more tonnage already ordered for 1883 than they have turned out during the past year, which speaks well for the prospects for 1883. There were launched during the year by the various firms engaged in ship-building on the Clyde 291 vessels, of an aggregate tonnage of 391,934 tons, as against 261 vessels and 341,022 tons during 1881. The use of steel in the construction of vessels is said to be on the increase. The majority of large steamers are said to be now built of that material. In 1879 the Clyde steel-built vessels amounted to 18,000 tons, in 1880 they rose to 42,000 tons, and in 1881 to 66,609 tons. During the past year, the steel vessels numbered 60, of an aggregate tonnage of 108,254 tons. The use of wood for ocean-going steamers and vessels, on the other hand, is declining, only 2 being noted, and they small ones, in the entire list of Clyde construction in 1882. "As a matter of fact," adds the *Herald*, "the construction of 'wooden walls' is being monopolized by our American cousins." The vessels launched on the Clyde were made up as follows: 172 screw steamers, 37 sailing ships, 14 paddle steamers, 8 yachts, 21 barges, 5 barks, 2 war ships, 2 hopper barges, 5 screw tugs, 10 steam launches, 4 lighters, 8 dredges, and 3 cargo flats. The Tyne has a monopoly of tugs, and the east coast of England devotes its energies to cargo-carrying boats.

THE EDISON LIGHT.—The Edison light is now supplied to consumers at New York at a rate equal to \$2 an hour for a light equal to 2,000 candles, or about the cost of gas at \$2 per 1,000 feet. This is only a temporary arrangement. Meters will be used as soon as they are made and tested, and consumers will then be charged only for what electricity they use. In different parts of the States 159 establishments have been supplied with independent plants, and these are employing 30,000 lamps with great success. In New York, 268 houses are supplied from one station. The progress of incandescent lighting, which appears slow to us at a distance, is in reality very great.

1853 Established. Established 1853.

W. S. WALKER,

IMPORTER OF

DIAMONDS, FINE WATCHES, FINE JEWELLERY

CHIME CLOCKS

IN MARBLE AND OAK, ALSO

EVERY DESCRIPTION OF SILVERWARE,

321 NOTRE DAME STREET,

OPPOSITE SEMINARY.

CHRISTMAS AND NEW YEAR CARDS!!

BEAUTIFUL DESIGNS. ALL NEW.

PAINTED BY HAND ON PANELS AND IVORY!

Scotch Pressed Flowers and Ferns!!

ENGLISH HAND COLORED ENGRAVINGS, &c.

ALSO A CHOICE COLLECTION OF

HOLIDAY PRESENTS,

CONSISTING OF VERY SUPERIOR

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IN PLUSH, LEATHER AND OLIVE WOOD.

Writing Desk and Dressing Cases

IN GREAT VARIETY.

CARD CASES IN PEARL, PLUSH AND LEATHER!!

ALSO A VERY HANDSOME ASSORTMENT OF

Ladies' and Gents' Purses and Wallets

IN RUSSIA MOROCCO. &c., &c.

JOSEPH FORTIER,

MERCANTILE STATIONERY EMPORIUM,

256 and 258 St. James Street Montreal.

1882. HOLIDAYS. 1882.

SAVAGE & LYMAN,

219 ST. JAMES STREET,

Have now their usual supply of **HOLIDAY GOODS** on view, and invite inspection of same.

Watches, Clocks,
Silver Goods,

Electro-plated Ware,
Gold and Silver Jewellery,
Bronzes and Fancy Goods.

219 St. James Street, 219

SIGN STREET CLOCK.

DENNIS SONS & CO.,
BROKERS,

Land Agents and Surveyors,

HEAD OFFICE: - - WINNIPEG, MAN.

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

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

AGENT AT MONTREAL

THOMAS J. POTTER, Auctioneer, 195 St. James street,



Grand Trunk R'y.

TIMBER & LUMBER.

TENDERS ARE INVITED FOR THE supply of Timber and Lumber required for the construction and repairs of Rolling Stock for the ensuing year commencing February 1.

Specifications may be obtained from the office of the Mechanical Superintendent, at either Montreal or Hamilton.

Tenders, endorsed "Tender for Timber and Lumber," will be received by the undersigned to the 20th instant.

The lowest or any tender will not necessarily be accepted.

JOSEPH HICKSON,
General Manager.

Montreal, January 3, 1883. 2-2w

THE CANADA

Co-operative Supply Association

(LIMITED.)

The Shareholders and Members are hereby informed that the following Departments are now fully stocked with new and seasonable goods, fresh from England, Paris and Vienna.

GROCERY AND PROVISION DEPARTMENT.

Fresh Fruits, Glace and Crystallized, finest Malaga Fruits, Raisins, Currants, Nuts, Jams, Marmalades, Chocolates, English Bacon and Cheeses, and other delicacies in stock.

WINE DEPARTMENT

has over two hundred varieties of undoubtedly Genuine Wines and other Liquors from the first European houses; also, a large assortment of Cigars, Tobaccos, Cigarettes, Pipes, &c., &c.

Dry Goods Department

has a complete assortment of Staple and Fancy Goods, suitable for Xmas and New Year's Gifts.

Stationery, Jewellery, Plated Ware and Fancy Goods Department.

In this Department will be found a large and attractive assortment of Staple Articles and the latest European Novelties, suitable for presents; also a large and beautiful variety of Christmas, New Year's Cards and Toys.

DRUG DEPARTMENT

Contains a very complete stock of Requisites and a handsome collection of seasonable Novelties.

Crockery Department

has received an extensive addition of Glass, China and Fancy Earthenware.

BEDSTEAD DEPARTMENT

A fresh supply of Brass and Iron Bedsteads of the latest patterns has been received.

New Goods Arriving Daily.

Montreal, 11th December, 1882. 50

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.

The circulation of THE SHAREHOLDER is large and constantly increasing.

SUBSCRIPTION RATES:

Canada and the United States, \$2 per annum.
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Special contracts for advertising on liberal terms.

Address, SHAREHOLDER OFFICE

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Montreal, Canada.

THE ACCIDENT Insurance Company,

OF NORTH AMERICA.

COR. ST. JAMES & MCGILL STS.,
MONTREAL.

ACCIDENTS AND THEIR LESSONS.

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

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

EASTERN TOWNSHIP BANK,

DIVIDEND No. 46.

NOTICE is hereby given that a Dividend of

Three and One-Half per cent.

upon the paid-up capital stock of this Bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches, on and after

Tuesday, Second Day of January Next.

The Transfer Books will be closed from the 15th to the 30th December, both days inclusive, By order of the Board,

WM. FARWELL,
General Manager.

Shebrooke, 6th Dec, 1882. 603w

IF YOU

WISH TO BE MOST SUCCESSFUL

with your farm or garden—with fruits, flowers, fish, an mania, bees, poultry;—if you wish to make your home happy, subscribe for the

RURAL NEW-YORKER

the great national journal of Rural Affairs. Experiment Grounds; Free Seed Distribution; an original paper from beginning to end. The best writers in the world. Send for free specimen copies and judge for yourselves, or ask those who know.

41 PARK ROW, N.Y.

The Canadian Pacific Railway Co'y.

AMENDED LAND REGULATIONS.

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

\$2.50 Per Acre Upwards,

with conditions requiring cultivation.

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

The Company also offer lands

WITHOUT CONDITIONS OF SETTLEMENT OR CULTIVATION,

at prices which can be obtained from the LAND COMMISSIONER.

Valuable sections are offered in

SOUTHERN MANITOBA,

along the South Western Branch of the Canadian Pacific Railway and in the districts of the Souris, Pelican and White Water Lakes and Moose Mountains.

TERMS OF PAYMENT.

If paid for in full at time of purchase, a Deed of Conveyance of the land will be given, but the purchaser may pay one-sixth in cash and the balance in five annual instalments with interest at 6 per cent. per annum, payable in advance. Payments may be made in Land Grant Bonds, which will be accepted at 10 PER CENT. PREMIUM on their par value, and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal; or at any of its Agencies.

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

By order of the Board,

CHARLES DRINKWATER, Secretary.

MONTREAL, 5th December, 1882.

BALANCE OF THE YEAR FREE.

THE WEEKLY MAIL will be sent to new subscribers free for the balance of this year. Subscribe now and get the best weekly newspaper in America for 16 months for ONE DOLLAR.

THE WEEKLY MAIL

Toronto. **ONE DOLLAR A YEAR.** 1883.

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

NOTED FOR RELIABLE MARKET REPORTS?

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Questions involving Points of Law and of Interest to the Agricultural Community are replied to and explained by ably qualified practitioners, and the replies published by THE WEEKLY MAIL.

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

Every Subscriber to THE WEEKLY MAIL for 1883 will receive a valuable Supplement entitled

"CHART OF THE AGE OF DOMESTIC ANIMALS,"

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

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

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MONTREAL, Que.

M. H. COCHRANE. CHARLES CASSILS.

BELL TELEPHONE CO'Y

OF CANADA.

Dividend No. 3.

NOTICE is hereby given that a Dividend of Three per cent., making six per cent. for the current year, has been declared, payable at the Company's Office, in Montreal, on and after

The 15th day of January next.

The Transfer Books will be closed from the 1st to the 15th January.

CHAS. P. SCLATER,

Secretary-Treasurer.

Montreal, Dec. 14th, 1882.

NOTICE.

THE BANK OF MONTREAL

has applied to the Corporation of Montreal for permission to erect a boiler and engine on their premises, Fortification Lane.

52-4w BANK OF MONTREAL.

Sun Life Assurance Co'y.

DIVIDEND.

NOTICE is hereby given that on and after

2nd January Next,

a Dividend of FIVE PER CENT. for the current half-year, upon the paid-up capital, will be payable at the Company's Office, 164 St. James Street.

R. MACAULAY, Manager.



Grand Trunk R'y.

NOTICE.

ON AND AFTER MONDAY, 1st January, 1883, the Passenger Train for Island Pond and intermediate stations will leave Montreal at

2.30 p.m. instead of 3.15 p.m.

JOSEPH HICKSON,
General Manager.

Montreal, 29th Dec., 1882.

The Montreal Telegraph Co'y.

The Annual General Meeting of the Shareholders of this Company, for the election of Directors and the transaction of other business, will be held in the Board Room of the Company, Telegraph Buildings, corner of St. Francois Xavier and St. Sacrament Streets, in this city, on

Thursday, the Eleventh day of Jan. next, 1883, At the hour of ONE o'clock in the afternoon.

By order of the Board,
D. R. ROSS,
Secretary.

Montreal, 27th December, 1882.



TENDERS FOR BRIDGE.

Pontiac Pacific Junction Railway.

TENDERS will be received up to the Eight of February Next.

For the putting in the Foundations and Building the Masonry for a Bridge over the Ottawa River at La Passe. Also, for the Iron Superstructure of same, erected complete to receive the track.

Plans and specifications may be seen on and after the 16th January next, at the Contractor's office, No. 7 PLACE D'ARMES HILL, Montreal.

C. N. ARMSTRONG,
Contractor.

1



SEALED TENDERS, marked "For Mounted Police Clothing supplies," and addressed to the Hon. the Minister of the Interior, Ottawa, will be received up to noon Wednesday, 10th January, 1883.

Printed forms of Tender, containing full information as to the articles and quantities required, may be had on application at the Department.

No Tender will be received unless made on such printed forms. Patterns of all articles, except boots and rugs, may be seen at the Department.

Each Tender must be accompanied by an accepted Canadian Bank cheque for an amount equal to ten per cent. of the total value of the articles tendered for, which will be forfeited if the party making the tender declines to enter into a contract when called upon to do so, or if he fails to complete the service contracted for. If the tender be not accepted the cheque will be returned.

No payment will be made to Newspapers inserting this advertisement without authority having been first obtained.

FRED. WHITE, Deputy Minister of the Interior.
LINDSAY RUSSELL, Comptroller of the Interior.
Ottawa, December 12th, 1882.

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,

256 and 258 St. James Street,

MONTREAL.

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 \$8 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.

CHRISTMAS CARDS!!

New and Beautiful Designs,

LARGE ASSORTMENT TO SELECT FROM.

JOSEPH FORTIER,

(Late Akerman, Fortier & Co.,)

Commercial Stationer.

Blank Book Manufacturer & Printer.

256 & 258 St. JAMES ST.

(SUTHERLAND'S OLD STAND,)

MONTREAL.

17-1r



TAY CANAL.

Notice to Contractors.

SEALED TENDERS addressed to the undersigned and marked "Tenders for Tay Canal" will be received at this office until the arrival of the Western mails on Wednesday the 24th day of January next, for the construction of a Canal to connect the Rideau Lake with the Town of Perth.

Plans and specifications of the works to be done can be seen at the Rideau Canal Office, Ottawa, on and after Monday, the 8th day of January, where printed forms of Tender may be obtained.

Contractors are requested to bear in mind that Tenders will not be considered unless made strictly in accordance with the printed forms. An accepted Bank Cheque for the sum of \$1,000 must accompany the Tender, which sum shall be forfeited if the party tendering declines to enter into contract for the work, at the rates and on the terms stated in the offer submitted.

The Cheque thus sent in will be returned to the respective parties whose Tenders are not accepted.

For the due fulfilment of the contract, satisfactory security will be required by the deposit of money to the amount of five per cent. on the bulk sum of the contract, of which the sum sent in with the Tender will be considered a part.

This Department does not, however, bind itself to accept the lowest or any Tender.

By order,

A. P. BRADLEY,

Secretary.

Department of Railways and Canals; }
Ottawa, 23rd December, 1882. } 62-4w

TO SHAREHOLDERS IN JOINT

Stock Companies and Speculators in Stock.—THE SHAREHOLDER, 769 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.

SOCIETE POSTALE FRANCOISE DE L'ATLANTIQUE.

CANADIAN AND BRAZILIAN DIRECT MAIL STEAMSHIP LINE.

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

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

DATES OF SAILING.

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

Montreal	Halifax
Ville de Para..... Aug. 28	Aug. 31
Ville de Conra..... Sept. 28	Sept. 30
Ville de Montreal..... Oct. 26	Oct. 31
Ville de Quebec..... Oct. 31	Nov. 30
Ville de Halifax..... Nov. 30	Dec. 31

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

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

For Freight and other information apply to **WM. DARLEY BENTLEY**, Agent General, 317 St. Paul Street, Montreal, West India Wharf, Halifax.

MONTREAL

LOAN & MORTGAGE CO'Y.

TRUST COMPANY.

INCORPORATED 1858.

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

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

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

BOARD OF DIRECTORS.

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

ROBT. ESDAILE, Esq., of Messrs. J. & R. Keddie.

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.

PATENTS

We continue to act as Solicitors for Patents, Caveats, Trade Marks, Copyrights, etc., for the United States, and to obtain patents in Canada, England, France, Germany, and all other countries. **THIRTY-SIX YEARS' PRACTICE.**

No charge for examination of models or drawings. Advice by mail free.

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

This large and splendidly illustrated newspaper is published WEEKLY at \$3.20 a year, and is admitted to be the best paper devoted to science, mechanics, inventions, engineering works, and other departments of industrial progress, published in any country. Single copies by mail, 10 cents. Sold by all news dealers.

Address **MUNN & Co.**, Publishers of SCIENTIFIC AMERICAN, 31 Broadway, New York.

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 "	8.15 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.

ESQUIMALT GRAVING DOCK.

BRITISH COLUMBIA.

Tenders for Wrought-Iron Caisson.

TENDERS will be received at the Lands and Works Department, Victoria, British Columbia, until 30th January, 1883, for the construction and erection complete, at Esquimalt, of a

Wrought-Iron Travelling Caisson with Keels, Folding or Lowering Bridge, &c., &c.

Plans, Specifications, Bills of Quantities, and Form of Tender can be seen at the Land Office, Victoria, and at the Public Works Department, Ottawa; and printed copies of the Specifications and Bills of Quantities will be furnished to intending Contractors on making a deposit of \$20, to be returned after the Tenders are opened, to parties sending in *bona fide* Tenders.

None other than the printed form of Tender will be received, nor will the lowest Tender be necessarily accepted.

The Contractor must find two sureties, to be approved of by the undersigned, who are willing with him to be bound in the sum of \$10,000 for the due fulfillment of the contract.

Tenders will not be considered unless accompanied by an accepted bank cheque or other available security for \$1,500, which will be returned to parties whose tender is not accepted.

ROBERT BEAVEN, Chief Commissioner of Lands and Works.

Lands and Works Department, }
Victoria, B.C., Oct. 31, 1882. } 50-7W

ESQUIMALT GRAVING DOCK.

BRITISH COLUMBIA.

TENDERS will be received at the Lands and Works Department, Victoria, British Columbia, and at the offices of Messrs. Kinipple & Morris, Engineers, Westminster and Greenock, N. B., until the 15th February, 1883.

For the Construction and Completion of the partially finished Graving Dock at Esquimalt Harbour,

according to Plans and Specifications prepared by the above Engineers, and comprising the following works, viz:—

The completion of a part of constructed Graving Dock 400 feet long by 90 feet broad at the top inside coping 1 1/2 ft; width of floor 4 1/2 ft; depth from high water level (spring tide) to invert, 26 ft. 8 in.; Wings and Harbour Quay Walls; Engine and boiler Houses; Chimney; Pump Wells; Cuiverts, &c., and erection of the Pumping Machinery and Maintenance and Removal of Cofferdam.

Plans, Specifications, and Bills of Quantities and Form of Tender can be seen at the Land Office, Victoria, at the offices of the above Engineers, and at the Public Works Department, Ottawa; and printed copies of the Specifications and Bills of Quantities will be furnished to intending Contractors upon making a deposit of \$20, to be returned after the Tenders are opened to parties sending in *bona fide* tenders.

None other than the printed form of tender will be received, nor will the lowest tender be necessarily accepted.

The Contractor must find two sureties, to be approved of by the undersigned, who are willing with him to be bound in the sum of \$25,000 for the due fulfillment of the contract.

Tenders will not be considered unless accompanied by a bank cheque, or other available security, for \$3,000, which will be returned to parties whose tenders are not accepted.

ROBERT BEAVEN, Chief Commissioner of Lands and Works.

Lands and Works Department, }
Victoria, B.C., 17th Nov., 1882. } 50-7W

SOUTH EASTERN RAILWAY AND Montreal and Boston Air Line

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

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

THE ONLY LINE RUNNING THROUGH THE WHITE MOUNTAINS TO **PORTLAND.**

Winter Arrangements.

Trains leave Montreal as follows:—

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

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

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

This train will stop only at principal stations.

Baggage checked through and passed by the Customs at Bonaventure Depot.

For Tickets and all information, apply at 204 St. James Street, Windsor Hotel or Bonaventure Station.

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

North Shore Ry. CHANGE OF TIME.

COMMENCING ON

Monday, Sept. 25th, 1882.

Trains will run as follows:—

	Mixed.	Mail.	Express	Lightning Express
Lv Hochelaga for Quebec.....	4.00AM	3.00PM	10.00PM	
Arrive at Quebec.....	7.00PM	9.50 "	6.30AM	
Leave Quebec for Hochelaga.....	5.20AM	9.10AM	10.00PM	
Ar at Hochelaga.....	5.30PM	4.00PM	6.30AM	
Lv Hochelaga for St. Felix de Valois.....	5.15PM			
Ar at St. Felix de Valois.....	8.20 "			
Lv St. Felix de Valois for Hochelaga.....	5.20AM			
Ar at Hochelaga.....	8.50 "			

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

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.

Sunday Trains leave Montreal and Quebec at 4 p.m.

All Trains run by Montreal time.

Sure connections with the Canadian Pacific Railway to and from Ottawa.

GENERAL OFFICES—QUEBEC.

Ticket Offices:

13 PLACE D'ARMES, } MONTREAL.

202 ST. JAMES STREET, } QUEBEC.

OPPOSITE ST. LOUIS HOTEL, } OTTAWA.

CANADIAN PACIFIC R'Y., OTTAWA.

A. DAVIS, Gen'l Supt.

The Royal Canadian (FIRE AND MARINE)

INSURANCE CO.

President

ANDREW ROBERTSON,

Vice-President:

HON. J. R. THIBAUDEAU

Manager,

ARTHUR GAGNON,

Secretary-Treasurer.

HEAD OFFICE:

160 ST. JAMES ST. MONTREAL.

CANADA SHIPPING COMPANY.

BEAVER LINE OF STEAMSHIPS.

WINTER ARRANGEMENTS.

DIRECT SAILING BETWEEN

Liverpool and New York.

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

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

LAKE HURON, W. Bernson..... Dec. 29
LAKE NEPIGON, H. Campbell..... Jan. 6
LAKE MANITOBA, G. B. Scott..... Jan. 13
LAKE WINNIPEG, W. Stewart..... Jan. 23

RATES OF PASSAGE:

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

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

H. E. MURRAY,

General Manager,

20 1 Custom House Square, Montreal

ESTABLISHED 1818.

WALTHAM WATCHES.

SAVAGE & LYMAN,

219 St. James Street,

have now in Stock a large assortment of the Celebrated

WALTHAM WATCHES,

IN GOLD AND SILVER CASES,

direct from the Manufactory.

Notwithstanding the Company turn out 850 a day yet they are THOUSANDS behind their orders. This enormous demand places them in front rank as producers, and establishes also the fact that their WATCHES are the BEST, CHEAPEST, and the most reliable time-keepers in the market.



Grand Trunk R'y

SUBURBAN TRAIN SERVICE.

On and after THURSDAY, 14th inst., Trains for St. Lambert will leave Montreal as follows:—5.45 a.m., 7.00 a.m., 9.35 a.m., 12.10 p.m., 5.00 p.m., 6.15 p.m., and 2.00 p.m. on Saturdays only.

Trains from St. Lambert will leave at 6.15 a.m., 7.50 a.m., 10.20 a.m., 1.00 p.m., 5.35 p.m., 8.50 p.m., and 2.40 p.m. on Saturdays only.

JOSEPH HICKSON,

General Manager.

Montreal, December 13, 1882.

Vick's Floral Guide.

For 1883 is an elegant Book of 150 Pages 3 Colored Plates of Flowers and Vegetables, and more than 1000 Illustrations of the choicest Flowers, Plants and Vegetables, and directions for growing. It is handsome enough for the Centre Table or a Holiday Present. Send on your name and Post Office address, with 10 cents, and I will send you a copy; postage paid. This is no quarter of its cost. It is printed in both English and German. If you afterwards order seeds deduct the 10 cents.

Vick's Seeds are the Best in the World!

The FLORAL GUIDE will tell how to get and grow them.

Vick's Flower and Vegetable Garden, 175 Pages; 4 Colored Plates, 500 Engravings. For 50 cents in paper covers; \$1.00 in elegant cloth. In German or English.

Vick's Illustrated Monthly Magazine—32 Pages, a Colored Plate in every number and many fine Engravings. Price \$1.25 a year; Five Copies for \$5.00. Specimen Numbers sent for 10 cents; 3 trial copies for 25 cents.

JAMES VICK,

ROCHESTER, N. Y.

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 Godeffroy, Esq., President of the Norddeutsche Bank, Hamburg. Alfred H. Ruth, 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 Somervell, Esq., [of Sorn], 48 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 & Medall, 11 Great George St. Westminster. SOLICITORS to the Company—Frederick Foss, Esq., (Messrs. Foss & Legg), 3 Abchurch Lane, E.C. AUDITORS—Messrs. Leslie, Kerby, Stralith & 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. Fixton, Esq., 12 Half-Moon Street. Glasgow—Messrs. Auld & Guild, 65 St. Vincent Street. Dublin—Messrs. Wm. Geo. Du-Bapat & Sons, Foster Place. TEMPORARY OFFICES—4 Coleman Street, Bank E.C. Secretary pro tem.—S. Leith Tomkins, Esq. Prospectuses may be obtained from the Bankers, Hon. R. W. Scott, Q.C., Ottawa, or from the undersigned, B. BATSON, Ottawa, Ont.

THE CANADIAN BANK OF COMMERCE.

Dividend No. 31.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF FOUR PER CENT. upon the capital stock of this institution has been declared for the current half year, and that the same will be payable at the Bank and its Branches on and after

TUESDAY, THE 2ND DAY OF JANUARY, NEXT.

The Transfer Books will be closed from the 18th of December to the 31st of December, both days inclusive. W. N. ANDERSON, Manager.

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. 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. Hon. ISAAC BURPEE, M.P. Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College, Cambridge.

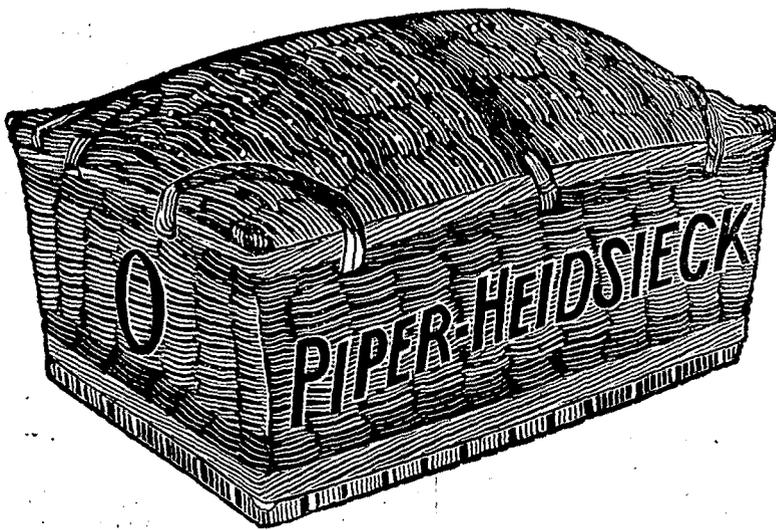
Managing Director: J. K. MACDONALD. Manager for the Province of Quebec: H. J. JOHNSTON.

WESTERN ASSURANCE COMPANY. FIRE AND MARINE. Incorporated 1851.

CAPITAL AND ASSETS.....\$1,637,553 10 INCOME FOR YEAR ENDING 31st DECEMBER, 1879.....1,001,052 20

HEAD OFFICE, TORONTO, ONT.

HON. J. McMURRICH, President. J. J. KENNY, Managing Director. JAS BOOMER, Secretary. 24-1r



"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 Wholesale 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.

WEDDING PRESENTS.

HENRY BIRKS & Co.,

Have a large stock of NOVELTIES in

ELECTRO-PLATE,

OF THE FINEST QUALITY AT LOWEST PRICES. ALSO

SOLID SILVER, IN BEAUTIFUL CASES

INSURANCE.

THE

LIVERPOOL & LONDON & GLOBE

Insurance Company.

CANADA BOARD OF DIRECTORS The Hon. HY. STARNES, Chairman. THOS. CRAMP, Esq., Deputy Chairman. THEODORE HART, Esq. ANGUS C. HOOPER, Esq. EDMOND J. BARBEAU, Esq.

CAPITAL.....\$10,000,000 AMOUNT INVESTED IN CANADA, 900,000 TOTAL INVESTMENTS.....\$1,000,000

Mercantile Risks accepted at the lowest our rent rates.

Dwelling Houses and Farm Property 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.

Table with 2 columns: Description and Amount. Includes Funds as at 31st Dec. 1878, Revenue for the year 1878, and Total Revenue.

WILLIAM EWING, Inspector. GEORGE N. AHERN, Sub-Inspector.

Head Office for the Dominion in Montreal MACDOUGALL & DAVIDSON, 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 & YACHT 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.

IMPERIAL BANK OF CANADA.

Capital, - - - - \$1,500,000
 Capital paid-up, - - \$1,472,000
 Rest, - - - - \$508,000

DIRECTORS.
 H. S. HOWLAND, Esq., President.
 T. R. MERRITT, Esq., Vice-President.
 (St. Catharines.)

Hon. Jas. R. BENSON, Wm. RAMSAY, Esq.,
 T. B. WADSWORTH, Esq., P. HUGHES, Esq.,
 JOHN FISKEN, Esq.
 D. R. WILKIE, Cashier.

B. JENNINGS, Inspector.
HEAD OFFICE; - - - - TORONTO.

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

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

La Banque Jacques-Cartier.

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:
 ALPH. DESTARDINS, Esq., M.P., President,
 L. H. MASSUK, Esq., Vice-President,
 J. L. CASSELY, Esq., Ol. FAUCHER, Esq.,
 La. S. MONAT, Esq., J. B. RENAUD, Esq.,
 Lucien HUOT, Esq.
 A. L. DEMARTIGNY, Cashier.

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

BANK OF OTTAWA,
OTTAWA.

Authorized Capital, - - - - \$1,000,000
 Subscribed Capital, - - - - 942,000
 Paid-up Capital, - - - - 680,150

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

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

BRANCHES: - Arnprior, Pembroke, Winnipeg, Man.
 Agents in Canada, Canadian Bank of Commerce.
 Agents in New York, Messrs. A. H. Goadby and B.
 Walker. Agents in London, Eng., Alliance Bank.

COBOURG CAR WORKS.

ALL KINDS OF
RAILWAY CARS
 Manufactured
 AT THE
SHORTEST NOTICE.

Warranted to give satisfaction. Applications regarding terms may be sent to
 JAMES CROSSEN,
 Cobourg, Ont.

Bank of British North America,

INCORPORATED BY ROYAL CHARTER.

The Court of Directors hereby give notice that a half-yearly dividend, at the rate of

Six per cent. per annum,
 on the capital of the Bank, will be payable on the

4th Day of January, 1883,
 to the proprietors of shares registered in the colonies.

The dividend will be payable at the rate of exchange current, on the 4th Day of January, 1883, to be fixed by the Managers.
 No transfers can be made between the 20th instant and the 4th prox., as the books must be closed during that period.

By order of the Court,
 A. G. WALLIS,
 Secretary.

No. 3 Clement's Lane,
 Lombard Street, London, E.C.
 6th December, 1882. 52-1w

CANADA PERMANENT LOAN & SAVINGS CO.

Incorporated, A.D. 1855.
 Paid up Capital, - - - - \$2,000,000
 Reserve Fund, - - - - 1,000,000
 Total Assets, - - - - 3,860,000

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.

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.

Banque'd Hochelaga.

DIVIDEND No. 13.

NOTICE is hereby given that a dividend of three per cent. for the current half year, being at the rate of six per cent. per annum, upon the paid-up capital of this Bank, has this day been declared, and that the same will be payable at its offices in Montreal, and at its branches on and after TUESDAY, THE SECOND DAY OF JANUARY NEXT.
 The transfer books will be closed from the 16th to the 31st days of December next, both days inclusive.

ANNUAL MEETING.

THE GENERAL ANNUAL MEETING of the Shareholders of the Bank will be held at its Banking House in Montreal,

ON MONDAY, THE 15TH DAY OF JANUARY NEXT,
 AT THREE o'clock, P. M.

By order of the Board,
 J. E. BRATS,
 Cashier.
 Montreal, Nov. 22. 48-7w

SPLENDID OPPORTUNITY FOR INVESTMENT.

THE FINE PROPERTY BELONGING TO
C. J. BRYDGES, ESQ.,
 Corner of Sherbrooke and St. Urban Streets,
 Is offered for sale at \$25,000.

The lot contains 42,600 feet, with a frontage on Sherbrooke Street of 150 feet, and about 280 feet on St. Urban Street.
 The price asked for this lot is about 55¢c. per foot.

A vacant lot directly opposite recently sold for 70¢c. per foot, and it is estimated that there is sufficient dressed cut-stone and other material in the present building to construct five first class houses.

No commission charged. Apply to
L. MUNRO,
 Hudson's Bay Co. Land Office,

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.

GALLIA	Wednesday, 10th Jan.
PAVONIA	" 17th Jan.
PARTHIA	" 24th Jan.
BOTHNIA	" 31st Jan.
CATALONIA	" 7th Feb.
GALLIA	" 14th Feb.
PAVONIA	" 21st Feb.
SERVIA	" 28th Feb.

and every following Wed'sday from New York.
RATES OF PASSAGE: \$50 \$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,**
 55 St. Francois Xavier street.
 Aug. 12 6-1r

DOMINION LINE OF STEAMSHIPS.



RUNNING in connection with the GRAND TRUNK RAILWAY OF CANADA.

Montreal	3,234	Toronto	3,234
Dominion	3,179	Ontario	3,178
Texas	2,700	Teutonia	2,700
Quebec	2,700	Sarnia (build'g)	3,850
Mississippi	2,600	Oregon	3,850
St. Louis	2,000	Vancouver	5,700
Brooklyn	3,600		

DATE OF SAILING.
 Steamers will sail as follows from Portland:-
 DOMINION 14th Dec.
 SARNIA 28th Dec.
 BROOKLYN 11th Jan.
 DOMINION 25th Jan.
 MISSISSIPPI
 TORONTO
 ONTARIO
RATES OF PASSAGE.
 Cabin.-Quebec to Liverpool; \$50 and \$60; Return, \$90 and \$110. Pre-paid Steerage Tickets is sued at the lowest rates.
 * Sarnia carries neither cattle or sheep.
 Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Thorough Bills of Lading are granted to and from all parts of Canada.
 For Freight or Passage, apply, in London, to Bowring, Jamieson & Co.; 17 East India Avenue; in Liverpool, to Flynn, Main & Montgomery, 24 James street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices; or to
DAVID TORRANCE & CO.,
 Exchange Court,
 December, 1882. 8-1r

FAIRBANKS STANDARD SCALES,

Removed to their New Warehouse.
BUY ONLY THE GENUINE.

FAIRBANKS & CO.,
 377 ST. PAUL STREET, MONTREAL.

STEAMSHIPS.

ALLAN LINE.



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

CANADIAN AND UNITED STATES MAILS.

1882-Winter Arrangements-1883.

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

VESSELS.	TONNAGE.	COMMANDERS.
Numidian	6,100.	Building.
Parisian	5,400.	Capt. James H. Wylie.
Sardinian	4,650.	J. E. Dutton.
Polynesian	4,100.	R. Brown.
Sarmatian	3,800.	John Graham.
Circassian	4,900.	Lt. W. H. Smith, R.N.R.
Moravian	3,650.	Lt. F. Archer, R.N.R.
Peruvian	3,400.	Capt. Joseph Ritchie.
Nova Scotian	3,300.	W. Richardson.
Hibernian	3,484.	Hugh Wylie.
Caspian	3,200.	Lt. B. Thomson, R.N.R.
Austrian	2,700.	Lt. R. Barrett, R.N.R.
Nestorian	2,700.	Capt. James.
Prussian	3,000.	Alex. McDougall.
Scandinavian	3,000.	Parks.
Hanoverian	4,100.	J. G. Stephen.
Buenos Ayrean	3,800.	Neil McLean.
Corean	4,000.	McDougall.
Grecian	3,600.	Le Galais.
Manitoban	3,150.	Macnicol.
Canadian	2,800.	C. J. Menzies.
Phoenician	2,800.	James Scott.
Waldensian	2,800.	Moore.
Lucerne	2,200.	Kerr.
Newfoundland	1,500.	Myllins.
Acadian	1,350.	F. McGrath.

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

The Steamers of the Liverpool Mail Line, sailing from Liverpool every THURSDAY, and from Boston and Baltimore alternately, and from Halifax every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, and from Liverpool for Portland every alternate SATURDAY, calling at Queenstown on passage from Britain, are intended to be despatched

FROM HALIFAX:

Sardinian	Saturday, Dec 16
Parisian	Saturday, Dec 23
Caspian	Saturday, Dec 30
Peruvian	Saturday, Jan 6
Sarmatian	Saturday, Jan 13

at TWO o'clock p.m. or on the arrival of the Intercolonial Railway Train from the West.

RATES OF PASSAGE FROM MONTREAL VIA HALIFAX:

Cabin	\$62, \$65, \$78 and \$80
Intermediate	According to accommodation.
Steerage	\$45
	\$31

FROM BOSTON:

Sarmatian	Thursday, Jan 11
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RATES OF PASSAGE BETWEEN HALIFAX & ST. JOHN'S:

Cabin	\$20
Intermediate	\$15
Steerage	\$6

GLASGOW LINE.
 During the season of winter navigation, a steamer will be despatched each week from Glasgow for Portland or Boston, via Halifax when occasion requires, and each week from Boston or Portland to Glasgow direct, as follows:-

FROM BOSTON.

Phoenician	Saturday Dec. 30
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FROM PORTLAND.

Parisian	Saturday, Dec. 23
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Persons desirous of bringing their friends from Britain can obtain Passage Certificates at lowest rates.
 An experienced Surgeon carried on each Vessel.
 Berths not secured until paid for.

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

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

H. & A. ALLAN,
 80 State Street, Boston, and
 Cor. Youville and Common Sts.,
 December, 1882. Montreal

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