

Poetry.

EVERY DAY WORK.

Great deeds are trumpeted, loud bells are rung
And men turn round to see;
The high peaks echo to the pæns sung
O'er some great victory.
And yet great deeds are few. The mightiest men
Find opportunities but now and then.

Shall one sit idly through long days of peace,
Waiting the walls to scale,
Or lie in port until some Golden Fleece
Lures him to face the gale?
There's work enough. Why idly then delay
His work counts most who labors every day

A torrent sweeps adown the mountain's brow
With foam and flash and roar;
Anon its strength is spent—where is it now?
It's one short day is o'er,
But the clear stream that through the meadow
flows
All the long Summer on its mission goes.

Better the steady way: the torrent's dash
Soon leaves its rent track dry,
The light we love is not the lightning flash,
From out the midnight sky,
But the sweet sunshine, whose familiar ray
From its calm throne of blue lights every day.

The sweetest lives are those to duty wed,
Whose deeds, both great and small,
Are close-knit strands of an unbroken thread,
Where love ennobles all.
The world may sound no trumpets, ring no bells;
The book of life the shining story tells.

That Frightful Disaster---What Caused It?

It will cost the railroad company something like a million dollars to repair its losses, just beyond Chasworth, Ill. That is a large sum, but it counts for nothing. It is hardly worth considering at this moment.

Very nearly one hundred lives were lost, and three times that number of persons were so seriously injured that probably scores of them will die. That is a very different matter, and it counts for a great deal. A hundred funerals and three or four hundred people maimed for life—these are crushing facts, and even at this distance from this scene of the disaster, and in spite of our wild business excitement, we are strangely startled.

What a picture! When the train started from Chasworth, at about half-past eleven at night, the nine hundred excursionists bound for Niagara were in the gayest of gay spirits. Everybody was laughing except those who had fallen asleep, and even these were enjoying happy dreams. Thirty minutes later that train of fifteen coaches was such a wreck that the tale of its horrors blanches the cheeks of the man of iron. The leap of the cars through the broken bridge, the sudden crash as car after car went over and added its moiety to the list of casualties, the mingled cries of the injured and the moans of the dying, the screams for help, and indeed the instantaneous and awful change from uncontrolled hilarity to uncontrollable cries of agony—these things must be left to the imagination, for no pen can describe them.

The pathetic and heroic elements of such an occurrence give us pause. Poor Lillie Valdejo, as she lay on the ground wounded to death, told of her safe journey over the Continent of Europe, but her voice failed her when she remembered that she was about to die within a few miles of the home where a warm welcome was awaiting her. It was a hard fate which allowed her to almost catch a glimpse of the arms open to receive her and then struck the fatal blow. And on the roadside lay a couple, man and wife, their arms about each other, both fatally injured, but each uttering last words of cheer and endearment. Tragedy, however, reached its climax as a man whose name is not known deliberately shot himself, when he saw that his wife was dying and that his child was dead. They were all he had. Both his legs were broken, but he crawled to the side of his wife and baby, put his hand on their faces, saw that there was no hope, and then crying out, "My God! there is nothing to live for now!" put a bullet into his own brain.

The element of scoundrelism, too, in the calamity stirs us profoundly. We positively hate our kind when such cowardly deeds are possible. To steal a man's watch when he piteously pleads for help and then make off into the darkness; to tear the jewels from an injured woman's person and snatch the rings from her fingers; to slich money from the pockets of a dead man; to make such a disaster as that of Chasworth lurid with the most contemptible form of crime—that shows that some men are not men, but brute beasts. These wretches may escape justice, for the hurry and horror of the hour were in their favor, but such booty will only pave the way to the deeper damnation.

It is said, or rather hinted, that these wretches may have fired the bridge for purposes of plunder. It is hard to believe it. Indeed it is not after all the easiest solution of the difficulty. The forest fires had been stealthily creeping through that section and probably had attacked the bridge. The fire smouldered, but kept slowly on its way until the beams were charred and weakened, and when that train came thundering

down the grade, forty-eight feet to the mile, at from thirty to forty miles in the hour, its weight was so great that the injured structure gave way.

The railroad company cannot escape responsibility. In the course of a year the deaths caused by railroad accidents are almost equal to those on a good sized battle field. Increased vigilance is very much needed. It may be expensive to properly guard a long line of road and to keep its bridges in perfect repair, but such a calamity as this emphasizes the necessity of doing so. Railroad presidents and directors can find better business in attending to the safety of the public than in using their roads to bull or bear the market in Wall street. Less speculation by more attention to the road is what the times demand. Railroads are built for the convenience of the people and not as a margin on the street for reckless movements in stocks.

We hope the present affair will be rigidly investigated. It is about time to know where we stand in such matters, and if the fault was in the bridge, or if the bridge caught fire because of any neglect on the part of the company, the severest possible penalties should be imposed. If, on the other hand, the bridge was fired by rascals, they should be run to earth, and then kicked off the earth.—N. Y. Herald.

THE LAND BILL.

LONDON, Aug 13.—Mr. Parnell declared in the house of commons last evening, on a motion to consider the house of lords' amendment to the land bill, that the alteration providing that rents be reduced in ratio with the fall in prices was a vital change, would diminish by half the value of the bill to tenants, and deprived the commission of discretion in the reduction of rents, tying them down to a hard-fast line. It was deceptive also. If prices had fallen ten per cent. a reduction of ten per cent. on some holdings would be too little while on others it would be too much. As the bill now stood it would be no loss to the land question or Ireland if the measure was postponed until another session. (Parnellite cheers.) Mr. Balfour held that the amendment in no wise altered the substance of the bill. Chamberlain reminded the house that if the amendment was not withdrawn many of the supporters of the bill would vote against it. Hartington suggested the postponement of the rent clause until Monday, the house proceeding in the meantime to the discussion of other amendments. Smith accepted the proposition.

Wealth of the United States.

The United States is now the richest country on the globe, having passed England, with all its accumulated wealth of centuries, some years ago. What they will be in future can be imagined from the fact that they are adding to their wealth each year more than any other country, but as much as the three wealthiest countries in Europe—Great Britain, France and Germany. Mr. Mulhall, the English statistician, estimates that the annual increase in wealth of each of these countries per year is: Germany, \$200,000,000; Great Britain, \$325,000,000; France, \$375,000,000, and the United States, \$875,000,000.

The New York Tribune, from its investigation of the matter, is convinced that Mr. Mulhall is below rather than above the figure. The census placed the annual increase of the last decade at \$1,357,000,000. Only a small portion of this, about one-third, was the increased assessment on the value of real estate, the rest being due to investment in railroads, factories, furnaces, machinery, etc. The annual addition made to the wealth of the country has been over \$1,000,000,000 annually for ten years. It is progressive, also, larger in the later than in the earlier years, and is larger to-day, seven years later, than it was in 1880. Again, it is much more rapid increase of population; and, therefore, not only the country as a whole is growing richer, but the average American also is improving his fortune.

Says the Tribune:
"It startles one to consider that, in spite of all the luxury that is witnessed, that in spite of all the slow and slender gains of the people in many parts of the country, the nation may, nevertheless, be adding yearly a thousand millions to its wealth. But while waste and luxury have increased, it may with some reason be doubted whether these have grown faster than the productive industries by which they are supported."

And after all but a small sum is wasted in luxuries compared with the thousand millions invested each year in new and productive industries, in investments that are permanent wealth.

A FISHING EXCURSION.

"My dear girl?" said a fond father to his daughter, "surely you're not going to take all those trunks to Saratoga with you?"
"Yes, papa, every one, and they are few enough."
"But what in the world have you got in 'em?"
"Bait, papa," said the dear girl brightly.

The King of Sweden has a great passion for farming and fine cattle.

JUST RECEIVED.
AND FOR SALE BY
JOHN STEER
50 tubs Very Choice New BUTTER
100 barrels Specially Selected Family Flour.
—A CONSIGNMENT OF—
Brooms, Brushes, Axes, Hay Forks, and
OTHER HARDWARE,
Which must be sold off. No reasonable offer refused.
aug18 **JOHN STEER.**
129, Water Street. 129.

WE ARE NOW OFFERING A
Job lot Pound Cottons, at 2s per lb, worth 2s 6d
Black and Colored Flounce Lace, from 5s per yd
Black and Colored Lace, from 4d per yd
Ladies' Black and Colored Hose, from 5d pair
Mens' White Shirts, from 3s 6d each
Mens' White Kid Gloves; Mens' White Ties
Mens' Glazed Boots and Shoes
Mens' P. J. C. Cloth Caps
Mens' and Boys' Double Peak Caps, from 1s each
Clerical Hats; Clerical Collars; Ladies' Dress Shoes
Ladies' Button Boots, from 6s 6d per pair
Ladies' Shoes, from 3s 6d
Corset Clasps—newest style
Costume Cloth, 6d per yd; Flannelette, 51 yd
aug16. **R. HARVEY.**

Magazines and Books!
BOW BELLS MAGAZINE FOR Sep-
tember.
Weldon's Ladies' Journal for August
Weldon's Illustrated Dressmaker for August
Harper's New Monthly Magazine (English ed.) for August
Family Herald, Myra's Journal, Something to Read
London Journal and other Magazines for August
Literary World, vol. 35
Mohawks—by Miss M. E. Braddon
The Felon's Bequest—by Fortune DuBoisgobey
The Dark City—by Leander Richardson
The Innocents at Home—by Mark Twain
The Christian Age, vol. 31
"Ben-Hur"—in paper & cloth covers—30 & 50 cts
aug13 **J. F. Chisholm.**

THE TEACHERS' REST
at this season is well earned, and should not be disturbed. It cannot, however, be annoying, in a leisurely way, to think and plan what

MUSIC BOOKS
from the inexhaustible supply described in DITSON & CO.'S catalogues, it will be well to use in the next musical campaign.
Any book mailed for retail price.
Sunday School Teachers will soon be able to examine our new and beautiful Sunday School Song Book, the *Children's Diadem* (35 cts.), by Abbey & Munger, and the newly arranged and valuable *New Spiritual Songs* (25 cts.) by Tenney & Hoffman.
School Teachers will be pleased to look at our new *Royal Singer* (60 cents), for Adult Singing Classes and High Schools. Also, the *Song Greeting* (60 cts.), for High Schools (a great favorite); and the delightful little *Primary School Song Book*, *Gems for Little Singers*, 30 cents.
Music Teachers "on the wing," are invited to alight and examine the superb stock of Instruction Books and Collections of Vocal and Instrumental music for teaching purposes, at stores of
OLIVER DITSON & Co., 449 & 451 Wash.-st., Boston.
C. H. DITSON & Co., 267 Broadway, N. Y.
J. E. DITSON & Co., 1228 Chestnut-st., Phil.
LYON & HEALY, Chicago. jy7

Cheese. Cheese.
JUST RECEIVED,
ex ss *Bonavista* from Montreal,
CANADIAN CHEESE,
{ A very choice article. }
{ Wholesale and retail. }
Canad'n Oatmeal—cheap
J. J. O'REILLY,
aug1,tf 290 Water-St., 43 & 45 King's Road.

M. & J. TOBIN.
FOR SALE.
Scythes. Scythes!
ENGLISH AND AMERICAN
SCYTHES.
Snaths, Hay Rakes and Forks.
Round, Square and Norway Stones,
Hooks, &c., and everything requisite for the mowing season in stock, and selling at the lowest cash prices.
—ALSO—
Hams, Pickles, Sauces,
Syrups, Table Cutlery, &c.
170 and 171 Duckworth-street (Beach.)
aug6 **M. & J. TOBIN.**

Gordon House.
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MRS. WILLIAM GAZE
(Of London, England) Proprietor.
This House, formerly in the occupancy of the late J. C. TOUSSAINT, Esq., has been recently thoroughly repaired and refitted, and now contains all the modern appliances and comforts of a first-class English home, providing excellent accommodation for
PERMANENT & TRANSIENT BOARDERS
Terms Moderate.
jy27,lm,eod

EARTHENWARE ! CHINAWARE !!

We have just opened a large assortment of Earthen and Chinaware, including:—
Dinner and Tea Services,
Chamber Sets, Jugs, Bowls, Vegetable Dishes, Basins, Plates, &c., &c.,

These Goods are direct from the Celebrated English Potteries, and are marked down low.
Newfoundland Furniture & Moulding Co.,
G. H. & C. E. ARCHIBALD.

Grand - Drawing - of - Prizes
(FOR THE BENEFIT OF THE CONVENT, HARBOR BRITON.)
Will take place on the 26th December, 1887.

Prize 1—A 20-Dollar Note—gift of a friend.
Prize 2—A China Tea Set.
Prize 3—A Silver Fish Knife, Fork and Case—gift of a friend.
Prize 4—A Handsome Coal Vase.
Prize 5—A Silver Butter Cooler—gift of a friend.
Prize 6—A Silver Cruet Stand.
Prize 7—A Beautiful Clock.
Prize 8—A Set of Lace Curtains.
Prize 9—An Electroplated Teapot.
Prize 10—An Oil Painting—"Ecce Homo"
Prize 11—A Silver Butter Cooler.
Prize 12—An Elegantly-Bound Album.
Also, a number of other valuable and useful prizes.

Tickets: - - - - One Shilling each.
*A complimentary ticket will be presented to purchasers or sellers of twenty tickets.
Winning numbers will be published in the DAILY COLONIST.
aug27,fp,tf

A. P. Jordan,

Has just received, at his Stores, (187 & 180 Water-street,
50 IRON BEDSTEADS

Newest patterns, and will be sold very cheap.
AND, IN STOCK, FROM LATE IMPORTATIONS, 100 CHESTS & BOXES
Tea—choicest brands—and selling at reduced rates to wholesale purchasers. An early call is solicited, as the reduced prices will only hold good for the next fortnight.
Also, a splendid lot of Hams—equal to Belfast cure—at ten-pence per lb.
A few sides of Choice Bacon: very fine Family Mess Pork, Jowls, Loins, and Libby, McNeil & Libby's Mess and Plate Beef—very superior; Fancy Biscuits of every description; Jams, assorted Sweets in bottles. And,
250 boxes of Cigars, selling at a small margin over Cost and Charges.
All the above stock will be disposed of at the smallest profit in honor of the Jubilee celebration and the Regatta in connection therewith.
jy30 **A. P. JORDAN.**

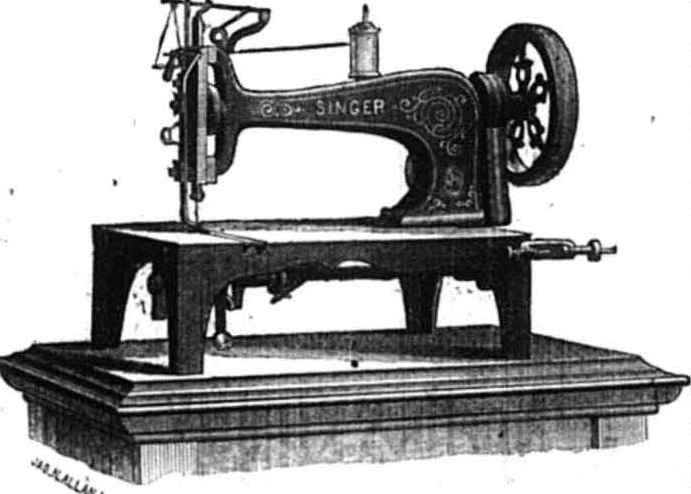
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287, New Gower Street, St. John's, Newfoundland.
I invite the public to inspect my large and very excellent stock
—OF—
HEADSTONES, MONUMENTS, TOMBS, MANTELPIECES, &c
At rates sufficiently reasonable to defy competition. I guarantee solid stock and the best of workmanship. Export orders solicited. Designs cheerfully furnished by letter or otherwise.
ap20,3m,fp,w&ts **[JAMES MCINTYRE.]**

Prices! - Jubilee - Prices!
Genuine Singer Sewing Machine!
CHEAPER THAN EVER.

Beware of Bogus Agents and Spurious Imitations.

TO SUIT THE Bad Times,
we have reduced the price of all our sewing machines. We call the attention of Tailors and Shoemakers to our Singer No. 2, that we can now sell at a very low figure; in fact, the prices of all our Genuine Singers, now, will surprise you. We warrant every machine for over five years.
The Genuine Singer is doing the work of Newfoundland. No one can do with a Singer.
1st. Uses the shortest needle of any lock-stitch machine.
2nd—Carries a fine needle with given size thread
3d. Uses a greater number of sizes of thread with one size needle.
4th. Will close a seam tighter with thread linen than any other machine will with silk.
Old machines taken in exchange. Machines on easy monthly payments.
M. F. SMYTH, Agent for Newfoundland.
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jy8



The Nfld. Consolidated Foundry Co., Limited.

Begin to acquaint the public that they have now on hand, a variety of
Patterns for Grave and Garden Railings and for Crestings of Houses, &c.
AND WOULD INVITE INSPECTION OF SAME.
All Orders left with us for either of the above will have our immediate attention.
JAMES ANGEL, Manager.
june6

Select Story.

Wedded and Doomed!

By author of "Set in Diamonds."

CHAPTER VI.—(Continued.)

If anyone suggested to him that he should steal a peach from Mr. Fielden's orchard—a penny from his purse—a spoon from his table—he would have shrunk back in horror, and would have resented the suggestions as a deadly insult. It did not occur to him that it was a thousand times more dishonorable to make plans to steal his daughter. All was fair in love! He knew of no reason why, if he were fortunate enough to win, as he hoped to do, he should not be a good match for her. He knew nothing of the mother's noble birth, and if he did it would not interest him. He cared little about such things, and would most certainly never imagine that difference of caste or position would be any obstacle to his winning her. In that part of Australia at that time a noble name was a tradition—aristocracy a vague word. All that Raoul thought of was whether he should be successful enough to provide luxuriously in the future for the girl he intended to win.

He felt no scruple of conscience. It did not occur to him that he was violating any of the rules of honor. He paid the price named for Bonniebell, and then mounting him rode away. Nigel Fielden did not offer to shake hands with him. He was a keen reader of character, and perhaps he felt by instinct that there was some lack of the higher and nobler sense of honor in this tall, strong, handsome man.

While Raoul L'Estrange rode away with his heart on fire. No man could have been more passionately in love than he was. Between two great desires—that of winning his fortune and of winning his love—the latter was by far the greater. If he had been Emperor of all the Russias, he would most cheerfully have given all he had in the world to win this love.

The next time they met was one beautiful morning down by the sea. Undine had walked some distance along the golden sands, watching the grand waves as they rolled in and broke into great sheets of white foam. The sun shone brightly over the waters. She knew she should see him that day; and now, as she looked across the sands, he was coming toward her, his face full of life and love. She read impatience in his quick footsteps, and stood still until he came to her.

"At last—at last!" he cried with outstretched hands. "I have counted the hours; I thought the day would never come."

"Yet it is here," she said.

The love that transfigured his face touched her. She thought how wonderful was the power of love which could change a face so greatly.

"I have counted the hours," he repeated, and there was something like a sob in the deep voice. "I never knew before how long even one hour could be."

He took her hands in his, and held them as though he would never let them go. Her fair face flushed, her eyes fell before that ardent gaze. They walked on in silence for some minutes, then sat down to rest on a great boulder. They could see nothing but the huge waves rolling slowly in.

"Has anything happened since I saw you last?" he said. "My eyes are quick to notice any changes in you, and I see something in your face I have never read there before."

Undine laughed.

"It is not often," she said, "that anything happens here. Papa says that we may look for an event about once every five years. Something has happened. Lately," she continued, in a musing voice, "I have felt restless. Do you know the peculiar feeling that one has just before a thunder-storm? I mean susceptible people; stolid people have no sensations."

"I know what you mean," he said.

"Yes; for instance, I never realized until the other day, how completely we live out of the world. Our lives seemed to have been so well filled, that we have missed nothing, and now that I wake—half wake from my dream, I find that we are in a great measure

out of the world; we have no relations, no friends, no visitors, no acquaintances; our home is our world, and seems to me strange."

"It is strange," he replied, "but, Miss Fielden, tell me—what has happened?"

He was wondering if any other man had been to the farm and seen that beautiful face; sudden fire leaped into his eyes, as he thought of it.

"What has happened?" he repeated breathlessly.

A happy smile played around the girl's lips.

"I ought to make you guess," she said, "but you look so impatient, I must tell you at once. Mrs. Grant has been over to the farm and has asked me to stay with her some weeks at Port Michel, and," she added, clasping her hands with irresistible glee; "my father and mother have promised that I shall go."

The words died away in the warm, sunlit air, and something like a moan came from the great, restless sea.

CHAPTER VII.

A FLUSH of unutterable delight came over the face of Raoul L'Estrange.

"Your going to Port Michel!" he said; "really and truly?"

"No wonder that you are incredulous," she said, "but it is really true. I am going to Port Michel."

"I thought you knew no one, that you had no friends," he said.

"Years ago," she said, "when my father lived in Port Michel, he was an architect then, his greatest friend was a Mr. Grant. I can just remember him, a tall, fine, handsome man, always bright and cheerful, always genial, bright, and kind."

"He had a pretty life and several children. They went away, and for many years we have lost sight of them, but to our great wonder, three days since, Mrs. Grant came all the way from Port Michel to see us."

"She has grown so old," said the girl half sadly, "all the light has gone from her eyes, and her hair, that was as golden once as the light of the sun, has grown white. She is alone in the world, her husband is dead, and her children are dead. When she saw us—Haidee and myself—she cried until it seemed as though her heart would break. When she was leaving us she elung to my mother."

"You have everything," she said, "husband and children, love and care; I have lost all. Lend me one of your girls, even if only for a week or two. Let me see the light of a young face in my desolate home, let me hear the music of a young voice; the sound of a happy laugh." She turned to me and laid her hand on my head. Let me have this golden-haired girl," she said, "she reminds me of myself when I was young."

"I never dreamed that they would consent, but to my surprise, my mother said 'yes,' and I saw tears in my father's eyes."

"So you are actually going to Port Michel?" said Raoul.

"I wish Haidee was going with me," she cried. "I have never been parted from Haidee." And the worst thing that could possibly happen was that she should go without Haidee.

"Where does Mrs. Grant live?" he asked. "I know St. Michel well."

"She has a large house that stands by itself, close to a pretty little bay. It is called 'The Creek.'"

"I know it," he cried. "I believe," he added, with sudden passion, "that Heaven has taken pity on me and on my great love! I shall be able to see you there."

"Yes," she replied, gently. "Sometimes."

A cloud passed over the brilliant face of the sun, and where a golden light had lain, soft gray shadows fell; a sudden chill seemed to pass over the broad breast of the sea, and the waves rose and fell with a wail. Undine looked up quickly.

"Is it a storm?" she asked.

"No; it is only a cloud," he answered, and in after years she remembered the omen. "I can hardly believe that so much happiness will be mine," he continued. "I have been wearing my very heart away with thinking how I could see you—on what pretence I could come over here again, and now you are coming to Port Michel. It is really too good to be true—far too good. When are you going?"

(to be continued.)

TEA! - TEA!

Just received per steamer Caspian from London, SHIPMENT TEAS, (specially selected), Selling Wholesale and Retail. JOHN J. O'REILLY, 290 Water-street, 43 & 45 King's road.

Goods for Summer Wear

SELLING CHEAP AT J. J. & L. FURLONGS.

Men's Inside Shirts—1s. 3d. each
Men's Inside Pants—1s. 6d. per pair
Men's Dress Shirts—from 3s.
Men's Fashionable Collars and Ties
Men's Felt and Straw Hats.
ALL AT VERY LOW PRICES.
aug 6, 31p

Butter, - Butter.

Just received, per ss Greetinglands from Montreal, CANADIAN BUTTER, A very choice article—wholesale and retail. J. J. O'REILLY, 290 Water-st., 43 & 45 Kings Road.

Jubilee Soap.

COLGATE'S SOAP—8-oz. bars, 100 in each box. Colgate's Soap, 16-oz. bars—60 bars in each box Jones & Co.'s No 1 Soap, 16-oz bars, 36 in each box Family Laundry Soap, 16-oz bars, 30 in each box Superior No 1 Soap, 16-oz bars, 18 each box Superior No 1 Soap, 16-oz bars, 36 each box Ivory Soap, 8-oz bars, 100 each box Scotch Soap, 4-cwt boxes Honey Scented Soap, 4lb boxes, 4-oz tablets Glycerine Scented Soap, 4-lb boxes, 4-oz tablets Brown Windsor Scented Soap, 4-lb box, 4-oz tab. Assorted Fancy Scented Soap, 4-lb boxes, 4-oz tab. F. S. Cleaver's Scented Soap, 3 tablets in each box

Minard's Liniment.

CURES—Rheumatism, Diphtheria, Sciatica, Neuralgia, Headache, Ear-ache, Toothache, Cramps, Bruises, Sprains, Coughs, Colds, Quinsy, Erysipelas, Colic, Croup, Hoarseness, Burns, Bronchitis, Numbness of Limbs, Contraction of Muscles, Piles, &c.

C. C. RICHARDS & CO., SOLE PROPRIETORS.

STILL ANOTHER!

GENTS.—YOUR MINARD'S LINIMENT is my great remedy for all ills; and I have lately used it successfully in curing a case of Bronchitis, and consider you are entitled to great praise for giving to mankind so wonderful a remedy. J. M. CAMPBELL, Bay of Islands.

Minard's Liniment is for sale everywhere. PRICE - 25 CENTS.

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Part Spring Goods CHINA TEA SETS, China Cups and Saucers, Plates, &c., &c. Mustache Cups and Saucers, Colored Dinner Sets, White Granite Plates, Soup Plates, Wash Basins, Glassware, &c.

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J. W. FITZPATRICK, Travelling Agent.

A. S. RENDELI, Agent, Newfoundland.

Assets, January 1st, 1887 \$114,181,963
Cash Income for 1886 \$21,137,176
Insurance in force about \$400,000,000
Policies in force about \$130,000

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TABLE SPOONS & FORKS, DESERT SPOONS and Forks, Teaspoons of the finest White Metal—at reduced prices. WATCHES, CLOCKS AND TIME-PIECES, Engagement & Wedding Rings, Chains, Lockets, Brooches & Ear-rings, Studs and Scarf Pins, &c., &c. GET YOUR WATCHES AND JEWELRY REPAIRED and renovated at N. Ohman's, Atlantic Hotel Building.

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All classes of Property Insured on equitable terms. Prompt settlement of Losses. M. MONROE, Agent for Newfoundland.

THE NORTH BRITISH AND MERCANTILE Insurance Company.

[ESTABLISHED A. D., 1809]
RESOURCES OF THE COMPANY AT THE 31ST DECEMBER, 1882:

I.—CAPITAL	£3,000,000
Subscribed Capital	2,000,000
Paid-up Capital	500,000
II.—FIRE FUND.	
Reserve	£544,576 19 11
Premium Reserve	362,188 18 3
Balance of profit and loss ac't	67,895 12 6
III.—LIFE FUND.	
Accumulated Fund (Life Branch)	£3,274,835 19 1
Do. Fund (Annuity Branch)	473,147 3 2
REVENUE FOR THE YEAR 1882. FROM THE LIFE DEPARTMENT.	£3,747,983 2 3
Nett Life Premiums and Interest	£469,075 5 3
Annuity Premiums (including £108,992 2 4 by single payment) and interest	124,717 7 11
FROM THE FIRE DEPARTMENT.	
Nett Fire Premiums and Interest	£1,157,073 14 0
	£1,750,866 7 4

The Accumulated Funds of the Life Department are free from liability in respect of the Fire Department, and in like manner the Accumulated Funds of the Fire Department are free from liability in respect of the Life Department. Insurances effected on Liberal Terms. Chief Offices,—EDINBURGH & LONDON. GEO. SHEA, General Agent for Nfld.

LONDON & LANCASHIRE Fire Insurance Co

Claims paid since 1862 amount to £3,461,563 stg. FIRE INSURANCE granted upon almost every description of Property. Claims are met with Promptitude and Liberality. The Rates of Premium for Insurances, and all other information, may be obtained on application to HARVEY & CO. Agents, at John's, Newfoundland.

The Mutual Life Insurance Co.'y, OF NEW YORK, — ESTABLISHED 1843.

Assets, January 1st, 1887 \$114,181,963
Cash Income for 1886 \$21,137,176
Insurance in force about \$400,000,000
Policies in force about \$130,000

The Mutual Life is the Largest Life Company, and the Strongest Financial Institution in the World. No other Company has paid such LARGE DIVIDENDS to its Policy-holders; and no other Company issues so PLAIN and so COMPREHENSIVE A POLICY. J. W. FITZPATRICK, Travelling Agent. A. S. RENDELI, Agent, Newfoundland.

