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THE DAILY WITNESS.

VOL. VIII. No. 266. MONTREAL, SATURDAY, NOVEMBER 9, 1867. PRICE ONE HALF-PENNY

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DOMINION PARLIAMENT.

House of Commons.

OTTAWA, NOV. 8.

Mr. FISHER moved that the House do agree in an humble address to His Excellency the Governor-General, in reply to his Excellency's speech at the opening of the session. Mr. F. spoke for about an hour, commenting *seriatim* upon the paragraphs of the address, which was, as usual, an echo of the speech from the throne, referring to his Excellency's expression of gratification that he has been able to assist at every step taken in creation of this great Confederation. He mentioned that, not only as Governor-General of Canada, but in the House of Lords, as Peer of the realm, Lord Monck had given valuable aid in carrying the measure of Colonial Union to its consummation. He then glanced briefly at the history of the measure from its inception in the report of a Committee of the Canadian Assembly in favor of Confederation, down to the passage of the Imperial Act. He remarked, however, that long before these recent steps were taken, the Union of the British Provinces had been a favorite project of many public men in all the colonies. It had been a day-dream of his own from the time he first entered public life, although he little expected then that he would occupy his present position of addressing the assembled wisdom of Canada, and calling upon his fellow-representatives from the different Provinces to join in congratulations on the accomplishment of the union. He had pleasure in adding his personal testimony to the reference made in the speech to the freedom allowed by the Imperial authorities to the Provincial representatives, in arranging the mode in which the principle of Union should be applied. The only point on which any difference arose was as to the composition of the Senate. Although he had always belonged to the great party of progress, he had looked upon it as important, that there should be an intervening body between the Crown and the people, which should restrain the progress of public opinion, until that opinion became settled, clear, and defined; at the same time he felt that the constitution of the Senate, as agreed upon at the Quebec Conference, was deficient in the elasticity which formed an essential feature of the British Constitution. Mr. Cardwell made this an objection to the Quebec resolutions, and it became a point of controversy between the delegates and the British Ministers; but after a good deal of discussion the mode of meeting the difficulty had received the assent of the Imperial Government and of the Colonial representatives, and was embodied in the Act of Union. Referring to the next paragraph, which acknowledged the respect shown for our privileges as a free Government, Mr. Fisher said that if there was any one feeling which predominated among the whole people of these Colonies, it was one of loyalty to the Queen of these realms, and it was most desirable that the people of these lands, appreciating the privileges we enjoyed as part of an empire greater than Rome in its palmiest days, should so construct our constitutional system, as to perpetuate, to the end of time, these institutions and privileges which had secured to the mother country its position among the nations of the world. In this connection, he alluded briefly to the struggles for responsible government, which had taken place in the various colonies, and to the honorable part taken in those struggles by the member for Hants, Hon. Joseph Howe, and others. Referring to the different questions on which legislation was promised, he said it would give general satisfaction to know that something was to be done about the currency. In the Lower Provinces, at least, currency was very scarce, and any means which might be devised to increase it should have his support. An idea had got abroad there that a great monetary institution in Montreal had been allowed to bring under its control the whole arrangement of the customs, excise, and revenue. He trusted a due regard would be had to the principles of free trade, attention being paid, at the same time, to benefiting the productive industry of our country. He hoped, also, the Government would keep in view a better exchange of our products with the neighboring and other countries. The attention of the legislature was invited to a well-considered scheme of militia organization and defence. He (Mr. Fisher) was not much of a military man himself, but military talk was the fashion now, and as the ladies said you might as well be out of the world as out of the fashion; having assumed the position of a new nationality, we must be prepared to incur its responsibilities and discharge its duties. It was necessary to have a certain amount of military preparation, and he knew it would be the pride of the people of these countries to provide to the extent of their ability the means of defence. Measures were promised for the assimilation of the criminal law and the laws relating to the bankruptcy and insolvency. He thought it very desirable, that as soon as possible all our other laws should be assimilated. This would tend to strengthen the Union of these Colonies. He believed there was no more important duty devolving on this legislature than the introduction of a proper system of bankruptcy and insolvency. Provision should be made that the honest debtor when he made a fair exhibition of his affairs, should not be driven from the country, but should have it in his power to make a fresh start and obtain a livelihood for his family. Reference was made to the construction of the Intercolonial Railway. If the best line were selected, traversing a portion of New Brunswick, which was making rapid progress, and had every facility of mills and manufactories, he believed it could be built for the amount of money guaranteed by the Imperial Government. He asked the House not to allow this question to become one entirely of politics, but to let the broad interests of the country, and the necessities of commerce, be considered. The question of Western territorial extension was one of great importance. From the head of Canada to the Rocky Mountains, there was a country to be colonized, full of the elements of wealth. To make use of the old patriarchal language, he would say, "let us go up and possess the land." When at Detroit, about a year ago, an American friend said to him: "If you do not go up there pretty soon, we will squat you out." He hoped this question would be taken up in a large and liberal spirit. In the framing of a uniform election law, we would have the benefit of the recent discussions on the suffrage and franchise in the Parliament of England. He hoped that, in any provisions that might be made relating to the franchise, due regard would be had to the combined influence of intelligence and property. The estimates to be laid before the House would, no doubt, receive its attentive consideration. He might say that in New Brunswick they thought that the people in Canada were apt to be extravagant, and they had some fear, on this account, that the Union would not work well. He must confess, he had been somewhat affected by that fear himself. At present, things were in a transition state. Parties, by-and-by, would be defined, and would take sides as naturally as water ran down a slope; but, at present, we must work out our system on what was called a Coalition, and he trusted that, in carrying out that Government, due attention would be paid to economy. After adverting to other points mentioned in the address, Mr. Fisher concluded by expressing the hope that, in the working out of this Union, peace and happiness, religion and piety, truth and virtue, would be established in these lands, and would continue to flourish throughout all generations. He assumed his seat amid great applause.

Mr. DESAULNIERS, in seconding the Address, said as a French Canadian he congratulated the House on the adoption of Confederation, which gave his countrymen the best safeguard for their peculiar national interests; remarked that the Speech pointed to many subjects, probably too numerous for one session; noticed the necessity of settling the currency question, to relieve country people from the silver nuisance; asked postal reform in reducing letter postage; expressed a hope that the greatest economy would prevail in the Government and in Public Works, and especially on the Intercolonial Railway.

Sir J. A. MACDONALD briefly explained the circumstances connected with the resignations of the Secretary of State for the Provinces, and the Minister of Finance. The former had resigned because of the adverse verdict of his constituents; the latter for reasons of a private nature. The Government deeply regretted to lose a colleague who, like the member for Sherbrooke, has such a profound knowledge of all questions of finance, and whose kindly and effective assistance on all matters connected with public policy they had so long enjoyed.

Mr. GALT said it was always embarrassing to make a personal explanation, especially when it was an explanation based not upon a public act, but upon private reasons. He fully recognized the responsibility of the step he had taken in retiring from Her Majesty's government, so soon before the meeting of Parliament; and he would probably be exposed to the charge of having unduly interfered with the proper conduct of the public business. The House was aware that the motives which entered into the mind of one who took the step which he had taken were varied in their character. He did not propose to state all those in detail, all the various motives and processes of reasoning by which he had arrived at the conclusion, that his proper duty was to be in the House as a private member, and not as a member of the Government. Of the motives which actuated him in taking that course, there were two to which he would allude, —personal interests and personal feelings. He did not think he had a right to detain the House by entering into any statement in regard to his personal affairs, but he thought it would be admitted on all hands there was no man in the country who had not private and personal interests which did not require attention. He did not say he was required to give all his attention to private affairs; but he did say that a recent event had made it desirable, that for a brief period—at any rate for the first of the two parts into which this session would probably be divided—he should have the control of his entire time and affairs. Unfortunately, the necessity that he should have that control only became apparent on the eve of the meeting of Parliament, and it had therefore become an alternative, if he remained in the Government, whether he would neglect his own or the public business. He therefore, concluded to retire from the Government; but happily the Government contained many able men, so that his withdrawal would be no sacrifice to them, while to remain, might have been a great sacrifice to him. With regard to his second motive of personal feeling, he alluded to the bank failure which had recently occurred in Ontario. He had not been able to conceal from himself, that the tendency of the public sentiment in that great and important Province had been adverse to him personally. He had not failed to observe the injustice, if not the injustice, of the misconstruction, if not the misconstruction, the misapprehension, with which his views and actions had been regarded in that Province. He had seen in the public press his name coupled with the ruin of confiding shareholders. He had seen it laid at his door, that many of those parties had been reduced from competence to penury though his action, and the feeling of injustice which existed against him, fastened the responsibility upon him for whatever injury had been suffered. These things showed to him that his public usefulness was, to a considerable extent, impaired. He said that he could not expect to receive the same generous support from the members from Ontario which had formerly been accorded to him. He could not reasonably expect that honorable members would be more favorably disposed towards him than the people whom they represented. He, therefore, felt that until all the facts connected with the banks were known, and until the sense of justice returned to the public, his position in the Government was one of weakness, rather than of strength. He would state, however, on the first occasion that presented itself, as a member of the house, that he had done everything he could, as man and as minister, to avert the disaster to which he had alluded. He could appeal to the directors of the Commercial Bank for testimony to that effect, and, more than that, he was happy to be able to say that he could appeal to the gentleman who had been most powerfully opposed to his financial policy, the member for Chateauguay, for corroboration of the statement he had made. He then read a resolution, passed on the 23rd of October by the Board of Directors of the Commercial Bank, thanking him for his zealous and persevering exertions to avert the disaster to that institution. He (Galt) had no doubt that, in time, justice would be done him, not only in regard to this, but to other matters. He preferred to wait for that time in an unofficial position. He no longer desired to assume the burdens of office, and to become responsible for the duty of guiding the financial policy of the country.

Mr. CARTWRIGHT said it was a source of great pain to him to have his hon. friend (Mr. Galt) misrepresented. The failure of the Commercial Bank was owing to the withdrawal of confidence on the part of the depositors alone, and not caused by the policy of his hon. friend, who had always been zealous in his efforts to render assistance to that Institution. (Hear, hear.)

Mr. ALEX. MCKENZIE, while admitting that the want of confidence was largely instrumental in overthrowing the Commercial Bank, mentioned that Mr. Galt and his colleagues were responsible for the state of affairs which resulted in its failure.

Hon. Mr. HOLTON said he was in a position to corroborate every word uttered by his hon. friend the Minister of Finance, and the member for Lennox and Addington, who happened to be President of the Commercial Bank, of which he (Holton) was a Director; and he could further say that the vote of thanks passed by the Board to the Minister of Finance, was not a mere formal acknowledgment of service, but a sincere recognition of valuable assistance he had rendered.

Mr. MORRIS said it would be unbecoming of him if he were not to express his belief that everything which had been stated by his hon. friends, the members for Chateauguay, and Lennox and Addington, was perfectly true, and that no institution, that no board of directors in circumstances of such extreme trial, could have received more aid, countenance, and assistance than this one did from his hon. friend the Minister of Finance. He had had full opportunity of judging, and he could say that he believed that the fall of the Commercial Bank was not in anywise to be attributed to the Legislature of last session.

Mr. DORION inquired whether any steps had been taken to fill the vacancies in the Cabinet.

Sir JOHN A. MACDONALD said the Government were taking the necessary steps to supply the vacancies. In the meantime the public service would not be permitted to suffer, and no undue delay would take place in making re-appointments.

The SPEAKER then put the Address, paragraph by paragraph. At the first paragraph, Mr. Howe rose to speak, but on a suggestion from Mr. Holton, the House took recess until half-past seven.

AFTER RECESS,

Hon. Mr. HOWE addressed the House at considerable length. He remarked that some friends had assigned him the position of leader of the Opposition—a position which he could not accept. The question of supporting or opposing the present Government did not enter into any of the political contests in Nova Scotia. This being the case, and holding the opinions he did in reference to Confederation, he thought it far better to take a seat in the body of the House as an independent member. No gentleman from Nova Scotia came pledged in any way to the party politics of Canada. Still, if good measures were brought up he would support them, come from whatever source they might, and if bad, he would oppose them. His honorable friend from York, Mr. Fisher, had predicted a reign of peace and harmony among politicians, but he was afraid he would be sadly disappointed. Confederation had not the merit of proclaiming peace upon earth and good will among the men of Canada. Referring to the Intercolonial Railroad, he said that whether the words attributed to Mr. McDougall at the Toronto Convention were his or not, the fact remained that the Government had that railway in hand. They had an expenditure of fifteen millions, and he was very much mistaken in their character if they could not, with this power in their hands, maintain themselves in power for the next ten years. Referring to the opening paragraph of His Excellency's speech, he said that the people of Nova Scotia could not join in the congratulations of His Excellency. They will read his speech with sorrow and humiliation, and not with congratulations. He referred to the manner in which that Act had passed the Imperial Parliament, and averred that in the House of Lords, out of more than four hundred members, there were never more than fifty present while Confederation was under discussion, and when the Act passed its third reading there were only ten members in the House of Lords. It had been represented to the Imperial Parliament that the people of Nova Scotia were in favor of Union, while every man in that country knew that statement to be a deliberate falsehood. The bill might have been submitted to the people of Nova Scotia, and still there would have been time to pass it the same session. His Excellency spoke of the new nationality extending from the Atlantic to the Pacific. He (Mr. Howe,) could only say that he saw in the Union a source of weakness, a want of material that was absolutely necessary to great nationalities, to protect the commercial interests of this nation, and he came from a country that has four hundred thousand tons of shipping. This act had relieved the Imperial Government of the responsibility of defending the Western countries. How are we to assume that responsibility? The United States have opened up a country on this side of the line, whilst Great Britain has allowed the Red-River country and British Columbia to take care of itself. What is to result out of it? Minnesota could get men enough in a week to cut Canada off from the Red-River country. The position of British Columbia, with Russian America on the north, and California on the south, renders it doubtful to his mind if Britain, with all her power, could hold that country against a hostile army from the United States. He held that Canada was not so thickly settled that we need be in a hurry to extend our border. There is room enough in Canada for fifty millions of people, and in the Lower Provinces for ten times their present population. He repudiated the cry, that those who opposed Confederation were disloyal, and claimed to be as loyal as any member of the Government. During the thirty-five years of his public life, he defied any man to point out a single act of his indicative of a disloyal spirit. His Excellency had referred to the generous manner in which the Imperial Parliament had allowed the people to deal with the details of Confederation. He (Howe) denied that any such privilege was allowed. It did not even go before the Legislature of Nova Scotia. The only chance the people of Nova Scotia had of expressing their opinion on Confederation, was last September, when the elections came off, and they showed then unmistakably that they were hostile to the measure. He referred to several instances in history when a change of constitution had taken place, but always with the consent of the people. Referring to the currency question he remarked that in Nova Scotia they had a sound system, and never had a bank failed there. They have many banks, but not one of them is open to suspicion. The Government keeps its account with one of these banks, but gives it no exclusive power. Since 1st July, a restless feeling had gone abroad among the people there, that something is to be done which will limit the circulation of their banks. He trusted this would not be the case. He could not understand how any bank that is really sound and solvent could be broken by any Government, nor should any Government possess the power to break any bank that is sound and solvent. He referred to the question of Revenue. To maintain the dignity of the Dominion, the standing army that is promised, the navy that we must have, taxation must increase. All the revenues of this Province are to be taken up by the general Government, and all they get back was 80 cents a head, the price of a Nova Scotian as well as the price of a sheep-skin. (Laughter.) He went on to refer to the postal system, noticing the negotiations of Lafontaine and Merritt, which resulted in a free interchange of various products and the establishment of the five-cent postage. He thought the best thing that could happen would be the arrangement of a penny postage; but this could be done without changing the constitution of the country. Now the management of this system would be removed up to Ottawa. What happened now to Nova Scotia might one day happen to this Province, and every postmaster and postmistress be appointed here by a Government which we could not for a moment influence. Then as to the public works, by careful management Nova Scotia had spent something like a million and a half on them, and what had happened? Why, on election day, every employé was marched up to vote for the Government candidates, influenced by some power which could not be discovered. As to the military force, according to the resources and population, Nova Scotia had as many men as England; but now they were told there was to be some new organization. He only hoped it would be more effective. He would promise it a careful consideration; but reports had reached Nova Scotia which had caused some alarm. It was said that every man in this Dominion was to be armed. He hoped no impracticable scheme would be adopted. Who were we to arm against? There was only one enemy to fear, and he regretted that the whole of the proceedings in regard to Confederation looked too much like a menace against that country. If we manage our own affairs properly, we should be the best friends with our neighbors. Peace with them was what we invariably prayed for. Nova Scotia had never yet been able to frame a universally acceptable bankrupt law, and, if this could be done, he would be glad to see it. Alluding to the next clause of the address, he expressed his belief that in England they were preparing their minds to let us assume responsibilities of a separate nationality. As to our fisheries, they were given up to the States. England would not fire a shot in defence of them. That some system ought to be adopted in regard to controverted elections there could be no doubt. He passed over other passages of the speech without a remark, and, in conclusion, deeply regretted that this measure had been passed in such a manner as to make it highly distasteful to the people of Nova Scotia,—and that a free and loyal people, who had for years conducted their own affairs with loyalty and vigor, should be obliged to send representatives here to make such speeches as he had made to-night. As the debate went on, he would move a short amendment, expressing regret that this measure had not been submitted to the people of Nova Scotia. He knew that the decision on this question was a foregone conclusion; he knew that he stood there powerless to do more than express the sentiments he entertained.

Dr. TUPPER regretted the hostile attitude of his friend. He had felt that if North America assumed its proper position among the nations it could only be by uniting these Provinces. In looking at our commercial interests every man must have felt that this Union was only a means of promoting the prosperity of the Province. He referred to advantages which he believed would result from the Intercolonial Railway, and noticed the valuable mineral deposits with which Nova Scotia teemed, but which were comparatively valueless heretofore, and could never have been developed solely by a maritime population. If Nova Scotia was ever to advance and obtain the advantages of free trade it could only be by union with other Provinces, and what had not free trade done for other countries? Look what it had done even between Upper and Lower Canada. His hon. friend had said truly that the true source of the strength of British America must consist in attracting emigration. Confederation would be the means of effecting this. He was prepared to admit that his hon. friend (Mr. Howe) had thoroughly swept the polls, but it was no new thing to hear of a sudden change of opinion among the people of Nova Scotia. They might easily imagine the effect his honorable friend's eloquence would have, travelling through the country, telling the people that their sons were to be dragged from their firesides for defence, and that enormous taxes were to be levied. Had Nova Scotia remained as she was, they would either have had to greatly reduce the expenditure, or else raise the tariff. But they had been accustomed to these changes of opinion in Nova Scotia; and his honorable friend had once before found himself thoroughly defeated. He went on to refer to some of the causes which he believed had contributed to his large majority on this occasion. He felt that he need not in this Assembly, defend the manner in which this measure had been carried. Pitt and Peel had declared in language eloquent and emphatic, that the most dangerous precedent to establish, would be to say that Parliament was not fully competent to deal with every question on behalf of the people. Nova Scotia happened to be the only Province in which Parliament had an opportunity of passing on this measure, and it obtained a two-thirds vote. Not one-half of the votes at the polls in Nova Scotia had been given to his honorable friend and his supporters; and, moreover, the election had taken place under a new franchise created by himself (Howe), and never put in operation before. He denied that the issue of Confederation was put to the people at the polls. He asked how his hon. friend could reconcile his present course with his declaration in Nova Scotia that he would, if elected, give the Union a fair trial. The member for Guysboro' did the same, and he was elected on that manly stand, while Mr. Annand, the only man who declared his intention of opposing Union, was defeated. The moral power which Union had given us, rendered an army and navy unnecessary. He believed we had lost the Reciprocity Treaty in consequence of the isolated position of the Provinces, leading the United States to believe they could dictate any terms they chose. He referred to some of Mr. Howe's former utterances, quoting speeches made by that gentleman, to show his inconsistency in opposing Union. In regard to Mr. Howe's complaints as to being charged with disloyalty, he said the Queen's name had never been appealed to against anti-Unionists, except in a constitutional manner. Far be it from him (Mr. Tupper) to charge any man with disloyalty; but, if the charge had been made in Nova Scotia, it was in relation to the accusation that the Union party were traitors to their country. If Howe and his friends were not disloyal, it was at any rate true that there was not a Fenian or Annexationist in the Province who did not sympathize and act heartily with them. (Hear, hear.) He then criticised other objections raised by the member for Hants, to the speech from the throne, and endeavored to show that they were in each particular weak and unfounded. He resumed his seat amid loud applause.

Mr. MCKEAGNEY defended the change in the opinion of the member for Hants, on the question of the Union, holding that a change of opinion, when he found he was wrong, was not discreditable. He (McK) was not committed to opposition to the Confederation, but he was opposed to the mode and manner in which it had been accomplished. He was open to seek concessions and changes, but did not say that under every circumstance Confederation would be objectionable to Nova Scotia (hear, hear).

Mr HUGH MCDONALD, N. S., also upheld the course pursued by the member for Hants, and defended his consistency on the Union question, arguing that he had not so much opposed Confederation, as the manner in which it had been forced upon the people of Nova Scotia.

House adjourned at 11:25.

CORRESPONDENCE.

FROM OUR OTTAWA CORRESPONDENT.

OTTAWA, 7th November.

I sent you yesterday a sketch of the first day's proceedings connected with the opening of the First Parliament of the Dominion. These were preliminary or preparatory to the grand ceremony,—the delivery of the speech from the throne by the Governor-General. This took place this afternoon at three o'clock. The great interest taken in it, and the anxiety to hear it, will become apparent when I inform you that to obtain a favorable position in the galleries, large numbers seemed determined to come soon enough, and as early as twelve (I have heard half-past eleven named, but from my own observation twelve) many ladies and gentlemen might have been seen wending their way along the quadrangle towards the main entrance of the building; these, no doubt, having formed the resolution of "waiting it out" for three long hours. The resolute determination of these people was almost equal to that exhibited by some twenty or thirty during the visit of the Prince of Wales to Montreal in 1860. The Prince was to land between eleven and twelve o'clock a.m.; and happening to be down at the wharf that morning about seven, I saw these individuals holding on with firm grasp the iron railing of that portion of the parapet wall which overlooked the inclined road up which the Prince was to drive. There they were claiming their right to their piece of territory, and disputing with every intruder. But to resume the subject. At half-past one the galleries were full, and crowds still pouring in; then came the crammi g and jamming, trampled corns, cross looks, signs of disgust and disappointment. The crowd yesterday was great, but not to be compared to to-day's. I have mentioned before of "waiting it out;" but the majority literally had to "stand it out;" for, in their eagerness to view every addition to the gay throng assembling beneath on the floor of the House, those occupying all but the first range of seats, stood up. Even the reporters' gallery was filled. None were admitted to the floor of the House except in full dress, and the number of those was very restricted. A Senator might bring his wife and daughters, but no friends, not even his sister. The display of dress on the occasion was very fine, and the number of ladies would probably reach about one hundred. The chairs in the centre of the hall were occupied by the clergy and distinguished visitors, and on either side sat the Senators. At half-past two, the Speaker having taken his seat, the Rev. Mr. Adamson offered up a prayer of about ten minutes' duration. Lady Monck, accompanied by her daughters and attendants, then made her appearance, on which the whole assembly rose. Salvos of artillery shortly after announced the approach of His Excellency, who entered (the audience rising) attended by a numerous staff. The members of the House of Commons then entered, preceded by their Speaker, Mr. Cockburn, who, having approached the bar, read a few remarks. His Excellency then read the speech in a clear and audible tone,—first in English and then in French. You will already have received the speech by telegraph, so that I need not insert it here.

Among the heads of Departments who attended on the civil staff of His Excellency, both to-day and yesterday, was, W. H. Lee, Esq., Clerk of the Privy Council, who has been present on similar occasions for the past forty years.

The business of the Commons will be resumed to-morrow. The speech will give an idea of the important matters to be considered during the session. So has ended an important, or rather a prominent, event in the life of our Dominion. Fashion, youth, and beauty have been there, along with those whose heads are silvered with gray and whose faces are now seldomer lit up with smiles; and, amid the assemblage probably a few sober thoughts have suggested themselves to some. While many will, from change of circumstances, never have an opportunity of witnessing such a scene, some will, in all likelihood, have gone to that "bourne whence no traveller returns,"—suggestive to a contemporary of the simple lines by W. C. Brown:—

Where—where will be the birds that sing,
A hundred years to come?
. . . . . .
The rosy lips, the lofty brow,
The heart that beats so gayly now;
Oh, where will be love's beaming eye,
Joy's pleasant smile and sorrow's sigh,
A hundred years to come.

LIFE-INSURANCE.—SECURITY.

(To the Editor of the Montreal Witness.)

SIR,—In some very appropriate remarks appended to a letter in your columns upon life-insurance, you allude to two methods of affording our people "adequate security" against the failure of life-insurance companies. Those are not, however, as might be inferred, the *only* methods; and, in my humble opinion, are neither of them the best. Neither method has the benefit of long experience to back it, if there can be said to be any experience in their favor. The British Government issues no policy over £100 stg.,—an extent to which even a private individual might go without much danger. The other plan, that of compelling the registration of every individual policy issued, with an appropriate deposit, has never been tried. One or two companies in New York State are permitted to do this when any individual policy-holder requires it, and is willing to pay the fee; but no company is compelled to register each policy. The expense, delay, and inconvenience of this plan will undoubtedly prevent its general adoption.

Our Canadian Government has not yet displayed such commendable care and economy in the management of its own business and funds as to justify the hope that it will do better if engaged in the regular business of life-insurance.

The best method, in my estimation, is that practised and deemed adequate by all the State-Governments that have given attention to the subject; viz., a deposit of a sufficient sum of money with the Receiver-General to cover all contingencies. In Massachusetts, New York, and Connecticut, no company is allowed to issue a policy until it has effected a deposit of $100,000 with the Treasurer of the State in which it is chartered, as security for all its policy-holders. Now, would it not answer every purpose, and be much more easily accomplished than any other plan, if every life-insurance company were required to invest at least $100,000 in Canadian securities, and deposit them under the control of the Receiver-General? This would save policy-holders the registration-fee, and the expense of an annual valuation of each policy, and would give us the benefit of a large influx of capital to help to develop the resources of our young nation. Nearly four millions of dollars would pour into or stay in the country, from the coffers of the forty companies doing business here. For years these companies have been collecting money from us and carrying it away, to the extent of many millions of dollars, to invest in Europe and the United States, while our Government has been compelled to go to England repeatedly to borrow money. Why not compel them, in this manner, to invest a portion of their immense assets among the people who patronize them? This is done, voluntarily, by what are termed half-note companies, and the evil of carrying off our funds much modified thereby; but even some of these transmit a large amount of cash to Hartford and New York that could be as usefully employed in Canada, were the method adopted which I have thus briefly advocated.

X. Y. Z.

CHAMBLY.—A very handsome stained-glass window has just been placed in the chancel of St. Stephen's Church, at Chambly, by Mr. Spence, of Montreal. The central light represents our Lord blessing little children, the right-side light a figure of St. John, and the left, a figure of the Holy Virgin. The design and execution are most artistic, and the coloring rich and beautiful. The window is the work of Messrs. Sullivan and Sweetman, of Liverpool, England, and is the joint gift of W. Howard, Esq., and his late wife, the sister of J. Yule, Esq., of Chambly.—*Com.*

CANADA ECCLESIASTICAL NEWS.

CANADA PRESBYTERIAN.—Rev. J. Carswell has been ordained and inducted as pastor of the congregations of Ashton and Beckwith.——Rev. Geo. Benson has been inducted as pastor of the congregation at St. Catherines.——Rev. J. Douglass has been ordained and inducted as minister of the congregation of Uxbridge and Leaskdale.——On the 10th ult., Rev. M. Fraser was ordained and inducted as pastor of the congregation in Barrie, and Guthrie church, Oro.——A new church is being built in Port Burwell.——Rev. R. Fleming has been inducted into the pastoral charge of the congregation of Farnham, C. E.——John Goldie, Esq., of Ayr, has given $500 for the establishment of a bursary in connection with Knox college.——The total payments of the Home-Mission Committee for the year have been $4,408.——At the last meeting of the Montreal Presbytery, Mr. Duncan Davidson was licensed to preach the gospel.——The congregations of Rockwood and Eden Mills have addressed a call to the Rev Mr. Milligan.——The congregations of Lucknow and Langside have called Rev. J. McNab.——The congregation at Millbank, Mornington, has addressed a call to the Rev. W. Meikle.——The congregations of West's Corners and Gamble Settlement have also called Mr. Meikle.——The congregation of St. Mary's has again called the Rev. T. Cumming, of Nova Scotia.——Rev. John Morton has been visiting the churches in New Brunswick and Nova Scotia, prior to proceeding to the West Indies as a missionary to the Coolies.——Mr. James D. Murray has been inducted as pastor of the congregation in Antigonishe.——Seventeen members were added to the church in Halifax on the 13th ult.

CONGREGATIONAL.—On the 22nd ult., a reunion took place of the congregation of Zion Church, Toronto, to celebrate the extinction of their church debt. About 400 people were present.——At the meeting of the Congregational Union of N. S. and N. B., a resolution was adopted recommending the advocacy of temperance in their pulpits, and suggesting the Sabbath preceding 25th Dec., as a suitable time for a sermon on the subject.——Rev. Dr. Wilkes, of Montreal, has written a letter to the *Canadian Independent*, in which he says that there is no truth in the rumor that he was about to remove to the old country.——From 1834 to 1864 the denomination has advanced from nine churches, in Quebec and Ontario, to seventy-five.——Rev. J. Brown has commenced pastoral labor at Forest.——On the 4th ult., Mr. Edgar L. Forest was ordained to the pastorate of the church in St. Stephen, N.B.——Rev. Dr. Lillie has been making a missionary tour of the Congregational churches of the Dominion, having visited three in Ontario, three in Quebec, three in N.B., and four in N.S., to nearly all of which he preached twice.

BIBLE CHRISTIAN.—In the Port Hope Circuit at a school-house, more than twenty persons have been brought to the penitent's seat.——In the Hungerford Mission, more than thirty persons have been added to the church. A new church edifice is to be built in this district.

RELIGIOUS NEWS.

— The late Professor Faraday belonged to a small sect called Sandemanians or Glassites. Of late years Dr. Faraday, who was an elder, frequently preached in a Glassite chapel in Goswell road.

— The Pan-Anglican Council passed a resolution requesting all English chaplains upon the continent of Europe to pray for the President of the United States as well as the Queen of England.

— The toast of "the ministers of all denominations," against which the clergy of Archdeacon Denison's way of thinking are so bitter, has received a sanction at last which fairly places it beyond the reach of attack. It was responded to at the opening of the Preston Town-Hall by no less a personage than the Archbishop of York, having been proposed by the Right Hon. J. W. Patten, M. P.

— A hint to open-air village preachers is given by the Rev. Duncan Stewart, minister of Dornoch, near John O'Groat's, who, being at Embo, a fishing-place, went out and played upon his flute the favorite air of "The Martyrs," which did not fail to bring the villagers around him, when putting the instrument in his pocket, he regaled them with a discourse in their own Gaelic.

— The signs that the dissenters have made up their mind to the necessity of that national system of education of which they were once so jealous are decisive. We have spoken of Mr. Miall's conversion. Dr. Hoppus, an influential Congregationalist minister, writes to the *Times*, to say that the most influential men among the Congregationalists acknowledged at a meeting of the Congregational Union that their opinions had changed, and were now favorable to national secular education.

PRESBYTERIAN.—The students attending the United Presbyterian Theological Hall, Edinburgh, have this year succeeded in raising about £668 amongst their friends in all parts of the country, and have resolved to hand it over to the London Missionary Society for their mission in Madagascar.

COMPARATIVE SUCCESS OF CHINESE MISSIONS.—There has been a feeling among many Christians that Protestant missions in China have not been as successful as among other heathen nations. Rev. Dr. Legge, one of the oldest missionaries to that country, having commenced his labors in 1839, and one of the best qualified to judge, has recently given the following emphatic testimony on this point: "When I compare the conduct and realizations of missionary labor with what has been done in the civil government of this colony (Hong Kong), with the management of military affairs, and with the operations of commerce, I do not hesitate to avow the conviction that the body of Chinese missionaries have gone about their business with more wisdom and efficiency than any other class of foreigners."

METEOROLOGICAL OBSERVATIONS.

Taken

ratio as to the classes depositing, and the trades unions are supposed to possess the control of about £7,000,000.

The following is a recapitulation:—

The Co-operative Supply Associations represent a Capital and property of the value of	£ 7,000,332
Friendly and Benefit Societies	25,000,000
The Building Societies	11,000,000
Savings Banks	41,840,000
Trade Societies	7,000,000
Total	£87,143,332

POLITICS IN THE PULPIT.

The *Pays* complains of the abuse of their position by the clergy to promote the interests of one political party and to belie the other. It says the clerical journals do not meet its arguments, and dare not defend the conduct of the bishops and *curés*, which it exposes; but only heap abuse on the Rouges and their journals.

It gives an account of some of the sayings of M. Dupuis, *curé* of St. Antoine, who, it says, for three months before the election, preached little but politics, and who, on one occasion, gave his parishioners the following remarkable precept, which we have not met with in Scripture:—

"Remember, my brethren, that if theft is a great sin, and adultery a greater, to vote for a Rouge would be even a greater sin than both the others."

M. Dupuis still further said: "Those who have voted for the bad party cannot receive absolution without promising to leave it; and if you go out of the parish to seek absolution, you will have stolen your absolution." Nor was this a mere threat on his part: for, when some Liberal parishioners of St. Antoine went to confess to him, he asked them a question he had no right to put: namely, "Did you vote for the bad party?" The penitent replied, "I voted for M. Geoffrion." The *curé* insisted that he should promise to leave the bad party. The penitent replied that he conscientiously believed he belonged to the good party. The confessor refused absolution and shut the grating of the confessional.

"What abominable conduct!" exclaims the *Pays*, and adds that there is still worse to be told. "The wives of some of those who had been refused absolution were also refused, because their husbands belonged to the bad party."

Rev. Mr. Ricard, of Acton, said, on a recent Sabbath, to his flock:—

"Remember what I told you before the elections. I will stick to it. Whoever has voted Rouge will not get absolution unless he admits, before two witnesses, that he was wrong, and promises to renounce the Rouge party for ever."

The *Pays* adds that the Bishops will not expressly sanction such language, but neither will they interfere with the *curés* who use it.

Another *curé* told his people that if any of them voted for a Rouge, and took the sacrament without confessing that he had done so, he would have committed an enormous sacrilege, and that "it would be better to put a match to his neighbor's barn than to vote for an excommunicated candidate."

The *Minerve*—Mr. Cartier's organ—justifies the priests in the above conduct, and thinks it an honor to them to have the opposition of the *Pays*.

TROUBLE ON THE BANKS.—An account comes from St. Pierre de Miquelon, of an attempt made by a three-masted ship, the "Victoria," of Windsor, N. S., to run down first an American, and then a French fishing schooner, upon the Barquereau. About two o'clock on the afternoon of 19th of August, the weather being clear and fine, the "Victoria" bore down upon the "Alvarado" of Provincetown, Mass.; but the captain, an energetic old man of sixty, presented his revolver and threatened to fire if he was struck. The Windsor ship then passed him close, made for the "Caroline" of Newport, Captain Grandais, and struck it forward, causing considerable damage. This account the American and French captains certify as correct. We wait for the "Victoria's" account of the matter.

A SUGGESTION.—We were pleased to hear Coun. Holland the other evening call attention to the cruel conduct towards sheep, calves, &c., that are brought on the boats to the wharves, with their legs tied together, and from them carted off, still tied, and to be otherwise put to needless torture in being transported to the place of slaughter. The season for bringing these animals in by boat is nearly over; but so long as it continues, and when it recommences in the spring the Water Police should bring all such decided cases of cruelty before the Recorder. The city police have in this respect set their brother-policemen on the wharves a good example; and it would be well if the market-clerks would attend to the suggestion of Ald. Rodden, and cause to be brought up any offenders of this sort whom they may happen to see when they are down at the boats collecting market dues.

— Mr. Galt's reasons for retiring are:—First, his own personal interests, the urgency of which he discovered just on the meeting of Parliament; and, second, the indignation of Ontario against him and his policy on account of the failure of the Commercial Bank,—a failure with which he had nothing to do. Mr. Holton and Mr. Morris both concur in defending him from blame on account of the Commercial Bank.

TRINITY CHURCH YOUNG MEN'S CHRISTIAN ASSOCIATION.—SOCIAL MEETING.

A social meeting of the above society was held last evening in the lecture-room of Trinity Church, to welcome home the pastor of that church, the Rev. Dr. Bancroft. The room was decorated, and was tolerably full.

Rev. Mr. DUMOULIN, in the name of the congregation, addressed Dr. Bancroft, stating how his absence had been felt by the church, and now, on his return, they had met to present to him a cordial welcome.

Rev. Dr. BANCROFT said that, at one time, it seemed as though both himself and his wife would be for ever separated from his flock. He was now returned, if not quite restored, yet able to take a fair share of duty; and Mrs. Bancroft was in perfect health. While he was upon the shores of the Mediterranean, he had frequently seen, during his sleepless nights, through one of the windows of his chamber, a light-house which had saved hundreds and thousands of ships from wreck, and, turning to the other window, he had watched the morning-star arising in the early hours. In these hours, the light-house had seemed to him like the Word of God, and the star our Saviour, speaking words of promise and comfort. When he had asked himself why these sorrows had been permitted to come upon him, he felt that the answer was, that he might be enabled to comfort his flock. This had been an eventful political year, and he had felt it a privilege to visit some of the great capitals of Europe, and mingle with the people, who were able to give him their views on the religious and political state of opinion. He and his wife were, after all their travels, happy to come home. This was the city in which they desired to live, and, when the time comes, wherein they would wish to die. The greatest honor a minister could have was the affection of his people, and this meeting was an assurance of their confidence and love, and one which he joyfully accepted.

Rev. CANON BOND spoke on behalf of the clergy of the Church of England in Montreal.

The Rev. CANON BOND also delivered an address, as likewise did the Rev. Mr. Baldwin. During the evening, refreshments were partaken of, several pieces of music were given, the whole concluding with the singing of the national anthem.

ST. ANDREW'S SOCIETY.

The annual meeting of this Society, for the election of officers and other business, was held yesterday. From the report we gather the following:—

Persons accommodated with shelter in the Home (chiefly emigrants)	180
Forwarded to destination in the country	79
Forwarded to Scotland (chiefly aged or infirm persons)	26

During the past year five persons have been buried at the Society's expense. Special attention was paid to the recommendation of the Committee advocating the establishment of an institution to which lazy and dissipated persons might be sent, especially if they were the heads of families; and there was a strong opinion in favor of founding a home for the children of vicious parents.

The report was adopted, and the following gentlemen were elected officers for the ensuing year:—President, Mr. Walter McFarlane; Vice-Presidents, Messrs. Andrew Robertson and A. W. Ogilvie; Physicians, Drs. Fraser and Wanless; Treasurer, Mr. A. McGibbon; Secretary, Mr. McNab; Assistant do., Mr. John McDonald. Chaplains, Rev. Drs. Mathieson and Taylor. The managers are,—Messrs. Wm. Burnett, James Stewart, McLennan, Chas. Alexander, and David Harrison. Dr. Taylor will be requested to preach the annual sermon.

The following gentlemen form the Committee of Accounts:—Hon. John Young, Messrs. N. S. McFarlane, D. McKay, J. C. Becket, and A. Wilson. Messrs. Wm. McGibbon and Hutchinson are the Committee of Instalments. Mrs. Graham's name was added to the list of the Ladies' Committee.

The appointing of representatives of the Society on the Committee of Out-Door Relief was ordered to stand over till St. Andrew's-Day. It was resolved to have a dinner in connection with the Society next St. Andrew's-Day.

From the financial statement, it seems that in the working account there is a balance in favor of the Society of $74.51. The capital account shows,—liabilities, $1,646.77. Total assets, $10,547.13; balance, $8,900.36.

CITY ITEMS.

— During a fight last evening between some soldiers and sailors opposite the Bonsecours Market, one of the latter drew a knife and made a thrust with it at a soldier. The soldier's belt was cut apart; but it saved the wearer from what might have been serious, if not fatal, injury. The sailor was arrested.

THE SIDEWALK EXPERIMENTS.—It has not been pleasant to observe some of the experiments in what may be called artificial footwalk, giving so little promise of durability, and now we have to regret that what appeared to be a very fine specimen, opposite the "Dominion Buildings," is suffering from what seems to be the effects of frost, as it is open in four or five places.

PRINCE OF WALES CONCERT.—Yesterday being the birthday of the Prince of Wales, last night the band of the 1st Volunteer Rifle Regiment (the Prince's Own) gave a concert and ball in the City Hall, the net proceeds to be divided amongst the city charities. The room was decorated, and the room was comfortably filled. Lt.-Col. Hill made a few opening remarks, and, during the evening, Mr. Clarke gave an address on the present condition of the volunteers in Canada.

INSTITUT CANADIEN.—At the meeting of the 7th inst., the following gentlemen were elected officers of this Institution:—President, Joseph Doutre, Q.C.; 1st Vice do., E. Goff Penny; 2nd do. do., A. Boisseau; Recording Secretary, N. Bienvenu; Assistant do., Joseph Contant; Corresponding Secretary, Gonzalve Doutre; Treasurer, Henry Lacroix; Librarian, Narcisse Duval; Assistant do., Elie Panderand.

HONORS TO A CANADIAN.—We notice, with pleasure, in the *Irish Times* of October 22nd, that Mr. A. Ramsay Macduff (son of Thomas Macduff, Esq., of this city), has been very successful at Trinity College, Dublin. Mr. Macduff was educated at the High School, where he gained the Davidson medal, and was after a distinguished student of McGill College.

— By the following return, showing the figures of merit for shooting, by regiments stationed in Canada, it will be observed that the 100th Royal Canadian Regiment retain their pre-eminence:—

Corps.	Fig. of Merit.
100th regiment	121.34
53rd "	110.18
4th battalion 60th rifles	108 60
2nd " 17th regiment	106.55
29th regiment	102.55
2nd battalion 23rd regiment	99.62
69th regiment	99.50
Royal Canadian Rifles	97.09
47th regiment	94.61
78th "	92.31
1st battalion 16th regiment	89.46
2nd " 4th "	87 64
1st " 15th "	84 35
1st " 22nd "	77.20

PASSENGERS per S. S. "Belgian," Graham, master, from Quebec, 9th Nov., bound for Liverpool:—Mrs. Sievewright, 2 children and maid, Montreal; Lieut. Grant, Rifle-Brigade; Lieut. and Mrs. Harris, Quebec; Mr. Budgen and Mr. King, 78th Highlanders; Miss Stamers, Montreal; Mr McCrae, Guelph; Mr. Wrayburn and Mr. Hexham, St. John, N. B.; R. Ballantine, Quebec; Mr. and Mrs. Wickham, Peterboro; Mrs. Knight, Quebec, and seventeen steerage.

RELIGIOUS NOTICES.

— The Rev. John Borland will conduct divine service at the Protestant House of Industry and Refuge to-morrow (Sabbath), at 3 o'clock p.m.

— Bethel service will be held (D.V.) to-morrow (Sabbath), at 2:30 p.m., on board the new iron ship the "Glenbervie."

— The congregation of Christ's Church Cathedral are reminded that collections will be taken up at the various services to-morrow in aid of the funds of the Church Society. Rev. Canon Balch, D. D., will preach at the morning and evening services, and the Rev. Canon Loosemore, M. A., in the afternoon. Seats free in the evening.

—Dr. Dawson's Bible Class will meet to-morrow afternoon at 4.30, in the rooms of the Young Men's Christian Association, corner of Craig and Alexander streets. Young men are cordially invited.

—The Rev. Mr. McVicar's Bible Class meets in Coté Street Church, every Sabbath afternoon from three to four o'clock. Subject to-morrow: "The miracles of Moses in Egypt, and the tricks of the Magicians." Strangers are invited to attend.

— Divine service is held every Sabbath, at 7 p.m., in the Mission chapel, Chaboillez Square. There is also a meeting at three p.m., for reading of the Holy Scriptures, prayer, and praise.

— Divine Service will be held as usual at Wolfe-Street Mission to-morrow (Sunday) morning. Service at 11 o'clock a.m. Evening service at 7 p.m. The Sabbath-School assembles at half-past two p.m. The public are cordially invited to attend.

SABBATH AFTERNOON RELIGIOUS TEMPERANCE MEETING.—The Sabbath Afternoon Religious Temperance Meeting is now held in the Good Templars' Hall, Notre Dame street, four doors from St. Peter street, and nearly opposite the old Recollet Church, from four to five o'clock as usual. *Soldiers & Sailors* are specially invited to attend.

BUSINESS ITEMS.

NOTE *vs.* CASH-SYSTEM.—We insert to-day an excellent review of the half-note and all-cash systems of life-insurance, from the pen of one of the ablest of American actuaries. It appeared in the April number of the New York *Insurance Monitor*, and has, so far, remained unanswered. The editor of that journal, in calling attention to it, remarks that the "merits of the subject are discussed with a degree of candor, research, and ability that indicate, on the part of the writer, an extended practical familiarity with the details of both systems. "The arguments employed," he continues, "are those of a profound thinker who has studied the subject thoroughly."

— Holiday advertisements for the December number of the *New Dominion Monthly* should be sent in immediately, as it must be printed off in a fortnight.

This evening, at 7 o'clock, Mr. Shaw will sell a most attractive collection of articles; namely, four magnificent telescopes, six fine microscopes, magic lantern, with astronomical slides; a splendid gun, by Long & Sons, London, and one by Purdy, the most extensive maker in the world; also a beautiful steam-engine, valuable for the purpose of lecturing to classes; and a large number of the most valuable books in the Bristol and London catalogues. The sale begins at seven punctually.

— William Learmont, sole agent for Montreal for Thomas Russell & Son's fine gold and silver English lever watches.

— There are but few men so rich as to do without Life Insurance. Business men are always liable to reverses, and how few are solvent! A life policy will always return as much as it has cost, even should the insured live to an old age. The wealthy classes in England and the United States are the best patrons of Life-Insurance Companies. There are, on the other hand, but few so poor but that they can afford a policy for a small amount. The *Phœnix Mutual Life* issues policies from $500 upwards.

— A large importation of Thomas Russell & Son's fine gold keyless, gold and silver hunting English levers, for presentations, received by William Learmont, 326 Notre Dame street, Sole agent.

New Advertisements this Forenoon.

LIFE INSURANCE.

THE CASH AND NOTE SYSTEMS REVIEWED.

(*From the New-York Insurance Monitor.*)

We believe in the Note system. All things considered, we deem it a safer and more judicious method of insuring life than can be found in any exclusively all-Cash Companies. Now note the language. It is safer, and more judicious. It is safer, because, the more cash you pay to advance, the more you *insure yourself*,—(which is decidedly an unsafe operation); and it is more judicious, because, the more you insure yourself, the more unequal is your share of the *expenses*, that is, the more it costs you. The Note system requires less cash in advance, and, therefore, does not, to so great a degree, compel the insurer to insure himself, and does not, to so great a degree, throw unequal parts of expenses on its patrons. In a word, the Note system is cheapest, as well as safest.

In what we shall say in this article, we hope we shall not be blind to the facts as they really exist—facts both *pro* and *con*. The all-Cash system is a strong one; and, in view of the forfeitures that occur in one and all Companies, it is obviously a good system for stockholders who absorb twenty per cent. of the net profits; and, if there be no such stockholders, it makes the surplus for division larger for those who continue their payments. It "Robs Peter to pay Paul." It is good for creating a surplusage, in the hands of the Company, on which to draw in future years if misfortunes come. And it works well if the insurer keeps on, for twenty or thirty years; for the accumulations grow larger and larger each year.

We think it very probable that cases may be cited where the all-cash system *appears* to have an advantage. But such cases never can appear unless the policy has had many years' existence, and, even then, the entire facts considered, the Note system might possibly be shown to be superior.

And, finally, the Cash system apparently answers the electioneering motto, "Pay as you go." Let us examine some of these points, beginning with the last one mentioned:—

1. "Pay as you go." Let it be distinctly understood that the Note system requires this as fully and faithfully as the cash system. The Note system does not, and never did, give insurance to the amount of a single dollar on credit. It demands cash, and gets it, for all the cash and all the expenses of the current year. But it does get exact cash for that surplusage or return premium, which accrues in all well-conducted American life companies. It does not exact cash for purposes foreign to insurance. It does not exact cash in order to compel men to make the company a repository for their surplus funds. It does not exact cash in such a way and to such an extent as to shift the risk and make the insurer insure himself. But, for all purposes pertaining to *insurance*, the Note system demands cash, and receives it, as scrupulously as the all-Cash Companies, which demand this and something more.

"Pay as you go" is a phrase that does not harm the Note system. Men who patronize Note Companies do pay cash for all the insurance they get, and those who patronize the all-Cash do pay for a great deal more than they get! "Pay faster than you go" is the all-Cash motto. The Note system accepts the idea to pay as you go, and it is the only system that does. To pay faster than you go may have advantages, but there certainly do not accrue to the persons who practise it; and the Note Companies are not prepared to insist on a thing so palpably impolitic and so injudicious to their patrons. We pass this point for another.

2. Cases may be cited where after a long period of fifteen or twenty years, the all Cash Companies with reversionary or bonus dividends added, *appear* to have an advantage over the Note Companies. For the sake of the argument we will admit that there is such an advantage. What follows? Not that the all Cash system is the best or cheapest. For in no cases where Policies have run less than fifteen years is there even a semblance of an advantage in favor of the all Cash Companies. On the contrary, the Note system stands peerless in all cases, where claims arise from early death. We will illustrate briefly:—

A man has just $100 to spare annually for Life Insurance and no more. He wants it to buy all the insurance it possibly can. It buys $5,000 of the all Cash Companies, and $10,000 from the Note Companies, (40 per cent. note.) Now suppose the man dies the first year. His family gets $5,000 from the all Cash Company, and $9,000 from the Note Company. (The Note being deducted from the sum insured.) Difference in favor of Note system $4,000. Suppose, however, the man had lived *ten years* and then died. The ten notes (supposing no dividends declared by either Company) would be deducted from the sum insured, and the family would receive from the all Cash Company $6,000, and $9,000 from the Note Company. Difference in favor of Note system $4,000. The (*interest* on the ten notes should be charged to Note system in this case, but it is trifling compared with the advantages above exhibited.) It is obvious, that in cases of this sort the Note system makes a given amount of money go much further than the all Cash system. The reason is, the Note Company insures him more, and he *insures himself less* than in the all Cash Company. Nearly all the money paid is applied to *insurance* in the Note Company, and only about half of it is so applied in the all Cash Company.

Now let us make the inquiry, which is of immense practical importance, as to which is the greater of the two advantages—the one arising from the Note system in case of early death, or the one (which for argument we have granted) arising from the all Cash system in case of long continued policies. Which is the more desireable? Unquestionably the former, viz.: the one arising from the Note system in cases of early death. For, the object and design of Life Insurance is to provide against financial misery resulting from *untimely death*, and to secure possessions when existence is suddenly arrested—*The advantage sought by a family when one is early called to die is the heart and soul of Life Insurance. It is its spirit and its aim. It is to cover this contingency that men insure. And, we might add, it is the only legitimate object which Life Insurance can legislate.* Take away the contingency of an early death, however, and no sane man would insure his life at all. The main spring of the entire machinery of Life Insurance would be broken. The enemy being destroyed there would be no necessity or reason for arming against him. It is because the king of terrors cuts off our expectation of life that Life Insurance has been instituted, and not at all because men sometimes attain to old age. The man who does insure, and does live to reach his expectations of life, has done well only because the contingency of an *earlier death* has been covered by the Company. *Independent of this contingency, he is positively no object whatever for ever in Life Companies over ordinary methods of investment. Indeed, if this consideration be wanting, Life Companies would have no basis, and would supply no want in human society.* We conclude, therefore, that the advantage possessed by the Note system by meeting the contingency of early death in a manner so unquestionably superior to the all Cash system, entitles it to the just pre-eminence which it has secured among the insuring public.

So far as you defer and postpone the advantages of insurance to old age, so far you insure yourself and bet against the very purposes of your insuring. This is the all-Cash system. So far as you secure and enjoy the advantages of insurance in the years immediately succeeding the issue of your policy, making every dollar tell to its utmost, so far you throw the risk on the Company and act in harmony with your purposes in insuring. And this is the Note system.

3. We come to the consideration of surplusage of cash to one's credit in all Cash Companies. It is objected against the Note system that should one be "unable either by age, disease, or loss of property, to continue the payment of his premiums, his policy must lapse," and as a consequence one may lose the chief benefit of Life Insurance." We should be sorry to find that Life Insurance had for its "chief benefit" a circumstance so inconsiderable and contingent as the above quotation suggests. We should lose much of our enthusiasm if nothing more worthy than this could be offered. In fact we should decline to insure our own life. Let it be remarked, however, that this bit of all-Cash literature admits what we have claimed above, viz.: that the all Cash Companies do not appropriate the monies paid them to *insurance* alone, but that they do retain a portion to "one's credit," and that it may in certain contingencies be applied to insurance if special request be made to that effect.

When one arrives at old age, and is unable to pay further premiums, he has not lost the "chief benefit" of Life Insurance by letting his policy lapse, as is objected by the all Cash advocate. Not at all. He has had the "chief benefit" *by being covered by insurance at a time when he needed it, and at a time when others were dependent upon him.* He has had all the insurance he paid for, and has had it *at the most opportune and desirable period.* He lies now passed the time when others depend on him. On the contrary, both nature and affection make him to depend on others. Had he insured, however, on the all-Cash plan he would not have had all the insurance he needed in earlier years, *and would have paid for nearly double the amount he did have.* And in general, having money to "one's credit" in Insurance Companies is a very imprudent and unwise policy. The real amount actually left to "one's credit" after the "necessary depletions" by all Cash Company, is microscopic, and more a thing of theory than of reality.

But if it were a reality, as it ought to be, it would be none the less absurd to leave money to such protection (?) as the all-Cash system would subject it. Such money as is *not applied to legitimate insurance you can keep yourself quite as well as the all-Cash Insurance Company.* So, also, can the savings' bank. There is no more reason why you should pay more than is applied to insurance, in order to have something, sometime, to your "credit," than there is that you should pay your tailor $100 for every $55 worth of goods, in order to have something, at some time, to your "credit" with him. It is well enough to have something to "one's credit," but to pay about double the price of an article in order to obtain "credit" is surely a thing unheard of, and not required by any persons or corporations outside lunatic asylums, except all-Cash Life Insurance Companies! It is a practice foreign to the purposes and genius of Life Insurance, or any other kind of business. Its advantages are practically deceptive, and in most cases the victim finds himself, in time of misfortune, not only without insurance, but without the accumulation of profits to his credit," which he so unwisely paid for.

4. It appears clearly from what has been said that the Note system is a scheme devised for the benefit of the insured, and not for monopoly or for Stockholders. It is a system which applies all the funds received to *insurance*, and makes every dollar tell to its utmost. In view of the fact that *the average continuance of Life Policies is not over eight years*, it is obvious that one's true advantage lies in getting as much insurance as possible during the first eight or ten years from the date of one's policy. To aim at advantages twenty or thirty years ahead, as per the all-cash system, *is to nullify to a great degree the very design of Insurance, and to bet against the known tests of experience. It is paying for a gamble*: it is providing for risk when the Hazard attending it is gone. It is providing for dependent ones when they have meantime grown up and can provide for themselves. It is having a benefit when none is needed, and depriving one's self of benefit when it is most required.

5. If it be said that the Note system requires an increasing premium for a decreasing insurance, we reply that if it were so, the Note system would still be more advantageous than the all-Cash, since the Note Companies give about *100 per cent. more advantage at the start.* They can, therefore, grant that the insurance be decreased, and increased again and again, and still be in advance of the all-Cash Companies. The all-Cash Company must increase its insurance 50 per cent., and the Note Company decrease its insurance 50 per cent. before the former can *claim equity* even with the latter. It may be said that the Companies may call in their notes and require them to be cashed. Some of them cannot do this. But Suppose they do. The Note Companies would, in that event, be just like the all-Cash. No more, nor less. *It would not show the all-Cash system to be best, but simply that the Note system, at its worst, is identical with the all-Cash system at its best.* And is it not singular that the all-Cash Companies denounce a "credit" system when they are themselves the only parties that really adopt it? A credit system is one that supplies a debtor and creditor. When, therefore, the all-Cash Companies admit that they have large "accumulations to one's credit" they thereby acknowledge themselves debtors, and tacitly avow that they have been getting money of their patrons on credit! Now it is not modest for the bull, while admitting that he gores the ox, to bellow too loudly against a system of goring.

In conclusion, we may remark that the Note system of Life Insurance is rooted and grounded on SOUND FINANCIAL PRINCIPLES. Amidst all the calumnies and mis-representations of partisans it has grown into public favor till more than two-thirds of the Companies are Note Companies, and more than two-thirds of the insuring public patronize them. It is a suggestive fact that out of the 131,246 persons insured in the year 1866, over 90,000 adopted the Note system! This popular verdict in favor of the Note system will not be reversed so long as the rates of insurance are nearly double the cost, and so long as Companies pay dividends ranging from 20 to 60 per cent. annually. So long as Companies have ability to return, in some form, nearly half the premiums paid, the public will be wise enough to take their half in advance by giving an insurance note. This is equivalent to saying that while *insurance* should be paid for in cash, the surplusage to "one's credit" had better be in one's pocket than with an Insurance Company. This we say as advising the insurer to do the best he can for himself. We hardly need add that the Note Companies do not compel their patrons to give notes, but simply give them *the privilege to do so.* Moreover the Note system makes the policy "non-forfeitable" beyond contingencies by securing to the insurer at once that excess of premium on which all Cash Companies base their non-forfeitures. And so far as all Cash Companies make their policies non-forfeitable, they are acknowledging and practising the principle on which the soundness of the Note system rests. We believe, therefore, in the Note system. In all points vital to the interests of the insured it is eminently superior to any other. IT MAKES EVERY DOLLAR TELL FOR INSURANCE. It gives the largest possible amount of it, at a time when insurance is necessary. It does not exact Cash for doubtful purposes, foreign to Life Insurance, under the name of "surplus to one's credit." It does not place the insurer entirely at the mercy of the Company. It comes with privileges offered, and places financial protection within the reach of both rich and poor.

THE ÆTNA LIFE INSURANCE COMPANY was incorporated in 1820, and has at the present time a clear surplus, above all liabilities, of over ONE AND A HALF MILLIONS OF DOLLARS. As a pledge of good faith toward the people of Canada, in addition to investing half its Canadian income in the Dominion, it has recently effected a special deposit of $50 000 for the benefit of its Canadian policy-holders.

This Company accommodates its policy-holders, and all desirous of becoming such, by loaning half the premium at the low rate of six per cent. when it is inconvenient to pay it all in advance. For this loan it accepts a note, which the insured can never be called upon to pay during life-time. Its policy-holders thus secure nearly, if not quite, *double* the amount of insurance given for the same sum by Companies exacting all Cash and refusing thus to accommodate the applicant. The profits of this Company are applied on Life-policies two years from the date of entry, and it is now paying a Dividend equal to 50 per cent. of the premium, thus reducing it one-half to those who pay all Cash, and returning all Notes given in 1865. No more than two Notes are held against any life policy, and only *one note* has ever yet, or is ever likely to be deducted from any policy at death.

EXAMPLES IN CANADA.

No. 26,273, age 32, insured for $2,000 in Sept., 1866, costing in cash $26.60. Died August, 1867. The Note being deducted, leaves $1,973. Same payment, all Cash, would have left but $1,000. Balance in favor of the Note system $915, a sum very acceptable to the widow and orphans.

No. 31,554, age 28, insured for $2,000, Endowment, in February last, costing $55.44. Died in September following, leaving $1,917 70 Same Cash, without the Note, would have secured but $1,065. Balance in favor of Note system, costing only the signing of a name, $852.

No. 25,812, insured for $1,000, costing in cash $16.22, first year, and $17.14 the second. Died before making third payment, leaving after deducting one of the notes, $984.70. Without notes, only $545 would have been secured. Clear profit to the widow of the Note over the Cash system $443.

Many more examples might be cited, all shewing the superiority of the half-note system. In the Ætna you have the choice of either system, and no Company can offer more favorable terms to persons desirous of paying all cash and receiving their share of surplus (profits) in cash.

The MASSACHUSETTS INSURANCE COMMISSIONERS, in their Report for 1859, state that "Premium Notes taken by a Company to the amount of not more than one-half the Premium, and bearing an interest above 4 per cent., MUST BE THE SAFEST if not the MOST PRODUCTIVE POSSIBLE INVESTMENT."

Again, six years later, they state "As the Notes always bring 6 or 7 per cent. interest, they are the *safest possible investment for the Company*, and they compose a part of the Fund, of which the Policy-holders *cannot be robbed by any possible mismanagement.*"

For full particulars of the Ætna Life Insurance Company's progress, economy, official standing, and terms to insurers, the public is respectfully invited to call at the Canada Branch Office, No. 20 Great St. James street, only two doors east of the Post-office.

Our Policy-holders especially are cordially invited to give us a call.

S. PEDLAR & CO.,
GENERAL AGENTS.

LOWER PORT SARDINES.
In small kits.
CREAM CHEESE,
CINCINNATI DRIED BEEF,
OX TONGUES,
FINNAN HADDIES,
OYSTERS.
BAIRD & CRAWFORD,
123 Great St. James street.

GRATE COAL,—Sidney and Newcastle; large and free from dust.
LEHIGH COAL,—all sizes; best quality.
SMITH COAL,—*best quality, direct from Newcastle.*
FIRE BRICK and FIRE CLAY.—"Ramsay's."
For sale, cheap, from the wharf.
J. O. MILLER, COPLAND, & CO.,
Corner Queen and Wellington street.

FOR SALE,
150 barrels ROOFING COMPOSITION,
50 barrels COAL TAR.
JAQUES, TRACY, & CO.,
108 Common street.

New Advertisements this Forenoon.

HOT-HOUSE GRAPES.—Purchasers can be supplied with the finest Hot-house Grapes, for a short time longer, by applying at COOPER'S VINERY, 126 St. Denis st.

A RARE CHANCE.—To Let, an old-established Grocery Business, at present doing a large cash trade, in the west end of the city. Address Box 198, P.O.

BOYS' CLOTHING STORE.—Boys' Overcoats, in black, brown, and gray Witney; Boys' Velveteen Suits, black and brown; Boys' Invereess; Boys' Suits, in Canada, Scotch, and English Tweed, at
GEO. RICHARDSON'S,
5 Bonaventure Building, late with Arthur.

HALIFAX, N.S.—VALUABLE WATER-SIDE PREMISES TO LET OR LEASE.

The well-known premises in Upper Water street, north of the Ordnance Yard, and now occupied by

S. A. WHITE & CO.,
AND OTHERS, VIZ.:
THE NORTH WHARF,

newly repaired, and extending 300 feet into the harbor, with best Dock accommodation in the city, and good water on either side.

FOUR LARGE STORES,

Known as Nos. 2, 3, 4, and 5. Goods landed on the wharf can be rolled into store on tramways, thus saving carting and labor.

ALSO,

THE LARGE AND CONVENIENT STONE WAREHOUSE,

99 by 41, with two fronts, four-stories high, and frost-proof cellar under all, with a comfortable Counting-house and Fire-proof Safe.

The above premises are situated in the very centre of business, and considered the most convenient in the city.

Possession given 1st April, 1868, when the present leases expire.

For terms apply to
THOS. S. TOBIN, Halifax;
Or, CHAS. T. PALSGRAVE, Montreal.
Halifax, N. S., Nov. 4, 1867.

LOST, a Parcel, containing a Fur Cap and Cuffs. The finder will be rewarded on leaving the same at JOHN HENDERSON & CO.'S, Crystal Block.

SPECIAL NOTICE
OF THE
MERCHANT TAILORING DEPARTMENT
AT
J. A. RAFTER'S.

Some idea of the amount of orders taken at this Store (the Mart) may be formed from the fact of his having laid in Forty Cases of Woollens within the last four weeks. The number of operatives employed for this establishment is very great. The Cutters in the ordering department are of the first talent, so that gentlemen will be guaranteed in having the latest styles and perfect fits. The charges for Winter Suits are much below the old prices. First-rate Pea-Jackets are ticketed $9 to $12; the Pants and Vests, $6.50 to $9 50; suits of good Upper Canada Tweeds, $11 to $14. Customers will please leave their orders in the forenoons, if possible.

Officers of the Garrison shall have the strictest attention paid to their orders for regimental or other garments. His stock of Gents' and Youths' Ready-made Suits and general Outfitting is immense.

READ "THE NEW DOMINION MONTHLY" for NOVEMBER, just out. Price ten cents.

THE SUBSCIBERS have received this week, agreeable with previous advertisement:—

Bales WHITE WADDING
" BLACK do
" FURRIERS' and CLOTHIERS' WADDINGS,
GRAIN, FLOUR, and SEED BAGS.
Carriage and Drawing-room FANCY WOOL MATS.

Also, a very large assortment of
GAUNTLETS GLOVES, MITTS, in Fur, Calf, Buckskin, &c.

Wholesale buyers will find it to their advantage to inspect.

To arrive shortly, a large lot of BATTINGS, CANDLE-WICK, &c.

HAINES, BROTHER & CO,
90 ST. FRANCOIS XAVIER STREET.

WINTER COMFORTS!
UNDER-CLOTHING, HOSIERY, GLOVES,
AND
WOOLLEN GOODS, in all makes,
AT THE
CANADA SHIRT STORE,
400 NOTRE DAME STREET.
N.B.—BLANKETS, SKIRTINGS, and FLANNEL SHIRTS, at greatly reduced prices.
McCLURE & CASSILS.

CALL AND EXAMINE KENNEDY'S STOCK OF SUPERIOR READY-MADE CLOTHING, 60 St. Lawrence Main st.

WHAT A GEM! Where did you get such a HAT? At 399 Notre Dame street, and cheap too

KENNEDY'S FALL SUITS are Models of cheapness and usefulness, at $12.00. 60 St. Lawrence Main street.

WANTED, a situation for a Schoolmaster; best recommendations. Apply to Rev. W. BOND.

PERFECTION IN PEA-JACKETS, at $5.50, at KENNEDY'S 60 St. Lawrence Main street.

RUSSIA SHEET IRON.—Just received, ex "Glenbervie," 155 Packs Russia Sheet Iron, (assorted numbers.) For sale by FROTHINGHAM & WORKMAN.

NEW BABY LINEN AND LADIES' UNDERCLOTHING STORE.

MRS. M. GIBSON, late of Quebec, begs to inform the Ladies of Montreal that she has opened that store, 23 Bleury street, lately occupied by Mrs. Chamberlain, where she intends keeping a well-assorted stock of
Ladies' and Children's Underclothing,
Children's Dresses,
Knitted and Crotchet Wool Goods,
And a variety of other Fancy Goods.
Stamping for Braiding and Embroidery done.
N.B.—Ladies wishing to furnish their own materials, can have them made up on the shortest notice.

"NEW DECIMAL CURRENCY FOR THE DOMINION," contributed to THE NEW DOMINION MONTHLY for November, just out. Price ten cents.

DUTCH BULBS
FOR SALE, CHEAP.
CROCUSES, mixed sorts and colors.
NARCISSUSES, mixed sorts and colors.
The above are the balance of a lot direct from the Haarlem Nurseries. For sale at WITNESS office.

FUEL BAZAAR, 664 Craig street, corner St. Peter street, reopened with a fresh stock of all kinds of Firing and Kindling, which we deliver in small quantities and carry in. Box 288, P.O. STURRAT & CO.

"DIDNA YE HEAR IT?"—The Query, "HOWE to be in two places in the same moment, as propounded in the FREE LANCE of Saturday last, was not answered satisfactorily. But the question, "How to make yourself comfortable this cold weather *can easily be settled*, by providing a good supply of UNDERCLOTHING, at
HENDERSON'S SHIRT STORE,
CORNER NOTRE DAME & ST. PETER STREETS.

VACANT.—Two or three Bedrooms, with Parlor and Private Board, near Richmond square. Apply at WITNESS office.

MUSIC.—An American, who teaches the Piano, and English, French, and Italian Singing, wishes a place in some family, where his musical instruction would be received in payment for board; he has numerous and excellent references. Address immediately, CHARLES FRANKLIN, Montreal P. O.

PERFECTION IN BOYS' PEA-JACKETS, at $3.50, at KENNEDY'S, 60 St. Lawrence Main street.

HOUSE TO LET, No. 180 St. George street. Apply to JAMES MARTIN, Photographer, 962 Craig st.

TO LET, a first-class House, near English Cathedral. Furniture to sell if desired. Address M. S., WITNESS office.

WANTED, a good Plain Cook. Apply at 1092 St. Catherine street.

WANTED, a Cutter who understands his Business for a Custom Establishment in Ontario. Apply, from 3 to 5 p.m., to EVANS & SHEARER & CO., St. Paul street.

WANTED TO RENT, a Small Building, suitable for manufacturing purposes; one in rear would suit. Address L. N., WITNESS office.

NURSE WANTED.—Wanted, a respectable Protestant woman as Nurse, a trustworthy, suitable person will be made comfortable; good references necessary. Apply, between 2 and 5 o'clock, at 416 Upper Bleury st.

STORAGE! STORAGE!
First-class Storage, for Grain, Flour, Salt, Provisions, Sugar, Molasses, and General Merchandise. Inquire of
JOHN WHYTE, Official Assignee,
Merchants' Exchange Building.

PERFECTION IN BOYS' SCHOOL-SUITS, at $6 50, at KENNEDY'S, 60 St. Lawrence Main street.

EVERY PARLOR TABLE SHOULD HAVE IT.
Every Family should have it.
Every Singer should have it.
Every Lacrosse Player should have it.
Every Traveller should have it.
Every Bookseller should have it.
Every News-Agent should have it.
We refer, of course, to the NEW DOMINION MONTHLY, one of the most varied, interesting, and low-priced Magazines of popular literature in the world. Price, only 10 cents per copy, or $1 dollar per annum. Published by JOHN DOUGALL & SON, Montreal.

COMMERCIAL BANK BILLS taken at par for all Ready-made

Meetings, &c.

VICTORIA LODGE SOIREE

MONTREAL PEDESTRIAN

M'GILL UNIVERSITY SO-

THE GREAT INDIAN LACROSSE MATCH.

MONTREAL YOUNG MEN'S

MONTREAL WORKING-

BAZAAR—ERSKINE

POINT ST. CHARLES

MONTREAL MUTUAL

ST. GEORGE'S SOCIETY

GRAND PROMENADE CONCERT

Advertisement Notices.

Auctions.

Silver-plated Ware, &c.—15th Nov—H. J. Shaw
Bankrupt Stock, &c.—9th Nov—Geo. Mecregor
Silver-plated Ware, 12th inst—H. J. Shaw
Dry Goods, &c.—Benning & Barsalou

Meetings.

Victoria Lodge Soiree—Thursday, 14th
Y. M. A.—Monday evening.
Montreal Mutual Building Society—Friday, 13th

Meetings To-day.

Last day of March—Saturday, 9th inst

Meetings on Monday.

St. Chas. Y. M. C. A.—Monday evening.
Presentation Competition—St. Andrew's Society
Widows and Orphans' Provident Society—Monday.

The following are the New Advertisements for this day:—

Life Insurance—S. Pedlar & Co., Agents
Hot-House Grapes—Cooper's Vinery
Grocery Business to let—Box 418 P.O.
Parcel Lost—John Hedderson & Co.
House wanted to rent—L. N., this office
Fine Bazaar reopened—Murray & Co
Baby Linen Depot—Mrs. M. A. Gibson
House to let—James Martin
Rooms and Board—this office.
Storage for Grain—John Whyte
Cook wanted—162 St. Catherine street
Cutter wanted—Edward Shearer
House to let—M. A. Hall, this office
Flannels, Blankets, &c—W. R. Clarke
Premises to let—C. T. Paisgrove.
Cash's Notes—Berkshire Insurance Co
Etna Life Ins Co—S. Pedlar & Co
Hats—50 Notre Dame street
Millinery—Mrs. and Miss Muir's
Bonnets—26 Notre Dame street
Situation wanted—Rev. W. Bond
Cheap sale of Dry Goods—W. B. Bowie & Co
Board wanted—A. B., this office
Letter lost—this office
Shirts and Waterproofs—J. T. Henderson's
Kennedy's Fall Suits—91 St. Lawrence Main st
Buckwheat Flour—Parkyn & Brodie
Houses to let—Theodore Hart
Dry Goods, &c—T. J. Claxton & Co
Protection in Fire—Kennedy's
Swedish Movement Cure—Dr. J. Rogers'
Cheap Clothing—Huston's
Tweeds, Flannels, &c—W. B. Bowie & Co
Boys' School Suits—Kennedy's
Boys' Clothing Store—Geo. Richardson's
Apples—M. H. Seymour
XXX Pastry Flour—Fraser Bros
Butter—Robb, Mitchell
Perfection in Overcoats—Kennedy's
$100 in Premiums—John Dougall & Son
Tales and Sketches—"New Dominion Monthly"
Dutch Bulbs—this office
Special Notices—J. A Rafter.

SPECIAL NOTICES.

—Cocoaine is sold in Canada at old price, 50 cents per bottle. To achieve miracles is not within the compass of human skill, but all that art can accomplish in beautifying, strengthening, thickening, and perpetuating the human hair, is effected by the use of Burnett's Cocoaine. Wholesale agents, Henry Simpson & Co.

JACOBS' RHEUMATIC LIQUID.—Use Jacobs Rheumatic Liquid.

—Use MARTIN'S CARDINAL FOOD for infants and invalids, recommended by the leading physicians of this city.—See advertisement.

—A $10,000-policy in the *Phœnix Mutual Life*, payable at the death of a man now aged 30 years, costs but little more than *one-sixth of the simple interest* of that sum, payable annually.

—Reader, if you have not insured your life, call or send for a prospectus of the *Phœnix Mutual Life*. If you have a policy in an all-Cash Co., you will find that you can save money by surrendering it and taking out a Phœnix policy,—*even if many years older.*

—Is health worth having? If it is protect it—it is a jewel, as easily lost as virtue, and in many cases as difficult to recover. In this climate, and more particularly at this season of the year, people are very apt to take cold and suffer from sore throat, coughs, spitting of blood, and pulmonary complaints generally, which if not checked immediately lead to serious consequences. The question arises—which is the quickest and most effectual remedy? Bryan's Pulmonic Wafers have been before the public for twenty years, and have always given perfect satisfaction, and invariably effect permanent cures when taken in season. Sold by all medicine dealers at 25cts. per box.

SPECIAL BARGAIN LOTS AT MORISON'S ALL THIS WEEK.—See our New Advertisement in this day's paper.—J. M. & CO.

News by Telegraph.

U. S. TELEGRAMS.

Santa Anna turned Farmer.

NEW YORK, 8th Nov.—The *Herald's* Havana special says Santa Anna is here engaged in buying a farm

Juarez Re-elected.

Advices from Mexico to October 29th state that President Juarez has been triumphantly re-elected.

Negroes Armed and Drilling.

The *Herald's* South Western Virginia correspondent says every negro cabin contains a rifle or revolver, and in deserted churches, barns, &c., the negroes are nightly drilled. The whites are fearful of negro outrages, and appear to be in great terror.

The *Express* says the failure of a large dry-goods jobbing firm is reported on the street.

The steamer "Europa" from Brest, has arrived

CANADIAN TELEGRAMS.

S. "Canada" breaks her Shaft.

QUEBEC, Nov. 8.—The mail steamer "Canada," while at Batiscan wharf this morning, broke her shaft. The "Columbia" has proceeded to take on the mails and passengers.

Destructive Fire.

James Dinning's property on the Beauport road was destroyed by fire yesterday. Loss $20,000. Insured in the Royal for $6,000, and in the London for $2,000.

Vessels Arrived.

Arrivals to-day are as follows:—S. S. St. Lawrence, London, Oct 22, general cargo; ship Sunbeam, London, Sept 15, general cargo; ship St. Catherine, Rivers, Sept 1, salt—for Quebec and Montreal; bark Black Brother, Middlesboro, Aug 1, iron; schr. Britain, New Gaspe, fish and oil; schr Clara, Malpeque, oysters; schr Marie Oneida, Cow Bay, Oct 28, coal for Montreal

Small-Pox and Fever Rife.

TORONTO, Nov 8.—Small-pox and fever are at present prevalent in this city.

Markets.

Produce market very quiet. Flour—No. 1 Superselling at $5 40. Spring Wheat selling at $1 45 in lots. Fall, $1 65 to $1 70. Barley sold at 80c in car-lots. Pease unchanged at 76c to 77c.

The Gale on the Coast of Labrador

ST. JOHNS, Nfld., Nov. 8.—It is our painful duty to record the greatest disaster to our shipping on the coast of Labrador ever known, resulting in great loss of life and property, and leaving on that inhospitable coast many hundreds of shipwrecked persons. The extent of the disaster can hardly be fully known, and we wait with anxiety for information from parts from which we have not yet heard.

Several vessels have returned from Labrador, bringing some hundreds of the shipwrecked. Our Government promptly despatched the steamer "Panther" to bring the remainder of the sufferers home. Many of them have lost their summer's voyage, upon which they depended for the subsistence of their families during the winter, and much misery will be the result.

During the gale many acts of heroism were performed—men freely risking, and in several instances losing, their lives in the endeavor to save women and children; and getting them on shore, stripping themselves of clothing to keep warmth and life in the weaker sufferers, and this too during a heavy snow-storm and intense frost.

1 O'CLOCK EDITION.

— Greenbacks bought at 2¾ discount, and sold at 2⅝ to 2¾ dis. Silver bought at 3¾ dis, and sold at 3½ discount. 5-20's sold at 107 to 109, and 7-30's sold at 106.

P. D. BROWNE, Banker and Broker,
16 Great St. James Street.

U. S. TELEGRAMS.

Explosion.—Twenty Persons Killed.

PITTSBURG, Pa., 8th.—An explosion occurred this morning in the mill of Reese, Grid, & Dall. About twenty persons were killed and many wounded.

Death by Poison.

NEW YORK, 9th.—Miss Helen Evans yesterday took by mistake a dose of cyanite of potassium. She expired before assistance arrived.

More Revenue Frauds.

Another exposition of revenue frauds among high parties in this city may be expected shortly.

NEW YORK, Nov. 9.—The *Herald's* Washington special says:—Henry F. Gray, the Collector of New York, has been tendered Postmaster-General, or Secretary of the Treasury.

Resignation of Assistant-Secretary Chandler.

It is stated Assist.-Secretary Chandler will resign December 31st.

The *Times'* special says:—The Postmaster-General's report will this year show a deficiency instead of a small surplus.

Abandoned Rebels' Property to be taken possession of by Government.

Gen. Grant has issued a circular stating that much property abandoned by rebels during the war, has since been occupied by them, without making the required application for its restoration. All such property will be formally taken possession of by Government on the 1st of January next, and rented to refugees and freedmen.

BIRTHS.

ROSE.—At Scotland street, on the 9th instant the wife of Mr. Daniel Rose, printer, of a son.

MARES.—At No. 1 Poplar Place, on the 7th instant, Mrs. Joseph Marks, of a son.

MCLEA.—On the 8th instant, at 390 St. Mary street, Mrs. James McLea, of a daughter.

DIED.

PEARSON.—On the 8th instant, Miss Isabella Pearson, late of Leeds, England.

Friends and acquaintances are requested to attend her funeral, at 2 o'clock, to-morrow (sabbath) afternoon, from her late residence, Lachine Rapids, to the place of interment, Mount Royal Cemetery.

MCGAURAN.—In this city, on the 7th instant, Mary Cosse, aged 68 years, widow of the late Charles McGauran.

Friends and acquaintances are respectfully requested to attend her funeral, at two o'clock, on Sunday next, the 10th inst., from her late residence, 296 McGill street, to St. George's Church, and from thence to Mount Royal Cemetery.

New Advertisements this Afternoon

WANTED, a Storeman; must have good references; one preferred who is used to packing Goods.
R. SHARPLEY,
251 Notre Dame street.

NEW GOODS! NEW GOODS!
Just received, ex "Austrian," from CROSSE & BLACKWELL, London:—
ASSORTED PICKLES,
SAUCES,
CAPERS,
POTTED MEATS,
SOUPS,
SARDINES,
ANCHOVIES,
DUTCH ANCHOVIES.
JAMS and JELLIES,
CALF'S-FOOT JELLY in bottles,
TART FRUITS
FLAVORING EXTRACTS,
ITALIAN MACCARONI,
ITALIAN VERMICELLI,
ESSENCE OF COFFEE,
GROUND SPICES in bottles,
AND
EPPS'S CELEBRATED PREPARED COCOA.
ARCHIBALD & RICHARDSON,
392 and 394 NOTRE DAME STREET.

HUNTLEY & PALMER'S,
BISCUIT MANUFACTURERS, Reading and London, Purveyors to the Queen, the Emperor of the French and the King of the Belgians,
ORANGE DESSERT BISCUITS,
LEMON DESSERT,
PRESBURGH
MIXED,
ALMOND DROPS,
LEMON TUNBRIDGE,
FINGER,
And other brands.
For sale by
ARCHIBALD & RICHARDSON.

WHY, I am astonished you don't know where these HATS are to be had! No. 399 Notre Dame street is the place. I tell you the whole fashion is there, and cheap goods too for cash.

2:30 O'CLOCK EDITION.

NEW YORK, Nov. 9, noon.—Gold, 138¾; Exchange, 9.

— We apologize for having inadvertently admitted an advertisement yesterday, in which the advertiser introduced the name of another firm.

— We may inform all who purchase the *Witness* from news-boys that the supplement in the *Witness* to-day goes with it without extra charge.

— The next mail for England, for transmission per steamer "Russia," advertised to leave New York on the 13th Nov., will be closed at this office on Monday, the 11th instant, at 2.30 o'clock p.m. Newspapers must be posted before two o'clock.

YOUNG MEN'S CHRISTIAN ASSOCIATION —WEEK OF PRAYER.

We are pleased to learn that the week of prayer is to be observed in our city. The Committee of the Montreal Association have met with the most hearty co-operation of the pastors of the city, and to-morrow, in most of the churches, special sermons will be preached to young men.

The following is the list of services, so far as the Committee has received information:—

Baptist church, Beaver-hall hill, Rev. J. Alexander	7 p.m.
Cote street Presbyterian church, Rev. D. H. McVicar	7 p.m.
Erskine church, cor. St. Catherine and Peel streets, Rev. J. M. Gibson	7 p.m.
Knox church, cor. Dorchester and Mansfield streets, Rev. Dr. Irvine	7 p.m.
New-Connexion Methodist church, Dupre lane, Rev. S. B. Gundy	10:30 a.m.
New-Connexion Methodist church, Panet street, Rev. S. B. Gundy	6:30 p.m.
St. Luke's church (Church of England), cor. Seaton and Dorchester streets, Rev. M. S. Baldwin	7 p.m.
St. Matthew's (Church of Scotland), Point St. Charles, Rev. Joshua Fraser	7 p.m.
St. Stephen's (Church of England), Dalhousie street, Rev. W. B. Curran	11 a.m.
Wesleyan church, Great St. James street, Rev. Geo. Douglass	10:30 a.m.
Wesleyan church, Sherbrooke street, Rev. J. Borland	10:30 a.m.
Wesleyan church, Point St. Charles, Rev. J. McRitchie	6:30 p.m.
Wesleyan Church, Dorchester street, Rev. W. Briggs	6:30 p.m.

Rev. Dr. Wilkes will also preach at 7 p.m in the American Presbyterian Church, Dorchester street, when the members of Zion and American Churches will be present.

We again remind our readers, and especially young men, that a prayer-meeting will be held this evening at 8; also on Thursday and Saturday next at same hour, in the Rooms of the Association, corner Craig and Alexander streets. Special reference will also be made to the subject at the Union Prayer-meeting, held to-morrow afternoon, at 3, in the same room.

FATHER POINT, Nov. 9.—The purser of the "St Patrick" reports that the following vessels passed:—"Sunbeam," off Indian Cove, and "Black Brothers," off Indian Cove, bound up; "Norwood," off St. Michael, bound down. "Sublime," "Arthur," and "Cavour," of Christiana; "Rosina," of Hull; "Corsica," of Quebec; "Research," of Yarmouth; all off Bellechasse, bound down. S S "St. David," off Bic, bound up.

FATHER POINT, Nov. 9.—Weather dull, cloudy, and mild; no wind. There is a great quantity of floating ice about four inches thick.

—The S. S. "St. David," from Liverpool, passed Father Point at one o'clock this morning.

COMMERCIAL.

COMMERCIAL CIRCULAR.

Henry Milward & Co., under date, Chicago, Nov. 2, say:—The past week has witnessed the commencement of packing by some of our largest houses; but the interruptions have been so numerous, in consequence of the variation in the temperature, that the business is yet far from general. The hogs arriving are, fortunately, of so light a grade that much of the danger of damaged cure will probably be averted, while they are most available for our packers, many of whom have sold Cumberlands and short middles largely ahead. The old cure of American meats is almost entirely exhausted, and early stuff may yet be in active demand, as under the most propitious circumstances a month or six weeks must elapse before any can be ready for smoking. The high prices current for English meats in New York, and for other meats in our home market, induce some of our packers to attempt ice-curing; but, as only one of the houses was properly prepared, and prosecuted the work at all vigorously, the quantity now in salt cannot be excessive. Much surprise has been expressed at our heavy receipts of hogs, and many assert that the farmers are hurrying in their stock, and that our season will be over by the 1st January. It seems probable, however, that it is but the steady flow which has existed all through the past summer and autumn, and which may be expected to continue all through the coming year. The receipts of hogs since the close of the packing season sum up 740,470 head against 514,968 for the corresponding period in the previous year. The receipts of hogs for the past week sum up 49,390. The market has ruled moderately steady at $5.60 to $6.60 per 100 lbs. gross during the cold weather, but packers become apprehensive on the slightest change of temperature, and the market closes dull and dragging at $5.20 to $6. The purchases of lard have been large and speculative. The impression seems to prevail that the Hogs now arriving are types of those we are likely to receive through the season, and therefore that we may expect a scarcity of Lard. Sales of old Lard have been made at 12c, and at the close there are anxious sellers, while some contracts for new have been made at 12c. for December and January delivery. There is but little No. 1 yet offering. The packing of Beef still continues: up to the present time about 18,000 head have been cut. There is no sale for India Mess or Prime Mess Beef.

New Advertisements This Evening.

DUTCH FLOWERING BULBS.
HYACINTHS, CROCUS,
NARCISSUS, TULIPS,
LILIUM, SNOWDROPS,
GEORGE SHEPHERD,
Corner of St. Paul and McGill streets.

PHOTOGRAPHS
OF THE
INDIAN LACROSSE CLUBS,
IN
CARTES DE VISITE,
CABINET AND 4-4 SIZES,
AT
INGLIS'
101 GREAT ST. JAMES STREET.

FRESH TEAS.
30 half-chests finest LAPSENG SOUCHONG,
20 " finest JAPAN
20 " YOUNG HYSON.
A liberal discount allowed to families purchasing by the half-chest
ARCHIBALD & RICHARDSON.

TOMATO SOUP.
10 cases TOMATO SOUP, from the Rumford Food Laboratory, Boston, Mass. For sale at the CHINESE AND ITALIAN WAREHOUSE.
ARCHIBALD & RICHARDSON.

WANTED, without Board, by a single Gentleman, a furnished parlor and bed-room, adjoining; or one large room with fire and gas, near the St. James' Club. Address J. W., Box 509, P.O., stating price and particulars.

WANTED, an Operator on Singer's Sewing-machine; must understand Tailoring; constant employment. Apply to J. B. LEITHEAD, 55 St. Antoine street.

WESLEYAN METHODIST SABBATH-SCHOOL ANNIVERSARY SERMONS will be preached TO-MORROW (Sunday) in St. Joseph street Wesleyan Methodist Church, at 10.30 a.m. by Rev. Geo ge Douglas, and at 6.30 p.m. by the Rev. Mr. McRitchie. A special Sermon to the children will be preached at 2.30 p.m., by the Rev. W. J. Shaw, B.A., L.L.B.

TO LET, a neatly Furnished House, in a pleasant locality; rent $50 per month. Apply to H. H. GEDDES, Estate Agency, 32 Great St. James street, next the Post-office

TO LET, till the end of March next, the House, 78 St. Urbain street, near Dorchester street, partly furnished, suitable for Officers; rent $30 a month; or, Furniture to be bought at a valuation. Apply on the premises.

SALE OF THE WOODEN COTTAGE, corner of St. Urbain and Lagauchetiere streets.—On FRIDAY, 15th Nov., at my rooms. Dimensions of Lot 34 feet by 84 feet, more or less. A most desirable stand for a grocery or other business. The property must be sold, the owner being a non resident. Sale at ELEVEN o'clock.—JOHN J. ARNTON, Auctioneer.

— A letter from St. Johns, Newfoundland, received by a gentleman in this city, states that the steamer "Panther" had arrived at Harbor Grace, from the Labrador coast, with about 500 souls, being the crews of the fishing vessels wrecked in the recent great storm on that coast and their families.

— Some of the *Witness* boys are taking out the supplements of the *Witness* to-day and selling them for waste paper. Others are selling the *Witness*, with the supplement, at a penny. Both defeat our object, which is to let every purchaser of the *Witness* have the supplement gratis with the paper.

COMIC GENIUS.—There has been for the last few days, in the window of Messrs. Hendery & Co., silversmiths, Great St. James street, something which we would have noticed before this had it earlier caught our eye. It is the entry sheet of the Hendery foot Steeple-Chase, to be run for this afternoon, and contains some forty or fifty figures in outline with ink, which, for grotesquerie and imagination, remind one of Crooks bank, and are equal to anything seen in *Punch* of late years. Each figure is a study in drollery; and some of the ridiculous difficulties of the steeple-chase are hit off to admiration. The poise of the figures, in every attitude, is perfect, the drawing is simple and bold, and the whole boiling over with the spirit of fun. A representation of the medal is in one corner of the sheet; two couchant figures supporting it, while a couple of competitors have, at the same instant, vaulted on to the upper rim, resolved to make it their prize. We were informed, on making inquiry within, that this sketchy sheet, so full of comic talent, was the production of Mr. W. R. Snow, of this city, himself one of the entrants for the race; which, if he runs with a vigor equal to that with which he draws, he will assuredly win.

WHOLESALE GROCERY MARKET.

MONTREAL, Saturday, Nov 9.

SUGARS are firm at advance noted in closing report of yesterday.

FISH AND OILS.—Labrador Herrings sold at $3.75 to $3.87½ at auction this morning for fair quality,—barrels not as full as they ought to be; auction quotation in yesterday's report should be $3.25 to $4.25. Inferior herrings sold at irregular prices; half-barrels good are in demand and are held firmly at $2.37½ to $2.62½. Salmon—Fair ordinary sold at $13.50 to $13.75. Cod Oil showed an advance, 50½c having been obtained and stopped. This article is noted higher in Halifax; but there is a large quantity held over here. Pale Seal sold at 62 to 65 cents, and only two lots were sold. The want of inspection of Fish and Oils is felt very greatly, and the trade is seriously injured and crippled because of there being none. Large Codfish are held at $4½ to $5.

SALT is advanced, and $1 is now stated to be the price for Coarse.

CITY ITEMS.

— The Rev. Dr. Hamilton will preach to-morrow evening, the 10th inst., at 8 o'clock, in the Mile-End School-House.

— This morning, Dr. Picault was sent for to the police-station, to attend a man named Narcisse Masse, who was in a state of great weakness from starvation. He was conveyed to the General Hospital. It seems he was a vagrant, and was this morning found lying in a field near Longueuil ferry, by a carter, who brought him to the station.

LIFE-INSURANCE.—Special attention is directed to the advertisement of the Ætna Life-Insurance Company in to-day's issue.

POLICE COURT.—Mary Jane Anderson was arrested on charge of stealing money, but was discharged for want of proof.

Gabriel Desjardins pleaded guilty to assaulting Olivier Ladurantage, and was fined $1 and costs or 10 days.

RECORDER'S COURT.—John Begley, a sailor, was accused of being drunk and disturbing the peace; also of an attempt to stab one Andrew Lawson, a soldier, in a row last night near the Bonsecours market. The charge of attempting to stab was not urged; but the prisoner was fined $2 or 15 days for being drunk and disorderly.

John Steed, a youth, for being drunk and disturbing the peace last evening, by shouting and swearing in St. Urbain street, $1.50 or 10 days.

Mary Eagan and Bridget Rutherford, two abandoned characters, were accused of being in liquor, and also of creating a disturbance in the Protestant House of Refuge. These imposers upon a charitable institution were discharged, because, although there could be little doubt of their guilt, the evidence that was adduced was not sufficient to beat out the charge, otherwise they would have been sent to jail.

Three carters, named respectively, Ranahan, Baxter, and Humphrey's, were fined for loitering off the stand with their carriages, opposite the post-office. This practice has become a perfect nuisance, both opposite the post-office and the St. Lawrence Hall, and it is proposed to take away the licenses of those carters who persist in being guilty of it. Ranahhn was fined $1, and the others $1.50 each.

BUTTER, per lb.—Medium qualities to strictly choice dairy worth 14c. to 17c.

CHEESE, per lb.—The range of prices may be quoted at 9c. to 9½c., according to quality.

PORK, per brl. of 200 lbs.—Mess, $18.50; Thin Mess, $16.50 to $17.00; Prime Mess, $16 to $16.50; Prime, $15.

CUT-MEATS, per lb.—Canvassed sugar-cured Hams, nominal, 16c.; Plain Hams, 7c. to 10c. Bacon, 6½c. to 7c.

FINANCIAL.—Sterling Exchange easier; rate for Bankers' 60-day drafts on London, 8¼ to 9 premium for cash; counter or discount-rate, 10 premium; Best Private 8¼ premium. Documentary and Produce bills (same sight), 7 to 7¼ premium. (The rate in New York city for 60-day bank-drafts, as quoted by telegraph, was 9 premium.) Demand-drafts on New York, 27¼ to 28 dis.,—the quotation for gold in that city at noon to-day being 138¾.

LATEST WESTERN ADVICES.—The following are the latest Western Advices received by telegraph at the Corn Exchange:—

MILWAUKEE, Nov. 8.—No. 1 Wheat, quiet, but firm; $1.86 f.o.b.; No. 2 Wheat, $1.77 f.o.b.; receipts, 85,000 bush.; shipments, 126,000 bush. Flour, firm at $8.50 to $8.75.

CHICAGO, Nov. 8.—No. 2 Wheat, steady, $1.75½ to $1.75¾ f.o.b.; receipts, 155,000 bush.; shipments, 119,000 bu. Corn, firm, $1.03½ to $1.04 f.o.b.; receipts, 53,000 bu.

RECEIPTS BY LACHINE CANAL from 8 a.m., of the 8th Nov., to 8 a.m. of the 9th Nov., 1867:—Wheat, 312 bu.; Pease, 83 bu.; Barley, 66 bu.; Flour, 2,161 brls.; Ashes, 43 brls.; Butter, 60 pkgs.

ARRIVALS OF PRODUCE BY G. T. RAILWAY, Nov. 9.—Flour, 1,450 barrels; Butter, 99 kegs; Pease, 2,100 bu.; Ashes, 49 brls.; Wheat, 3,500 bush.; Petroleum, 57 brls.; Leather, 177 rolls; Barley, 500 bu.

PASSED DOWN WELLAND CANAL DURING PAST 24 HOURS.—St. Catharines, Nov. 9th, 1867.—Props. Georgian and City of London,

CLEARED AT CUSTOM HOUSE, Nov. 8th.—S. S. Belgian, for Liverpool—Wheat, 6,866 bush.; Pease, 11,010 bu.; Rye, 2,990 bu.; Cheese, 2,566 boxes; Butter, 3,439 kgs.; Flour, 604 brls. Ashes, 61 brls., &c.

Barque Howard, for London—Rye, 8,457 bu. Wheat, 15,184 bu.; Oats, 17,356 bu.

Ship Michigan, for Liverpool—Flour, 4,108 brls.; Cheese, 54 bxs; Pease, 11,749 bu.; Wheat, 25,570 bu.; Beef, 40 brls.

Brig Emeline, for St. Johns—Pork, 122 brls.; Flour, 440 brls; Butter, 115 kegs, &c.

Ship Isabella Saunders, for Penarth—Wheat, 36,470 bu.; Oats, 2,840 bu.

Barque Modesty, for Glasgow—Wheat, 12,564 bu.; Pease, 20,394 bu.; Flour, 3,728 brls.

FINANCIAL, NEW YORK, Nov. 9th, 10 a.m.—Gold, 139¼; Exchange, 9 to 9¼. 11 a.m.—Gold, 139¼; Exchange, 9 to 9¼.

STOCK REPORT.

(*By Messrs. Taylor Brothers, Brokers, for the "Daily Witness."*)

NOV 9, 1867

STOCKS.	Capital.	Amount of Shares.	Amount paid up.	Whole.	Rest.	Amount of last dividend	DIVIDEND OR INTEREST DAYS.	Rate per annum	SELLERS AT	BUYERS AT	LATE SALES.	SECURITIES.	INTEREST DAYS.	SELLERS BUY AT
Bank of Montreal	$1,200,000	$200	$200	$240	$240	6 per cent.	June 1 & Dec. 1	12 per cent.	240	236	236			
Bank of B. N. A.	$1,000,000	$50	$50	$60	$60	3 per cent.	June 1 & Dec. 1	12 per cent.	120	118	118			
City Bank	$111,000	$100	$100	$100	$100	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Commercial Bank	$200,000	$100	$100	$100	$100	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Banque du Peuple	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Molsons Bank	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Banque Jacques Cartier	$75,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Eastern Townships Bank	$75,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Gore Bank, Hamilton	$100,000	$100	$100	$100	$100	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Banque du Commerce	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Union Bank of L. C.	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Royal Canadian Bank	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Exchange Bank	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Ontario Bank	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Merchants' Bank	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Bank of Toronto	$100,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Bank of Clifton	$50,000	$100	$100	$100	$100	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
Bank of Upper Canada	$200,000	$50	$50	$50	$50	3½ per cent.	July 1 & January 1	7 per cent.	100	98	98			
City Passenger R.R.	$62,000	$50	$50	$50	$50	3½ per cent.	Nov. 1 & May 1	7 per cent.	100	98	98			
Gas Company							July 1 & January							
Montreal Telegraph														
Canada Screw Co.														
Canada Sugar Refining Co.														
Canada Paper Co.														
Montreal Ocean S. S. Co.														
Montreal Mining Co.														
Montreal Harbor Bonds														
Montreal Harbor Bonds, due 1875														
Montreal Harbor Bonds, due 1878														
Quebec Har. Bonds														
Montreal Harbor Bonds, due 1880														
Bonds, due 1870														
Bonds, due 1875														
Bonds, due 1885														
Bonds, due 1887														
Bonds, due 1889														
Bonds, due 1890														
Montreal Harbor 7 p.c.														
Bonds, due 1870														
Bonds, due 1875														
Bonds, due 1885														
Gov. Deb. 5 p.c. cy.														
do.														
do.														
Gov. Deb. 6 p.c. Sterg.														
Gov. Debs. 5 p.c. sterg. due 1872														
Gov. Debs. 5 p.c. sterg. due 1885														
Gov. Deb. 5 p.c. cy.														
do.														
do.														
Gov. Debs. 6 p.c. sterg.														
Bonds, due 1883														
Bonds, due 1885														
Bonds, due 1887														
Bonds, due 1889														
Bonds, due 1890														
Mont. Harbor 7 p.c.														
Bonds, due 1870														
Mont. Harbor 6 p.c.														
Bonds, due 1875														
Mont. Harbor 6 p.c.														
Bonds, due 1878														
Quebec Har. Bonds														
Mont. Harbor 6 p.c.														
Bonds, due 1880

Stationery, Publications, &c.

STATIONERS' HALL.—MURRAY & CO. have received a new and beautiful assortment of Clan Tartan Albums, Clan Tartan Bibles and Prayer-Books, Clan Tartan Gift Books. These are handsome goods and well-worth coming to see. Also received, a new and choice selection of STEREOSCOPES and SLIDES, comprising Irish Scenery, Scotch Scenery, English Scenery, Statuary and Groups.

BIBLES! BIBLES! BIBLES! M. & Co. are also opening out ten cases of Family, Pew, and Pocket Bibles, Church Services, &c., of every variety of Binding to suit all classes. This is the best opportunity ever offered of securing a good Bible cheap. Call at STATIONERS' HALL,
Corner of Notre Dame and St. John streets.

THE LAWS OF LACROSSE, as finally settled at the Kingston Convention, with spirited sketch of the game, in NEW DOMINION for November, ready to-day; price ten cents.

SHEET MUSIC
NOW READY:
"The House Upon a Rock," 50 cents per 100.
"Shall we Gather at the River," 50 cents per 100
"Your Mission," 50 cents per 100.
"Something in Heaven for Children to do," 50 cents per 100.
"Climbing up Zion Hill," 50 cents per 100.
"Waiting by the River," 50 cents per 100.
POSTAGE, 15c. PER HUNDRED.
Apply at WITNESS office.

Photographic.

PHOTOGRAPHS
OF THE
REV. NEWMAN HALL,
AND
REV. ROBERT BALGARNIE,
BY
INGLIS.

MONEY LOST
In not calling at
J. S. LAY'S,
62 *GREAT ST. JAMES STREET.*
FOR YOUR
PICTURES.
You will get them cheaper, and as good as are made in this city or elsewhere.

CABINET PHOTOGRAPHS
OF THE
FIRST CLASS
ARE TAKEN AT
PARKS' PHOTOGRAPH ROOMS,
1 *BLEURY STREET,*
MONTREAL,
AT
THREE DOLLARS PER DOZEN.
CARD PHOTOGRAPHS, AS HERETOFORE, $1.50 PER DOZEN.

78TH HIGHLANDERS,
HEROES OF LUCKNOW,
IN THE FIELD
AND
ROUND THE CAMP FIRE,
PHOTOGRAPHED
BY
W. NOTMAN.
PRICE:
$1.00 EACH.
FOR SALE AT
R. WEIR & CO'S., AND DAWSON BROS.

Dry Goods, &c.

1867 FALL 1867
MRS. ALLAN, MILLINER, will open her show Rooms for the Fall season, on Thursday next, the 10th inst., with all the latest styles in French and English Pattern BONNETS. Also, an assortment of VELVET and FANCY HATS.
425 NOTRE DAME STREET, 425.

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NEXT DOOR TO C. ALEXANDER.
SILKS, SHAWLS, MANTLES,
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DRESS GOODS,
AT
GREATLY REDUCED PRICES.
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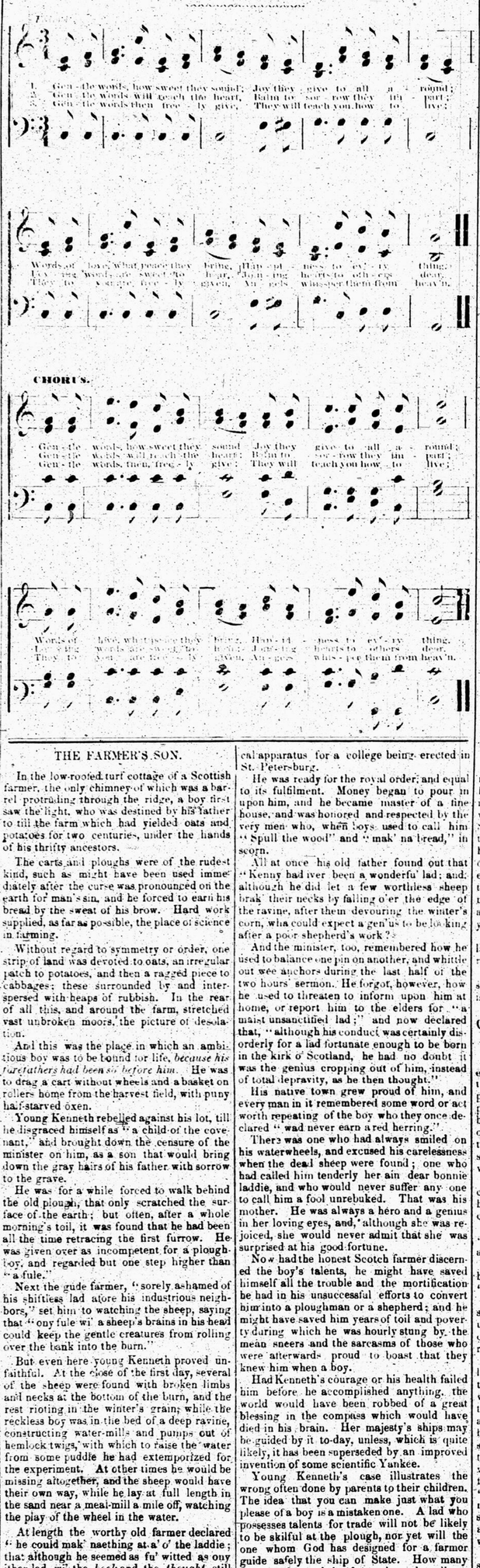
WM. J. McMASTER & CO.,
IMPORTERS OF
STAPLE AND FANCY DRY GOODS,
No. 16 LEMOINE STREET,
MONTREAL,
Have now ready for inspection, the contents of between 400 and 500 packages of
FALL AND WINTER GOODS,
Which they are prepared to sell on the best terms known in the trade.
FANCY DRESS GOODS, PLAIN STUFFS, BLANKETS, } SPECIAL VALUE.
BEST CANADIAN AND SOUTHERN YARNS VERY LOW.

NOTICE to the DRY GOODS TRADE.
HUGHES BROTHERS,
491 ST. PAUL STREET,
Have just received an assortment of
NEW GOODS,
Being the first of our duplicate orders,
Consisting of:
NEW HOSIERY,
NEW WOOL GOODS,
NEW DRESS GOODS,
NEW WINCEY SKIRTS,
NEW SHAWLS, NEW DAMASKS,
NEW TAPESTRY CARPETS, (CROSSLEY'S),
NEW BRUSSELS CARPETS.
Also, a case of fine
BROAD CLOTHS and CASSIMERES,
All of which they are offering at a small advance, on very reasonable terms, to first-class men.
HUGHES BROS.

GENTLE WORDS.



THE FARMER'S SON.

In the low-roofed turf cottage of a Scottish farmer, the only chimney of which was a barrel protruding through the ridge, a boy first saw the light, who was destined by his father to till the farm which had yielded oats and potatoes for two centuries, under the hands of his thrifty ancestors.

The carts and ploughs were of the rudest kind, such as might have been used immediately after the curse was pronounced on the earth for man's sin, and he forced to earn his bread by the sweat of his brow. Hard work supplied, as far as possible, the place of science in farming.

Without regard to symmetry or order, one strip of land was devoted to oats, an irregular patch to potatoes, and then a ragged piece to cabbages; these surrounded by and interspersed with heaps of rubbish. In the rear of all this, and around the farm, stretched vast unbroken moors, the picture of desolation.

And this was the place in which an ambitious boy was to be found for life, *because his forefathers had been so before him.* He was to drag a cart without wheels and a basket on rollers home from the harvest field, with puny half-starved oxen.

Young Kenneth rebelled against his lot, till he disgraced himself as "a child of the covenant," and brought down the censure of the minister on him, as a son that would bring down the gray hairs of his father with sorrow to the grave.

He was for a while forced to walk behind the old plough, that only scratched the surface of the earth; but often, after a whole morning's toil, it was found that he had been all the time retracing the first furrow. He was given over as incompetent for a plough-boy, and regarded but one step higher than "a fule."

Next the gude farmer, "sorely ashamed of his shiftless lad afore his industrious neighbors," set him to watching the sheep, saying that "ony fule wi' a sheep's brains in his head could keep the gentle creatures from rolling over the bank into the burn."

But even here young Kenneth proved unfaithful. At the close of the first day, several of the sheep were found with broken limbs and necks at the bottom of the burn, and the rest rioting in the winter's grain; while the reckless boy was in the bed of a deep ravine, constructing water-mills and pumps out of hemlock twigs, with which to raise the water from some puddle he had extemporized for the experiment. At other times he would be missing altogether, and the sheep would have their own way, while he lay at full length in the sand near a meal-mill a mile off, watching the play of the wheel in the water.

At length the worthy old farmer declared "he could mak' naething at a' o' the laddie; that although he seemed as fu' witted as ony ither lad wi' the *book* and the *thought*, still when it cam' to the *practical*, he was jus' an idiot."

Kenneth's mother, however, could not give up her darling for lost, and insisted that there was "that within him that wad mak' a man yet."

When at last he declared he would do anything they bid him abroad in the world, but that he *would not* be a farmer, the mortified father took him to the neighboring town and apprenticed him to a cabinet-maker, who very soon grew sick of his bargain. The boy spoiled everything he attempted, and at last got the nickname of "Spull the wood" (spoil the wood), and made as sad havoc among the tools and materials as he did among the sheep and the grain.

But his day came at last; a ship had come in needing some little repairs, which any man who could handle a hammer could make. So our poor workman was despatched on the business. Once on board he spied a compass, the first he had ever seen. He leaned over it in rapt delight for hours, and suffered the repairs to take care of themselves. He forgot what he had been sent for, and returned home without his tools, and with his head full of compasses.

Provoked with his heedlessness, the honest cabinet-maker tried to throw him back as a bad bargain on his father's hand; but the old man was too shrewd for him; he would not take the burden till forced to do so by the expiration of the time mentioned in the indentures.

But their abuse of him and their quarrels about him were scarcely heard by Kenneth; he thought only of ships, compasses, and mechanics in general, and he whistled at the advice of friends and the scorn of foes.

As soon as his apprenticeship was over he left the region where he was born, and for years he was heard of only perchance by some fellow-townsman meeting him in great poverty.

But by-and-by the world heard that "a certain ingenious Scotchman, a very scientific man, had invented a compass which was to mark a new era in navigation." It was on every tongue. Prince William Henry, afterward William IV., was at the time commanding a man of war, and he tried the young Scotchman's compass. He was charmed with it; and the lad who trod the clay floor of the poor thatched cottage with the barrel chimney, was appointed "compass-maker to his majesty," and Catherine, czarina of Russia, heard of the wonderful inventor, and felt that she must have some of the results of his genius, and she sent him an order for a philosophical apparatus for a college being erected in St. Petersburg.

He was ready for the royal order, and equal to its fulfilment. Money began to pour in upon him, and he became master of a fine house, and was honored and respected by the very men who, when boys, used to call him "Spull the wood" and "mak' na bread," in scorn.

All at once his old father found out that "Kenny had ever been a wonderfu' lad; and, although he did let a few worthless sheep brak' their necks by falling o'er the edge of the ravine, after them devouring the winter's corn, wha could expect a gen'us to be looking after a poor shepherd's work?"

And the minister, too, remembered how he used to balance one pin on another, and whittle out wee anchors during the last half of the two hours' sermon. He forgot, however, how he used to threaten to inform upon him at home, or report him to the elders for "a maist unsanctified lad;" and now declared that, "although his conduct was certainly disorderly for a lad fortunate enough to be born in the kirk o' Scotland, he had no doubt it was the genius cropping out of him, instead of total depravity, as he then thought."

His native town grew proud of him, and every man in it remembered some word or act worth repeating of the boy who they once declared "wad never earn a red herring."

There was one who had always smiled on his waterwheels, and excused his carelessness when the dead sheep were found; one who had called him tenderly her ain dear bonnie laddie, and who would never suffer any one to call him a fool unrebuked. That was his mother. He was always a hero and a genius in her loving eyes, and, although she was rejoiced, she would never admit that she was surprised at his good fortune.

Now had the honest Scotch farmer discerned the boy's talents, he might have saved himself all the trouble and the mortification he had in his unsuccessful efforts to convert him into a ploughman or a shepherd; and he might have saved him years of toil and poverty during which he was hourly stung by the mean sneers and the sarcasms of those who were afterwards proud to boast that they knew him when a boy.

Had Kenneth's courage or his health failed him before he accomplished anything, the world would have been robbed of a great blessing in the compass which would have died in his brain. Her majesty's ships may be guided by it to-day, unless, which is quite likely, it has been superseded by an improved invention of some scientific Yankee.

Young Kenneth's case illustrates the wrong often done by parents to their children. The idea that you can make just what you please of a boy is a mistaken one. A lad who possesses talents for trade will not be likely to be skilful at the plough, nor yet will the one whom God has designed for a farmer guide safely the ship of State. How many boys are dragged by force through college, and the irksome studies of a learned profession, simply because their parents can afford to pay their bills, when, perhaps, they had quickness and taste for some mechanical or mercantile pursuit, in which they could have proved a blessing to the world. Parents should study the natural preferences of their children in these matters, and be guided by them in the selection of a suitable business or profession.—*Watchman and Reflector.*

CHRISTIAN TREASURY.

(Green Pastures for the Lord's Flock, by the Rev James Smith.)

"Remember the Lord."—*Nehemiah* iv. 14.

He is the great author of your being, and the only proper object of your faith, fear, and worship. Remember the promises He has made, the deliverances He has wrought, the blessings He has conferred, the invitations He has given, and the relations He now fills. Remember Him in calamity, to trust Him; in prosperity, to praise Him; in danger, to call upon Him; in difficulty, to expect His interference. Remember to obey his commands; to attend to His exhortations; to keep His company; to seek His blessing; and to aim at His glory in all you do. Remember Him, for it is your duty; it is your privilege. Remember Him, in order to strengthen your faith; as an antidote to your fears; as a source of encouragement to your souls; and as a preventive to sin. Remember He is holy, just, and good; and He will be glorified in all them that draw nigh unto Him. Whatever or whoever you forget, always "remember the Lord." He is your life, your strength, your food, your portion, your God, your all. Remember Him, for he never forgets you; cleave to Him, for He will never forsake you.

Oh, may I still from sin depart!
A wise and understanding heart,
Jesus, to me be given!
And let me through Thy Spirit know,
To glorify my God below,
And find my way to heaven.

CALUMNY.—Take a great, illustrious revenge on your calumniators, by seeking to do better; constrain them to silence by your excellence: this is the true road to triumph. If you take the other—if you plead your cause, justify yourself, or make reprisals—you open for yourself a store of woes, and you lose the tranquillity which you require for your work, and the time in disputing which should have been consecrated to labor.

SELECTIONS.

HOW TO TRAVEL QUICKLY.—At a tavern in Pennsylvania, a man who had come the night before was asked on Sunday morning if he did not mean to go on that day. "No," he said. "Why not?" "Because," said the man, "I am on a long journey, and wish to get through it as soon as possible. I have long been in the habit of taking long journeys on horseback, and have found that, if I stop on the Sabbath, my horse will travel faster during the week than if I do not." The Sabbath is good for man and beast.

VALUE OF PERSONAL NEATNESS.—Many worthy women, who would not for the world be found wanting in the matter of personal neatness, seem somehow to have the notion that any study of the arts of personal beauty in family life is unmatronly. They buy their clothes with simple reference to economy, and have them made up without any question of becomingness; and hence marriage sometimes transforms a charming, trim, tripping young lady into a waddling matron, whose every-day toilet suggests only the idea of a feather-bed tied round with a string. The summary banishment of the graces from the domestic circle as soon as the first baby makes its appearance, is not at all conducive to domestic affection. Good housewives are in danger, like other saints, of falling into the error of neglecting their appearance. If a woman ever had any attractiveness, let her try and keep it, setting it down as one of the domestic talents.

HOW A REVIVAL BEGINS.—As churches are again filled with returned worshippers, and the routine of religious labor has begun, it may be well for all to remember how an increased interest in the cause of Christ manifests itself. Rev. T. L. Cuyler says: "And as a church has no surer indication of decline than a declining prayer-meeting, so nothing marks the approach of a revival so unerringly as the place of prayer. A revival begins there generally. The deserted seats are filled, and so are the deserted hearts. Those who "could not leave their business" manage to close up their shops or their ware-rooms and hasten to the attractive spot. Absent Thomas is on hand punctually. There is a magnet in the prayer-room, and it draws. Those who come have something to say, both to each other and to the prayer-hearing God. The "gift of tongues," has descended. The timid grow bold to ask; the slow of speech become eloquent; the frozen souls melt into penitence; conversions multiply; old wounds and quarrels heal up; and the pastor rejoices to see a latent power of faith and activity developed that he had hardly dreamed of. The church is kindled to its farthest extremity, and all from the central penetrating heat of the prayer gathering.

WOULD CARRY HIS OWN LOAD.—A poor man was travelling on a hot day, carrying a heavy load upon his back. A rich man passing by in his chariot took pity on him, and invited him to take a seat in his chariot behind. Shortly after, turning round, the rich man saw the pilgrim still oppressed with the load on his back, and asked him why he did not lay it on his chariot. The poor man said it was enough that he was allowed to be himself in the chariot, and he could not presume to ask more. "O foolish man," was the reply, "if I am willing to carry you, am I not able to carry your burden?"

Christ says, "Come unto Me, all ye that labor and are heavy laden, and I will give you rest."

Let the burdened sinner lay *all* his load of sin and shame upon the dear Saviour, for He is able to save even unto the uttermost.

CHILDREN'S CORNER.

THE DIAMOND CROSS.

A young girl stood at a jeweller's counter, examining with eager eyes the gem so enticingly arrayed. There were all manner of precious stones, rare and dazzling, and pure pale pearls, and creamy cameos. All were beautiful, and Agnes turned her gaze from one to another, unable to decide which was the most desirable, till suddenly a small cross set with diamonds and twined with a delicate vine, flashed its starry light into her eyes.

"See, mother, see that beautiful, beautiful cross!" she exclaimed. "I would rather have that than all the other jewels in the case."

"It is very beautiful," said her mother, "but diamonds are far too grand for my Agnes, and far too expensive for her father's means."

"What is the price?" she asked the clerk, hoping that her mother had over-estimated it. "Five hundred dollars," was the answer.

With one more look at the coveted treasure, Agnes turned away, feeling that it was useless to hope to possess it; yet the thought of it would not leave her and she went home restless and dissatisfied.

That evening, soon after the lamps were lighted, the door-bell rang and presently the servant brought in a small package, and with it a note addressed to Agnes. Breaking the seal, the young girl found it to be from a much loved uncle, who stated that unseen by her he had chanced to enter the jewellery store at the time she was so eagerly admiring the diamond cross, and to gratify himself as well as his niece, he had at once purchased it for her. The note closed with these words: "If ever this gift becomes indeed a cross, do not hesitate to dispose of it." Agnes could scarcely believe that it was not all a dream, and her fingers trembled as she loosened the wrappings.

"If ever this gift becomes indeed a cross," she repeated, as she lifted it from its dainty case. "What could my uncle mean?" and then as the diamonds threw out their slender jets of light, she forgot all else in wondering admiration.

For many days the diamond cross was a source of much delight. There was scarcely a lover of gems in the town who had not looked at it with longing eyes as it sparkled on its downy cushion in the jeweller's case, and when they learned that Agnes had become its happy possessor, they thronged about her with warm congratulations. It was not long, however, before there reached her many invidious remarks made by the very friends who had seemed so sincere in their admiration of her uncle's costly gift. One said that it was entirely unsuited to her style of face and dress; another suggested that she probably knew that her wealthy relative was within hearing at the time she expressed her wish for the cross; and one even hinted that, after all, the diamonds were nothing but paste. Agnes' sensitive heart was sorely wounded; and afraid of exciting more remarks of a similar nature, she soon ceased to wear the cross in public, contenting herself with admiring it in secret.

One morning there was quite an excitement made by the report that burglars were in the neighborhood, and that several large robberies had been committed the previous night. On inspection it was found that an attempt had been made to break through one of the basement windows of Agnes' home, but the iron bars had refused to yield. Agnes' first thought was of her treasure—her cross. What if they had succeeded in entering, and had robbed her of that! And the fear that something of the kind might come to pass, so troubled her mind that she could take no peace or rest when the cross was not with her. Unwilling to be seen wearing it, she fastened a ribbon to the case that held it and during the day kept it concealed in her dress, while at night she hid it beneath her pillow. This constant solicitude soon had its effect upon her dreams. She frequently fancied that a hand was thrust stealthily under her head to steal her treasure, and would start up crying, "My cross! my cross!

Again she would dream that her tiny cross had grown to such huge proportions that its weight was crushing her, and she would waken trembling and exhausted with her frantic efforts to tear it from her. Thus, gradually, she was learning that the jewelled cross—the cross she had so coveted, was a heavy cross to bear, and with this bitter lesson came thoughts of another cross, higher and holier; and she remembered that one had said: "Take up thy cross and follow me."

It was a winter of great severity, and in all the larger cities there was much suffering among the poor for lack of food and fuel. The daily papers teemed with accounts of the destitution that prevailed; and among the many whose hearts were moved with sympathy for the sufferers was Agnes, the owner of the diamond cross. All the money she could call her own was cheerfully given, but it was only a trifle at the most, and she sighed to think how little it would accomplish where so much was needed. Suddenly she recalled her uncle's words: "If this gift ever becomes indeed a cross, do not hesitate to dispose of it." Had it not become in truth a cross? Yet she had prized it so dearly—her beautiful treasure—that she was unwilling to think of even pawning it, much less of parting with it for ever. But the thought of the good she might accomplish clung to her day and night, and in her heart there seemed to be a voice saying:

"Carry thy cross to him who bore the Cross for thee, and thou shalt have treasure in heaven."

The jeweller looked somewhat puzzled when Agnes stood at his counter one winter morning and asked if he were willing to take back the Diamond Cross. But diamonds had risen in value since the cross was purchased, and he readily paid her the sum that had been named as its price a few months previous; and before the day was done the Diamond Cross had carried sunshine and plenty into many a darkened and destitute home.

It was soon known that the cross was again offered for sale, and numerous were the surmises as to the possible motive that had induced Agnes to part with it, but they were all far wide of the truth, for the young girl had disposed her charity so quietly that few knew to what use the proceeds of her uncle's gift had been appropriated.

With her it was the opening of a new era. In laying down her cross of diamonds, she had taken up that of an earnest self-sacrificing life, and thenceforth she carried in her heart the consciousness of blessing others and of being "rich toward God."—*Chicago Sunday School Teacher.*

BIBLE QUESTIONS.

No. 397.

Who was the first Christian convert at Philippi?

No. 398.

What damsel, day by day, followed the Apostles to the river-side?

No. 399.

When St. Paul was a prisoner in Rome, whom did the Philippians send to him?

No. 400.

What does Isaiah say the trees of the field shall do?

No. 401.

Who once spoke a beautiful parable about trees?

ANSWERS TO BIBLE QUESTIONS.

No. 392.—2 Cor. 9:6.
No. 393.—Num. 7:84–88.
No. 394.—2 Chron. 30:24.
No. 395.—2 Cor. 8:2.
No. 396.—Matthew 26:7–10–13.

Watches, Jewellery, &c.

ULYSSE NARDIN'S CELEBRATED WATCHES,
SAVAGE & LYMAN,
Sole agents for the Dominion of Canada, have just received a further supply of the above
WATCHES,
which they can confidently recommend to their customers, as perfect time-keepers.
CATHEDRAL BLOCK,
NOTRE DAME STREET.

SAVAGE & LYMAN
Have just received, per steamers
NOVA SCOTIAN, MORAVIAN, and AUSTRIAN,
A large assortment of
FINE JEWELLERY,
Of the newest styles, personally selected, consisting of:
BROOCHES, BRACELETS,
EARRINGS, LOCKETS,
RINGS, STUDS,
SOLITAIRES, PINS,
CHARMS, &c., &c.,
CATHEDRAL BLOCK,
NOTRE DAME STREET.

SAVAGE & LYMAN
Have received, by above steamers, new styles of
E. P. EPERGNES,
TEA and COFFEE SETS,
CAKE BASKETS,
TRAYS, &c., &c.

MESSRS. THOS. RUSSELL & SON,
"Chronometer Makers to the Queen,"
LONDON AND LIVERPOOL,
Have appointed
WILLIAM LEARMONT
325 *Notre Dame Street,*
SOLE AGENT
For Montreal and vicinity
FOR THE SALE OF THEIR CELEBRATED WATCHES.
The public will find it advantageous to inspect the assortment, consisting of
FINE GOLD AND SILVER WATCHES,
Before purchasing elsewhere.
All Watches guaranteed by the manufacturers.

NEW CLOCKS.
SAVAGE & LYMAN,
Have received from Paris a fine assortment of very handsome
MARBLE MANTLE CLOCKS, AND ORNAMENTS,
CATHEDRAL BLOCK,
NOTRE DAME STREET.

Lost, &c.

LOST, between Place d'Armes Hill and Victoria Square, on Craig street, a Lady's Riding Whip. The finder will be rewarded by leaving it at this office.

LOST, two parcels, on St. Antoine street, near Bisson, one addressed to W. Desbarats, and the other to Robt. Helden, with Gibb & Co.'s address on the label. Any one returning them to Gibb & Co., will be suitably rewarded.

WATCH LOST, between the old Gymnasium and Sherbrooke street, on the line of St. Catherine and Drummond streets, a Gold Watch and Chain, &c.; a suitable reward will be paid on its being left at the WITNESS office.

LOST, a fortnight ago, a double-nose Pointer Dog,—color, liver and white; nine months old,—belonging to a gentleman. Any person bringing it to HARRY LEWIS'S Dog Repository, Busby Lane, will be liberally rewarded.

NOTICE.—Two Cases (contents unknown) were left at the Canteen, 100th Regiment, Victoria Barracks, by mistake. Mark R. C. H. C. W.
Apply to J. G. BONET, Color Sergeant, 100th Regiment.

$5 REWARD.—Lost, on the 17th October, from St. Joseph street, a small red Cow, with white spots on left side. Any one giving information to lead to her recovery to Mr. H. J. BENALLACK; or, at 238 St. Urbain street, will receive the above reward.

Fruit, &c.

APPLES—Fameuses and Grises—for sale by THOMAS PECK & CO., St. Paul street.

JUST RECEIVED, several barrels choice Pears; five cases Isabella Grapes; Venison; also, receiving daily per Express, from Baltimore, O. K. Oysters, in cans. BANCROFT & SHARPE, 98 Great St. James street.

Apothecaries, &c.

HEADACHES! HEADACHES!—DR. JAMES HANLEY'S HEADACHE PILLS for the cure of sick, nervous, or periodical headaches; they will also be found invaluable in all cases of Dyspepsia. Try them,—1s 3d a box. Also, LATHAM'S CEDAR LINIMENT for the speedy cure of all Rheumatic, Neuralgic, and Nervous Pains. The above prepared only by
R. S. LATHAM,
Chemist and Druggist,
Corner Bleury and Craig streets.

HOUSEKEEPERS,
SAVE YOUR MONEY—MAKE YOUR OWN SOAP.—By using HARTE'S celebrated CONCENTRATED LYE you can make capital Soft Soap for one cent per gallon, or a proportionate quantity of hard Soap, of a much superior quality to what is usually sold in the shops. For sale by all respectable Druggists and Grocers in town and country. Price 25c. per tin.
Observe: The genuine has the Subscriber's address on the lid of each box.
DUTCH BULBS.—Just received, at the GLASGOW DRUG HALL, an assortment of fine Dutch Bulbs, direct from Holland. Orders from the country promptly filled.
HOMŒOPATHY.—A full supply of Medicines & Books always on hand. Country orders punctually attended to.
J. A HARTE,
GLASGOW DRUG HALL,
396 Notre Dame St.

DR. HISLOP'S ROYAL VICTORIA HAIR-RESTORER, sold by all principal Druggists throughout the Dominion of Canada. One trial will give satisfaction.—CHARLES BARTH, Wholesale Agent, Box 398, Post-office, Montreal.—Price 50c. and $1.

JACOB'S RHEUMATIC LIQUID.
For the immediate relief and permanent cure of Rheumatism, Sprains, Bruises, Burns, Frost-Bites, Lame Back, Side, Limbs, or Stomach, Cramp, Numbness of Limbs, Swelling of Joints, Sudden Colds, Diphtheria, Sore Throat.
JACOB'S RHEUMATIC LIQUID
Has been before the public for upwards of twenty years, and such are its merits that it is now justly considered as an indispensible article in every family where it is known.
It has never been forced on public attention by flaming advertisements of remarkable cures that never had any existence, but by its own peculiar value as an unfailing remedy, it has worked its way into public favor.
Having a wonderful effect when taken internally, in quickening the circulation of the blood, it is invaluable to persons predisposed to Paralysis, or subject to attacks of Heart Disease. In cases of Dyspepsia, where food distresses, it affords prompt relief, and continued for a short time, sets everything right.
The name of the medicine is blown in each bottle of the genuine, and the purposes for which it is intended, as well as the mode of using, attached.
Henry, Simpson & Co., Montreal, Wholesale Agents. S. J. Foss, & Co., Sherbrooke, P. Q., Sole proprietors.

HUNT'S EMPIRE HAIR GLOSS.
This pleasant, agreeable, and scientific preparation is an indispensible article for the toilet. It cleanses the scalp renders the hair of a darker appearance, is easily applied, and will not stain the finest linen. Those using the Empire Hair Gloss will find that it renders the harshest and coarsest hair, soft, glossy, fine, and beautiful, disposing it to stay in any position in which it is placed. It prevents the hair from falling out, invigorates and strengthens it, and often produces a new growth of hair where it has already disappeared, by invigorating and restoring the skin, nerves, muscles, blood vessels, and roots of the hair. Price 25 cents. S. J. Foss & Co., proprietors and sole manufacturers, Sherbrooke, Province of Quebec. Henry, Simpson & Co., Montreal; Lymans, Elliot & Co., Toronto, Wholesale Agents.

DR. COLBY'S ANTI-COSTIVE AND TONIC PILLS,
Are a safe and reliable remedy in all diseases of the Stomach, Liver, and Bowels. They are no Quack Medicine, puffed up by high sounding testimonials from imaginary people, but are the result of forty years experience of a first-class physician, and their extraordinary success is due to the fact that they answer exactly their name. The formula from which they are prepared, is based on sound, scientific principles, and has received the unqualified approbation of the medical profession. They do not profess to be a cure for all, but for all diseases arising from any derangements of the Stomach, Diver, and Bowels, they furnish an effectual remedy. We have in our possession over one hundred testimonials from physicians who have used them in their practice and highly approve of them, among which are the following:
The undersigned physicians cheerfully certify to the high professional standing of Dr. Colby, of Stanstead, one of the oldest and best physicians, and to the excellent qualities of his "ANTI-COSTIVE AND TONIC PILLS," which we have used in our practice, and highly approve.
J. H. Gibson, M. D., Dunham C. E.
C. E. Cotton, M. D., Cowansville.
Charles Brown, M. D., Cowansville.
S. S. Foster, M. D., Brome.
J. C. Butler, M. D., Waterloo.
John Erskine, M. D., Waterloo.
Norman Cleveland, M. D., Barnston.
N. Jenks, M. D., Barnston.
C. W. Cowles, M. D., Stanstead.
John Meigs, M. D., Stanstead.
Joseph Breadon, M. D., Surgeon, R. N.
Benjamin Damon, M. D., Coaticook.
Lemuel Richmond, M. D., Derby Line.
S. J. Foss, & Co., Sherbrooke, P. Q., sole proprietors. HENRY, SIMPSON, & Co., Montreal, Wholesale Agents.

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SAVE YOUR CHILDREN!
NO MORE VERMIFUGES,
NO MORE POISONOUS OILS,
NO MORE NAUSEOUS POWDERS,
The sight of which causes such horror and dislike to children suffering from worms.
DEVINS' VEGETABLE
WORM PASTILLES
Are now acknowledged to be the safest, simplest, and most effectual preparation for the destruction of worms in the human system.
THEY ARE PURELY VEGETABLE,
THEY ARE AGREEABLE TO THE TASTE,
THEY ARE PLEASING TO THE SIGHT.
THEY ARE SIMPLE IN ADMINISTERING, AND SURE AND CERTAIN IN THEIR EFFECT.
CAUTION.—The success that these Pastilles have already attained has brought out many spurious imitations; it will be necessary, therefore, to observe when purchasing that you are getting the genuine.
DEVINS & BOLTON, Chemists,
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LIEBIG'S EXTRACT OF MEAT.—Each ounce contains the soluble matter of 2 pounds of Beef. Invaluable for invalids, and may be used as the basis of any soup, in the proportion of 1 ounce of Extract in place of 2 lbs. of butcher's meat. Wholesale Agents:—Evans, Mercer, & Co., 265 Notre Dame street. Retail by E. Muir, Place d'Armes; R. Latham, corner Craig and Bleury streets; H. R. Gray, and J. Goulden, St. Lawrence Main street.

CHINESE FLOATING SOAP.—Just received, a large supply of the above bath-room delicacy. 1s. 3d. a package, at
R. S. LATHAM'S
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CAMPBELL'S COUGH LOZENGES.—The Proprietors of these now celebrated Lozenges claim for their Remedy the following characteristics:—1. Their invaluable effects in cases of Cold, Cough, Catarrh, Hoarseness, &c., &c., are accompanied by no unpleasant derangement of the Stomach. 2. To their wonderful remedial properties, is added the pleasantness of a confection. 3. Unlike most Lozenges intended for public speakers, they are exceedingly palatable (containing no Cubebs or other nauseous Drug), while in effect they are second to none. 4. CAMPBELL'S COUGH LOZENGES are prescribed by the Faculty, the formula of their composition having first been submitted to six of our leading physicians, and having met with their unqualified approval. 5. The low price at which they are sold,—25 cents per box,—places them within the reach of all. "CAMPBELL'S COUGH LOZENGES" are made solely by the Inventors, Messrs. KENNETH CAMPBELL & CO., Medical Hall.

CONCENTRATED CARDINAL FOOD,
FOR
INFANTS AND INVALIDS
PREPARED BY
CHARLES MARTIN, MONTREAL,
Analyzed by Dr. GIRDWOOD, M.D., M.R.C.S.E., and approved and recommended by the following medical gentlemen of this city: Professors McGill University: A. HALL, FRASER, MACCALLUM, CRAIK, SMALLWOOD, FENWICK, and Professors PELTIER and MUNRO, School of Medicine and Surgery; also, Drs. F.W. CAMPBELL, GIRDWOOD, HINGSTON, MACDONELL, MULLER, REDDY, and SCHMIDT, whose testimonials are to be seen in Montreal *Evening Telegraph.* The "Concentrated Cardinal Food, for Infants and Invalids" is the most palatable, nutritious, and strengthening food ever prepared, unequalled by any former preparation. It is easily digested, causes neither acidity nor flatulency, and is ready for use in a few minutes. ☞ For infants takes the place of mothers' milk.
Directions accompany each tin.
Trade mark is secured, and none genuine without the signature of the manufacturer.
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OFFICE: 88 McGill street, Montreal.
For sale at all Druggists and Grocers and by the proprietor, in tins at 20c., 30c., and 60c. each.

Miscellaneous.

COAL OIL!
600 Barrels CANADIAN OIL CO., VICTORIA BRAND,
In lots to suit purchasers. For sale low by
B. HUTCHINS & CO.,
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TEA! TEA!! TEA!!!
THE MONTREAL TEA COMPANY, 6 HOSPITAL STREET, Montreal, have imported a large quantity of GREEN and BLACK TEAS, and beg to call the attention of the Trade, Hotel Proprietors, and large establishments generally, to their list of prices. Buyers of Chests and Boxes of Tea will save money by getting it direct through the Importers.
All orders for boxes and upwards, carriage free to any Railway Station in Canada. Buyers living beyond Railway Stations will please send Post Office order, or enclose notes. The carriage will be paid to the nearest station where there are express offices. Tea will be forwarded immediately on receipt of the order by mail containing money, or the money can be collected on delivery by express-man. Cash collected in Montreal free of charge, and Tea forwarded for the same. Nothing less than small boxes sold. Original packages Black Tea weigh,—Chests, about 50 lbs.; Chests do., 90 to 100 lbs. Green Tea from 60 to 80 lbs. Teas not mentioned in advertisement can be had equally cheap. The Company are determined to take a stand in the Montreal market, every article may therefore be depended on as to quality and weight.

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Common Congou, Broken Leaf, Strong Tea, 25 lbs.	$0 45
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Very Fine do.	0 75
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Twankay Common	$0 38
Fine do.	0 55
Young Hyson	45, 50, and 0 60
Fine do do	0 75
Superfine and very Choice	1 00
Fine Gunpowder	0 85
Extra Superfine do.	1 00

Reductions made to buyers of Five Chests and upwards.
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HOSPITAL STREET, MONTREAL.

MECHANICS' INSTITUTE OF MONTREAL.—The Architectural Drawing Class in connection with this Institute, will open on FRIDAY, the 15th inst., at eight o'clock P. M.
The Classes will meet on Monday, Wednesday, and Friday evenings of each week, from 7.30 to 9.30.
Teacher, Mr. A. C. HUTCHISON, Architect.
Should a sufficient number of advanced pupils offer themselves a Class will be commenced for the study of linear perspective.

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STEEL PEN MAKER TO THE QUEEN
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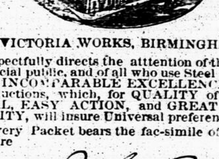

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EDWIN BLOMELEY, Point St. Charles.

GOOD NEWS! GOOD NEWS—The highest prices paid for all kinds of Ladies', Gentlemen's, and Children's Cast-off Clothing; also, Bedding, Carpets, Window-Curtains, &c. Orders promptly attended to at their residence, by JAMES CARLAN & CO., 14 St. Joseph street,—the Red, White, and Blue House

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