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The Montevideo Times

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VOL. VI.

MONTEVIDEO, WEDNESDAY, MARCH 16, 1892.

No. 790.

PROFESSIONAL AND BUSINESS CARDS

D. IRVINE—Physician and Surgeon, specialist in diseases of women and children. First prize in surgery. Consulting rooms removed to No. 33 Plaza Independencia (Norte). Hours 12 to 2. 146 pm.

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J. O'DONOGHUE, Surgeon-Dentist. Corresponding Member of the Odontological Society of London. Member of the British Dental Association, etc. Office hours from 9 to 5. Calle 25 de Mayo 256. 51 pm.

CARLOS D. DURAN—Corredor y Rematador Público.—Escritorio, Calle Rincon N.º 10, esquina Zabala. 270 pm.

RODOLFO FAVARO, Despachante de Aduana y Comisionista. Calle Zabala 59 y 58. (Frente a la Boia). 286 pm.

FOTOGRAFIA INGLESA. One dozen of the finest cabinet pictures in Montevideo, and a portrait on porcelain, for \$5.00. The porcelain alone is worth double the money. Calle Rincon 176. 85 pm.

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MARTINEZ & ESTAPE.—English Grocery Store. Large assortment of Wines, Port, Sherry and Bourdeaux, Spirits and Liqueurs, Havana Cigars, Canned Goods of all descriptions. CALLE 25 DE MAYO 201A. 106 pm.

FOR SALE. A BEAUTIFUL BLACK AND GOLD PIANO. By John Brinmhead and Sons, London. Just arrived per "Highland Glen." Apply J. R. Riesco, Solís 69. 1305.

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VINO ORIENTAL de Pasenal Harriage, garantido puro, embotellado en botellas y cuartillos. Códice, Vino blanco y vino de uva de la misma procedencia. A. Lemitte e Hijo, únicos Agentes, CALLE CERRITO No. 84, entre Solís y Colon. 201 pm.

SECURE YOUR HOMES, YOUR SAVINGS, and the future of your families!

FOR ABSOLUTE SECURITY, LIBERAL TERMS. INSURE IN THE STANDARD LIFE Estab'd 1835—By SPECIAL Acts of Parliament CAREFUL MANAGEMENT

Funds: FORTY-EIGHT MILLIONS GOLD
One of the Oldest, Strongest, Safest Life Assurance Institutions in the World.
With the SPECIAL advantage of a LOCAL BOARD for accepting proposals and settling claims. Apply to
B. LORENZO HILL, Manager,
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288 pm. MONTEVIDEO.

English Insurance Agency.
EDWARD COOPER.
204—CALLE PIEDRAS—204.

THE ROYAL
Royal Fire Insurance Company.
CAPITAL. £ 8,000,000 stg.

THE SEA
English Maritime and Fluvial Insurance Co.
CAPITAL. £ 500,000.

Agent, Edward Cooper
204—CALLE PIEDRAS—204
274 pm.

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ESTABLISHED 1845

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Insurances in force 569,338,726.00
The "New York" is purely mutual, having no shareholders whatever. The insured in the "New York" elect the administration and divide among themselves all the profits.
The "New York" issues a larger variety of policies than any other Life Insurance Company, thereby adopting its contracts to the greatest number of investments.
For prospectuses and more detailed information apply by letter or in person to the Company's Offices here.—
Spanish American Department
of the "New York" Life Ins. Co.
Sub Department of the River Plate
CALLE 33, NO. 151. MONTEVIDEO.
C. TATLOCK, Agente General. O. C. SIMMONS, Manager. 269 pm.

SIMS REEVES
has arrived
AND WILL SING

or rather, J. Brown, The Tailor, (who never disappoints) has arrived and will open a branch house in Calle 25 de Mayo, facing the English Bank, in a few days. 287 pm.

The Montevideo Times

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The Montevideo Times

MONTEVIDEO, MARCH 16, 1892.

THE NATIONAL BANK SCANDALS

We made a short reference yesterday to the sensational article published on Sunday morning by our contemporary *La Epoca* in which an exposure is made of some of the National Bank scandals—or more plainly, *frauds*—which brought that privileged establishment and its shareholders to ruin, and which in doing so has been a prominent factor in involving the country in the present terrible and still unquenched crisis.

For the information of our English readers, we translate below some of the revelations made by the *Epoca*, remarking that although only published under the authority of that paper, and although the article in which they appear is evidently deeply tinged with political bias, the revelations in great measure coincide with facts already notorious and wear an air of verisimilitude which has caused them to make no small sensation in the market. We omit the comments added by our contemporary.

The "Special Account."
This account, says the *Epoca*, originated in December, 1888, by Government passing a note to the Directorate of the National Bank authorising it to place to the order of Sr. Domingo Ayarragaray, then managing-director, the balance of the \$20,000,000 loan, at that time about \$2,600,000, in order that he might invest it on account of the Government, and with preference in shares of the Bank itself. This was not done, but instead Sr. Ayarragaray opened an independent account to that which he already had, in the credit of which he did not put the balance of the loan, but in the course of a wild speculation in shares of the Bank. The said balance consequently remained at the order of Government and was later on withdrawn by the same by drafts amounting to nearly the whole sum.

Thus, in spite of the existence of an order from Government for the transfer of this balance to the name of a private person and for a determined object, the Directorate committed the grave irregularity of allowing the credit in favour of the State to stand and to be drawn upon, further authorising Sr. Ayarragaray to draw up to the amount to-day represented by the "Special Account," for which the directors were not qualified since in guarantee of this account were deposited the shares speculated in, shares of the Bank itself, an operation definitely and expressly forbidden by the statutes. It is hardly necessary to say that Sr. Ayarragaray had several partners in this business, and that the operations were arranged outside the bank and in *petit comité* formed of various friends, brothers and relations of Dr. Julio Herrera y Obes, it even being asserted that some one still nearer his person entered into the association. When Sr. Ayarragaray, tired of so much money getting, sailed for Europe, and doubtless wishing to cleanse his hands, soiled by so much dirty work, he caused his account to be balanced, passing the balance that he owed to another new account opened in the names of Sres. Mató Victoria and Duncan Stewart, who went on operating *ad libitum*. Then, when conversion failed, before the possibility that the Bank was precipitated into bankruptcy, and doubtless in order to avoid personal responsibility, this account, which was in the name of men of flesh and blood and therefore of responsibility, was again balanced by a clever sleight of hand, its amount being charged to another new account, impersonal and irresponsible, called the "Special Account." Nor is this all; the shares bought by means of this account and deposited in guarantee of the debt, then about 20,000 in number, now remain reduced to

some 18,000, for there has been discovered a defalcation of 2000, more or less, the destiny of which is unknown. So long as the speculation resulted in profits, these were divided amongst the members of the *syndicate*, in which figured several directors of the Bank. These profits, distributed without the operation being liquidated and consequently purely nominal, since the speculation might turn out adverse, as indeed happened when the fall set in, were noted in special accounts traces of which still remain in the proper accounts of the Bank. When there were no more profits to divide, then the name of the account was changed and it was converted into an anonymous, impersonal and even invisible entity which could not be traced, and of which even Diogenes' lantern could not detect the debtor. When these mystifications took place, Dr. Ramirez was a director of the Bank and must have been fully aware of them.

Three Millions Gone Astray.
The Bank was holder of \$4,200,000 nominal in Treasury Bonds, which were pledged or sold to Samuel B. Hyde and Co., of Buenos Aires for about \$3,000,000, paid in drafts sold in both markets. These three millions were entered in the cash of the Bank, where they should have remained until further order; but Mr. O. Gowland, then managing-director, without having consulted or being authorised by the Directorate, paid over the whole amount, unconditionally and without guarantee, to Mr. Casey in overdraft. When this abuse was discovered some of the Directors wished to make Mr. Gowland responsible for the amount, but finally the Directorate confined itself to asking that he (Mr. Gowland) should exact from Mr. Casey such guarantees as could be obtained. The latter then delivered 10,000 shares of the National Company of Credit, the same shares which later on gave rise to certain scandals connected with a notorious "bearing" operation.

False Balance-Sheets.
During the management of Sr. Ayarragaray, and perhaps afterwards as well, the monthly balances published were false, for cash in hand was made to appear in them which did not really exist. For example, on June 30, 1888, in the specification of the cash, there appear three drafts or cheques on the London Bank, each signed by a Director, for the total sum of a million dollars. These drafts were purely imaginary, and were made to give a fictitious amount to the cash in hand, the account of the said directors being credited with an equal sum, which was withdrawn on the following day without the cheques ever having been presented at the London Bank. That these drafts were a falsity can easily be proved by enquiring at the London Bank, where these directors neither had such a sum in deposit nor were qualified to overdraft to that amount. On March 31, 1890, there appeared in the cash of the Bank the sum of \$900,000 as deposited by Government, and which was similarly withdrawn by the same on the following day. That this deposit was false can be proved by reference to the State accounts in which, assuredly, there is no mention of the payment or withdrawal of so large a sum.

The Northern Railway Certificate.
This scandalous business is already well enough known, without being detailed anew. Still we may recall that it (the Certificate) was bought and paid for by the Bank from the National Company, and later on it resulted that the latter was not owner of the thing sold. The order of purchase was given by Dr. Herrera, then Minister of Government, but without intervention of the President of the Republic (Gen. M. Tajes). The note containing this order was later on changed for another, giving rise to a public scandal. At present the Bank considers that the State owes it the amount, whilst the latter sustains that the order is worthless because it is only signed by the Minister—who is today President of the Republic.

The Minutes.
A great part of the minutes of the meetings of the Directorate only exist in rough copies on loose sheets pinned together. When the clean copies were made, Dr. Bustamante (at one time President of the Bank) was already dead. Was this accidental or done on purpose?

Items in Suspense.
An account under this heading figures in the Bank books. In it is found the following:—Some 15,700 of the Bank's shares held in guarantee of the "Special Account" were mortgaged to various money-lenders and the mortgage was afterwards redeemed by the new Directorate, costing the Bank \$800,000. The money received for the mortgage was employed in increasing the funds of the "Special Account."

A Coincidence.
At the end of 1889, the Bank shares corresponding to the "Special Account" and the National Company shares corresponding to the loan made to Mr. Casey, were transferred, without it being known by whose order, from the Safe of Shares and Effects, in charge of the treasurer

Sr. Belgrano, to the private safe of the manager in the office of the latter. This action coincided with the celebrated "bearing" operation headed by the broker Gonzalez, of which there was so much talk.

Thus far the *Epoca*.
As further comment on the above we may translate the following remarks which appear in the *Epoca* recently published by the *Siglo*:—
"As will be seen the National Bank has not been dragged to bankruptcy by a conjunction of blameless causes, but it certainly has been the first to suffer the effects of the 'bumping' speculation which it fostered, denaturalising its great mission of assisting industry and commerce. It may further be said that its money has not been given to speculators in general, but to a very limited group of speculators, since the ruin of the Bank is contained in these three items:—
Edward Casey \$ 4,255,922.88
"Special Account" 2,914,761.05
Northern Ry. Account 1,794,046.44
\$ 9,174,730.37

Nearly all the capital of the Bank lost in three operations. What an example for banks which, trusting in their privileges, think themselves at liberty to abandon the rules of banking prudence and of commercial honor! What a lesson to show what those banks are in which government has predominant influence!

We may add that, notwithstanding the interest roused by these statements, the charges in which are very definite, the government organs have remained suspiciously silent, not even referring to them, much less making any effort to disprove them.

The publication of these statements has especial significance at the present moment when the Senate is commencing the discussion of the Government Banking Bills. To understand this it is only necessary to remember that six of the nineteen senators are or have been Directors of the Bank, and that one of the evident objects of the administrative liquidation of the National Bank proposed by Government, is the hushing up of these scandals, and the shielding from exposure or prosecution the men who have racked its coffers. For the moment we think further comment unnecessary.

NEWS OF THE DAY

MONTEVIDEO.
WEDNESDAY, MARCH 16, 1892.
Saints Isabel and Julian, Duchess of Kent died, 1861. 76 days past, 289 to the end of the year.

Parliament.
In the Chamber of Senators, on Monday, there being present 17 Senators and the five Ministers of State, the discussion in general of the Banking Bills was about to commence, when the Minister of Government rose and asked that the debate might be postponed until the Tuesday, the Executive and certain Senators being in consultation over certain proposed modifications, and not having yet arrived at an agreement. This being agreed to, the proceedings terminated.

New York Life Insurance Company.
It will be very satisfactory to policy holders to read the following extract from Superintendent Pierce's report upon the examination lately made of the conditions and affairs of the New York Life Insurance Company, as various false rumours have been bruited abroad respecting its present solvency. That certain charges of want of judgment have been brought against the management would appear to be substantiated by the fact of the resignation of President Beers having been accepted, but at the same time it is clearly shown that no allegation of dishonesty has ever been made against Mr. Beers, since his resignation has only been accepted on the condition that he remains with the company as Advising Counsel.

The Report says:
The most satisfactory result appearing in this report is the conclusion reached that this great and useful institution of our state, whose business interests and relations extend and are being advanced in nearly every state of our Union, and in so many of the civilised countries of the world, and whose policy holders therein may be named as legion, is beyond all question solvent and is the actual owner and possessor of a surplus of available assets and property exceeding its present liability by the sum of \$9,038,136.33 accrued upon its general account, and \$8,670,639.50 upon its tonnage accumulations.

Such a result was one most earnestly desired by this department. Those interested may be assured that this conclusion is accurate and trustworthy.

These assurances from the Superintendent of the State Department of Life Insurance in New York are absolutely impartial and trustworthy testimony, and ought to allay any feelings of doubt which may have arisen in the minds of policy holders in the River Plate as to the security of their interests in the New York Life Insurance Company.

SUNDRIES.

—The debate in the Senate of the Banking Bills commenced yesterday amidst immense interest. At the time of writing we have no idea of the result. The *Epoca*, expert in the matter, asserts very positively that the opposition is still in the majority, naming the following eight Senators, Sres. Carrer, Berro, Costa, Aguirre, Terra, Magariños, Torres and Castro. I still maintain that the explanation of the "Special Account" will be insisted upon, and that the question will be raised of the propriety of Senators taking part in the discussion who are or have been Directors of the National Bank. Altogether we are promised an interesting time.

—It is now more than three months since these Banking Bills were made public, and some six weeks since their discussion in the Representatives was finished. Yet the Government and the Senators cannot settle down to the debate—which it was said was to be pushed through in such a hurry—without further delays and postponements. This is eminently ridiculous, and a long way from the serious, straightforward manner in which affairs of such importance and magnitude should be treated.

—Five Ministers, all in a row, are summoned to the Senate to support the Banking Bills and awe the opposition. Evidently the opposition is feared.

—Capital punishment has just been inflicted upon a soldier in Buenos Aires for the murder, in a drunken fit, of an officer and a comrade. The whole affair has been settled in some three days. We find no fault with this, but only ask why cannot the murderers of civilians be treated similarly? The lives of civilians are just as precious as those of soldiers, and it is ridiculous to pretend that the offence is greater in one case than the other. We also ask, why cannot officers who murder privates—no uncommon occurrence—be similarly treated? Yet there is no case on record of an officer being punished, much less shot, for murdering a soldier by cruelty or other means. This kind of justice is very one-sided.

—A Society for the Prevention of Cruelty to Soldiers is more wanted and would have more work to do in the River Plate, and especially in Uruguay, than its namesake which protects animals.

—The Superior Tribunal of Justice has ordered the Criminal Prosecutor to take steps against Dr. Sarachaga, ex-judge of Commerce, on account of his irregularities. Dr. Fein, the Civil Fiscal, in his report to the Tribunal, remarks that Dr. Sarachaga has the confidence neither of commerce, the bar, the people, nor the Tribunal. Moreover, the publications recently made by the Dr. in reply to the charges made against him, are construed as gross contempt of the Superior Court.

—In reply to a letter from the Chief of Police, the Minister of Government has expressed his approval of the order issued by the former for the removal of the houses of ill-fame from Calle Santa Teresa. The *Siglo* regrets that superior authority should have hastened to approve the procedure of the Chief of Police, a procedure which has given rise to important losses and agitations and which may have to be repeated tomorrow. Other leading papers also condemn the proceeding, which was certainly ill-considered. The proprietors of the houses concerned as well as those of the new district arbitrarily assigned are united in their resistance and probably the question will be carried into the courts. There are too many interests concerned for the affair to be thus suddenly and arbitrarily settled by a mere order from the Chief of Police.

—A reward of \$500 Argentine has been offered for the discovery of Mr. Augusto G. Dominico, a member of the Buenos Aires Rowing Club, who on December 1st, 1891, arrived at San Pedro, in a canoe bearing the name of *Clota*. His own name was also engraved on a brass plate fixed to the back of the seat. He appears to have returned to Campana (Sanja Caluoki) by the Paraná de la Palmas and to have touched at Zarate. Since then nothing has been heard of him. He is 22 years of age; 1.85 metres in height; of fair complexion, except where burnt by the sun, with light hair; large hands and feet.

—The P. S. N. Co's "Potosi" is not expected until tomorrow morning. Another day to wait for mails from England, to say nothing of "home and beauty."

—An unfortunate deserter from the Artillery has been shot in Canelones whilst trying to defend his liberty from the bloodhounds sent to capture him. These things do not happen in civilised countries.

—Yesterday's *Dia* publishes a stirring article calling for justice on the officer who murdered the man Moreira of the 4th Chasseurs, the officer's name is Manáiz. To make the affair more brutal and cowardly it appears that when Moreira was attacked with the rusty sword which caused his death, he was already ill and weak, and quite unable to offer any resistance. The Minister of War remains silent.

—The \$25,000 prize in the lottery played on Monday, fell in Buenos Aires.

—Sr. Mariño, Police Inspector of the 2nd Section has been suspended, on occasion of having used his whip to a person whom he had to arrest.

—On Monday evening a woman named Clotilde Amorós was arrested for walking about in man's attire, in a low quarter. For a long time she obstinately denied her sex, and still refuses to give the reason for her masquerade.

—Enstagnio Pellicer publishes in yesterday's *Razon* a very amusing letter respecting the projected combat between an elephant and a bull. Unfortunately he has disfigured it with one or two coarse allusions which were entirely unnecessary.

—According to the *Dia*, the President has refused an interview to Mr. Oliver, the representative of the dissident bondholders. Is this a specimen of the boasted "good faith" with which the creditors of the Republic are said to be treated!

CORRESPONDENCE

(The Editor is not responsible for opinions expressed under this head. Correspondents must accompany all letters with their names, not necessarily for publication, but as evidence of good faith.)

"Blue-Jackets and Salvationists."
To the Editor,

Sir,
Under the above heading, I see you suppose the paragraph you quote yesterday from the *Broad Arrow*, must be based on a misconception, but if you have time to glance at the Christmas War Cry, in which there are "Extracts" from letters from "Converts" on board H. M. Ships "Brambles" and "Cleopatra," I think you will find sufficient grounds for the sarcastic remarks upon an "irregular scene" on board one of Her Majesty's Ships. In an illustration of the Salvation Army paper, you will perceive the British flag combined with that of General Booth, and some of them—our gallant British tars—deprecate they may not have the joy of flying ours—General Booth's—precious flag on our ship. One would rather hear a good round oath from a sailor than such manifold language as this. In the days of Nelson the "Cats" would have speedily put a wholesome end to such very unwholesome sentiments. We heard at the time to which these "Extracts" refer that there were some visits made to the ships which did not result well for all the sailors who were led to take part in the emotional services of the S. A. General Booth's followers would do well to keep to their original lines—that of reaching, or being in touch with the most degraded members of the most advanced civilisation—only to be found in the overcrowded capitals of Europe, and they have been encouraged in their work by many of our religious communities, because they devoted themselves to such as must be dragged out of the mire, not helped along the path they are already willing to tread. Surely amongst the latter we should class our sturdy "Blue-Jackets," and save for the permission for the Salvation Army to go on board—we should regard these latter as "spoilers." It is surely disparaging to the religious ability of the *Cleopatra's* Chaplain, when the Salvationists are allowed "pratique" on his ship. There is plenty of work for the Salvation Army among their "sinner brothers and sister, for whom only their—too educated ears—appalling language can be suited, and if they care to continue to command the respect of the members of other religious bodies, let them keep to "Darkest Montevideo," and give up in the future what I have heard described as "religious jollifications," on board H. M. Ships.

I remain, etc.,
Bien te Vea.

(Our correspondent has forwarded us a copy of the War Cry for Dec. 26, which contains the letters and illustrations referred to, fully corroborating the statements made in the above letter. Ed. M. V. T.)

No one can spend ten cents to better advantage than by procuring a bottle of "Bliss"—"Crab Apple Blossoms," which the Bazar of the Republic, Teyford and Co., and many others are selling at this price. This Perfume is becoming more and more popular, and deservedly so.

LONDON NOTES

THURSDAY, FEBRUARY 11.
In the House of Commons yesterday the issue of a new writ for the Everton Division of Liverpool was ordered. Further debate on the Address took place, and was adjourned on the motion of Mr. Chamberlain. A number of Bills were brought in and read a first time.

Mr. Gladstone has written a letter to Sir W. Harcourt saying how greatly he wished to bear his part in giving voice to the universal sympathy and sorrow at the death of the Duke of Clarence. The resemblance of circumstances recalls to his mind the national grief on the death of the Princess Charlotte. The late Duke,

he proceeds to remark, had already exhibited many characteristics which made his life one of great value and promise to the Empire at large, and he hopes that the memory of them may assist Prince George in answering to the calls of his high vocation.

Sir Charles Russell, Q.C., M.P., was present last evening at the second of the special Liberal meetings arranged in London in view of the general election. The place of assembly was the Vestry Hall, St. George's-in-the-East, Mr. Benn, candidate for the division, being in the chair. Sir Charles spoke at some length on the work of the London County Council, pointing out how much had been done for the industrial classes, with scarcely an appreciable increase in the rates. An equitable apportionment of the burden of meeting public debt incurred for public purposes was one of the most needed reforms, as far as London was concerned. He also contended that the County Council should have control of the police, as that would put an end to questions arising out of the right of public meeting. He further urged the necessity of reform of the registration laws, payment of election expenses out of the rates, payment of members, and shorter Parliaments, and concluded with a stirring appeal on behalf of Ireland.

Lord Carrington spoke at Liverpool last night on the Home Rule question, arguing that the Empire would be saved not by insisting on centralised authority, but by giving self-government to all its parts.

Speaking at a meeting of his constituents at Bury last night, Sir Henry James again raised the religious cry in regard to the policy of Home Rule for Ireland.

In consequence of a dispute which has arisen between Messrs. Cameron and their workmen, a general strike of coal porters in London was declared yesterday, through the intervention of the Coal Porters' Union. At night it was estimated that between five and six thousand men were out. Although the disagreement was at first upon a comparatively small point, the struggle seems likely to resolve itself into one whether the masters shall or shall not have the power to employ free labour.

Four special services in memory of Mr. Spurgeon were held in the Metropolitan Tabernacle yesterday—for the church and congregation, ministers and students of all denominations, and the general public respectively. The funeral takes place to-day at Norwood Cemetery.

Strong opposition to the proposed Albert University was offered by representatives of educational institutions in the metropolis, who met at the London Chamber of Commerce yesterday afternoon. Resolutions directed against the charter were adopted by unanimity, and Sir John Lubbock, who took the chair, was asked to oppose the charter in the House of Commons on behalf of the educational bodies who had convened the meeting.

More than three thousand dogs were entered for the three days' show opened yesterday at the Agricultural Hall. Dogs were exhibited by the Queen, Princess Beatrice, and the Czar. A show of black cats was held yesterday at the Animals Institute in Kinnerton-street.

There appears to be no danger, at least for the present, of the meat supply of London becoming either shorter or dearer in consequence of the restrictions placed upon the sale of stock at the Islington Cattle Market.

The fifteenth annual meeting of the Chamber of Shipping of the United Kingdom took place yesterday, under the presidency of Mr. William Milburn, jun., at the Cannon-street Hotel. The members of the Chamber dined together at the Hotel Metropole in the evening, when Sir M. Hicks-Beach, in responding for Her Majesty's Ministers, expressed the opinion that the establishment of telegraphic communication between lightships and lightships inland would lead to a saving of life at sea, and he undertook that the Government would ask for an inquiry into the question of how the necessary expenditure could be most profitably incurred.

A bomb outrage, by which one man was killed and several others injured, was perpetrated, as it is supposed, by Anarchists, on Tuesday evening in Barcelona. The shops and cafés were full of people at the time, and great alarm was caused. The perpetrator of the deed escaped, but many well-known Anarchists have since been arrested. Yesterday, four men sentenced to death for their share in the recent Anarchist attack on Jerez, and in the loss of life then caused, were executed in that town. Two of the four confessed their share in the crimes before being led to the scaffold.

The football yesterday was of more than passing interest. Yorkshire's victory over the Midlands dispels any doubt as to the former's title to the championship, held last year by Lancashire. Under association rules, Surrey played a capital game against Middlesex, whom they beat by two goals to one.

On the opening day of the Warwick Steeplechase the Handicap Steeplechase was won by Mazzard, the Milverton Flat Race by Leistrim, the Avon Hurdle Race by Bulmer, and the Upton Steeplechase by Friendship. At Plumpton the Hurdle Race was won by the Hurdle Race, the Barcombe Steeplechase to Frings, and the Son-over Handicap Steeplechase to Fersen.

In the Chancery Division yesterday, Mr. Justice Stirling dismissed applications that the names of Sir Henry Isaacs and Mr. Regan Paul

might be removed from the list of contributors of the Anglo-Austrian Printing and Publishing Company, now being wound up. He held that as the applicants had agreed to become directors there ought to be inferred an agreement on their part to take the qualifying shares, and that therefore they must be held liable for these shares.

The case of Clarke v. Clarke, in which the wife petitioned for restitution of conjugal rights, also came before Sir Charles Butt. For the husband it was said that the wife was afflicted with such an ungovernable temper, and used such violence towards him, that he found it impossible to live with her. The wife, on the other hand, said that the husband drank, and that she burnt his hats to keep him at home. The hearing was ultimately adjourned.

A charge of libel preferred by Mr. J.J. Gardner against Mr. Labouchere, M.P., was yesterday investigated before the Lord Mayor at the Mansion House. The complainant is clerk to Mr. Harry Roberts, otherwise Goldstein, who keeps a dramatic and music hall agency in Stamford street, and the alleged libel consisted of accusations made in the defendant's paper, *Truth*, that he had swindled and endeavoured to debauch a young woman who went there for tuition in dancing and singing. After hearing the evidence of the complainant and of some girls, who corroborated the statements in *Truth*, the Lord Mayor dismissed the summons. The complainant elected to be bound over to prosecute the defendant at the Old Bailey.

THE SMALL WORRIES OF LIFE.

Men and women meet the small troubles of life very differently. In the first place, a woman often lacks that sense of proportion which is necessary to distinguish the lesser from the greater ill; to her, all troubles are of the greatest magnitude and to be mourned equally. The failure of a new dress, or of a dinner party, are calamities over which she will sometimes worry herself into a fever. Most men would meet similar troubles with a shrug of the shoulders, and then speedily forget them. Then, again, a woman does not forget easily, and is given to brooding; nor is she so swift to run away from her troubles as a man is. Indeed, she cannot be easily induced to run away from them at all; the contemplation of her life has a fatal fascination for her. In any small misfortune which falls equally upon husband and wife, in nine cases out of ten where the man resolutely refuses to remember it and hastens to turn his thoughts into some other channel, the woman will seem to take almost a perverse pleasure in recalling it to her mind and reflecting upon its actual and possible consequences. Much of this difference in their demeanour is, of course, due to the difference of their life. A man can easily run out of doors and seek distraction, whereas a woman's lot is to remain at home and think. Indeed, we could say that very much was owing to the greater opportunity that a woman possesses of contemplating her worries and brooding over them. Yet it is hardly fair to assume that because a woman appears to be more affected by small worries that therefore she has more to bear. There are plenty of small worries outside those of the house, which last, we admit, fall mostly to the woman's share—indeed, in the actual sharing of these little woes, we should say that the man generally comes off the worse, for when the cook is impertinent, or a chimney smokes, the master of the house is almost always called in to lend his aid and sympathy, whereas he can hardly count upon much help or sympathy from his wife when his own soul is vexed by the short-comings of his clerk or the stupidity of his groom.

The ills of which we have been speaking are those accidental ones which affect the mind and not the body. When it comes to questions of the minor ills that affect the body, the case is entirely reversed. Here a woman will show an infinitely greater and more admirable patience than a man does, and while he rages impotently against some small ache or pain, she will suffer in the most stoical and resigned silence. It is certainly curious how differently the small worries of mind and body affect the two sexes. In the case of the former, the merely mental worries, a man's natural impatience of suffering comes really to his aid. He at once assures himself that the matter cannot be helped or remedied, and therefore that it is of no use troubling himself over it; he resigns himself to the inevitable, or rather, to what he chooses to consider as inevitable, and successfully hastens to forget it and think of something else. A woman's patience rather stands in her way. She cannot bring herself to think that the matter is inevitable, and even though she can see no possible remedy, she will still trouble and vex herself with the vain effort to right the wrong, or to prove to her own satisfaction that she has been ill and unjustly treated. Take the absurdly small case of an extortionate cabman. A man who should be far better able to cope with him, impatiently throws him the extra sixpence, and refuses to bother himself about such a ridiculous sum. A woman's whole soul is up in arms at the idea of the injustice that is being done to her, and nothing will induce her to take another sixpence from her well-billed purse. This attitude of hers, of course, is partly due to the fact that she has a better understanding of the value of sixpences, but it is a good deal more due to her keener sense of justice

wherever she is concerned, and her patient determination to accept nothing less than justice. A man will sit quiet under a misconception which is unimportant, and affects neither his honour nor his reputation. Hardly ever can a woman bring herself to do that; she would rather worry herself to death than allow her friends to remain unenlightened. Under what is really inevitable she is most patient—and a man is very often most impatient. Under what is not inevitable, and is most patiently impatient—and a man is, by reason of his impatience, most patient.

Tobacco, "Pioneer Brand." Sole Agents, Danckelmann and Schrader. Calle 25 de Mayo 233.

COMMERCIAL

STOCK EXCHANGE.
Montevideo, March 15, 1892.
Closing quotations.
Cedulas A, cash, 26.60.
National Bank, cash, 10.
National Bank Notes, cash, 63.
Eng. Bk. Certificates, cash, 91.40.

The only change in the market is that prices show signs of weakening from recent rates. 475 National Bank shares sold at 9.80 and 10, closing at the later, 55500 Notes at 68, a recovery of 40 cents. 50000 Cedulas A at 26.50, 55502.88 English Bank Certificates at 91.40.

Sales	
1st RING	
National Bank Notes	
55500 cash	68
National Bank	
50 cash	10
100	9.80
15	10
100 Apr. 15	9.80

AFTER HOURS	
National Bank	
60 cash	10
100 Apr. 15	10
Cedulas A.	
50000 cash	26.60
Eng. Bk. Certificates	
55562.85 cash	67.60

Bank Commercial	
London 90 d/s. 51 1/2, to 51 1/2, to 52	
Paris. 90 d/s. 5.40	5.46
Antwerp 90 d/s. 5.41	5.47
Rio Janeiro 20.600	20.800-900
Buenos Aires par 1/8 disc.	
DISCOUNT. con.	
VALUES. 10 %	

BUSINESS NOTES

—It was telegraphed from B. Aires yesterday that a remittance of £140,000 was on the way from London to the English Bank to enable it to pay all its debts before the expiration of the year of moratorium granted it. The news requires both explanation and confirmation.
—Messrs. Irsarri and Otero the well-known wholesale and retail ironmongers and hardware dealers have applied to the Commercial Judge for a moratorium.
—3500 arr. wool were sold in feria yesterday at 21 to 28 reales fleece, according to quality. S. B. Balparda sold a lot of 2000 arr. wool, firsts, from Caravia Hnos. at 26 reales fleece. 2600 arr. special were sold from barraca at 25 1/2 reales.
—The "Rivadavia" brought yesterday from Salto \$50 to T. Bernizini. The "Cosmos" brought from Concordia \$171 to G. Gomez, from B. Aires \$15000 to London Bank, \$2000 to B. Tejada.
—The "Desterro" brought from Rio Janeiro 80 milreis to P. Paves, from Parana 500 to M. Voiga, from Rio Grande 1000 to C. Capille, 7433 to Alegre to B. Brazilian BK, from Pelotas 28500 to Banco Commercial, 400 to L. Hardy, 1757 to Diaz y Taranco, 2000 to B. Tejada, 5000 to R. Valdez. Total 48,670 milreis.

—According to a London telegram the new Uruguayan bonds were quoted on Monday at 38 3/4.
—Exchange upon London was quoted in Rio yesterday at 11 3/4 d. per milreis.
—Gold opened in B. Aires yesterday at 343.46 and closed at 344.70.

Saladero Killings.	
March 15 Total to date	
H. Piñeyra	13620
Vellozo & San Martin	15039
Federico Cibils	
Apesteguy hnos.	644 13893
P. Denis & Co.	176 13393
Ramon E. Anza	14314
E. Mourret y Ca.	15363
Aguerre y Ca.	8925
Castellanos & Co.	23470
Lesca & Co.	110 16032
Elizondo	8332
Total	930 143381
Same period 1890.	113390
Prices Buoyes \$	
Novillos	8 1/2 to 11 1/2
Vacas	

Buenos Aires, March. 15.
Onzas, (344.08 1/2), ps. m/n, cash, 56.
Sovereigns, (345.20 1/2), cash, 17.39.
Empréstito Interno, cash, 60.20.
Cédulas F y G, cash, 29.20.
Do. K, cash, 29.30.
Do. L, cash, 40.
Do. M, cash, 29.30.
Do. N, cash, 29.40.
Do. O, cash, 29.30.
Do. P, cash, 29.40.
Do. A, nacionales oro, cash, 30.
Do. C, nacionales, cash, 71.
Do. D, nacionales, cash, 70.
Banco Nacional, cash, 20.
Muelle Catalinas, cash, 7.50.
Banco Español, cash, 83.
Crédito Real, cash, 24.

MARITIME

ARRIVALS AND SAILINGS.
Montevideo, March 15, 1892.
—Str. Rivadavia from Salto, 156 pass.

Estracto de Tabaco de Virginia

South Down Sheepwash
PARA CURAR
La Sarna de las Ovejas
LIBRE DE VENENO
El mejor antisarnico conocido. El único que hasta hoy ha dado resultado completo según numerosos certificados en nuestro poder.
Adoptado en Europa, Australia, Estados Unidos de N. América, Africa y por todos los estancieros y criadores en el Rio de la Plata.
Precio: \$0.70 el kilogramo al contado.
Envase: Cajones con 10 latas a 5 kilogramos—50 kilos.
barriles de más o menos 100 kilos cada uno.
Unicos Importadores,
Aug. G. Linck y Cia.
Buenos Aires, Cuyo 546.—Montevideo, Piedras 201, esquina Misiones. 263 pm.

CONVINCING EVIDENCE

By Messrs. Ronald and Rodgers circular on the River Plate Wool Auction for the week ending January 8, 1892, we notice that of all the wools sent from Uruguay, including the following estancias, —Campena, Martin Chico, San Roque, San Carlos, Los Altos, Santa Emilia, Santa Rita, San Pedro, Estanzuela and Miguel, those dipped in COOPER'S DIP realised 1d. to 1 1/4d. per lb. more than the others.

SOLE AGENTS FOR URUGUAY
Ashworth and Co.
136—Calle Sarandi—136
260 pm.

Botica Inglesa, "Hutchinson"

Family Dispensing Chemists.
Calle 25 de Mayo, esquina Ituzaingó.
Montevideo.
Cartier's Little Liver Pills.
Cadbury's Cocoa.
Pear's Glycerine Soap.
Unscented Soap.
Transparent Wash Balls.
Otto de Rose Soap.
Shaving Soap.
265 pm.

La quinta tiene cuatro cuerpos de edificio—1.º La gran casa conocida por de Juanico que tiene 38 varas de frente con ocho grandes habitaciones, un gran corredor de tres varas de ancho por treinta y dos varas de largo, mirador o palmar con doscientas palomas, construido con toda solidez, paredes gruesas, maderas de primer orden.—2.º Cochera y caballería de altos, construcción moderna, piso de piedra de vereda, con comodidades para diez caballos, cochera para dos carruajes y cocina, altos con tres piezas, depósito de pasto y granos, cuart. de peones. 3.º Casa de sirvientes con tres piezas, techo de teja francesa y un corredor de 12 varas de largo. 4.º Cuarto de baño de madera, dos letrinas de material con inodoros, catarifas para agua, etc., inmaculada, aljibe para mil pipas de agua, una bomba con mucho poder para riego, un precioso jardín con árboles frutales, un gran parral, herramientas de jardín, un galpón, un piqueadero para alistar caballos, todo en perfecto estado, el área superficial es de 5614 varas cuadradas.
El mejor postor deberá oblar 200 pesos en garantía de su oferta, títulos inmuebles. 1248 Mch 25.

ADVERTISEMENTS

WANTED AT ONCE, a partner with about \$500 to invest in a secure and lucrative undertaking. One with an office in the city and already established in business would be preferred. References exchanged. Apply by letter "X. Y. Z." this office. 1449 Mch 15.

TO LET. One or more furnished rooms in the house of an English family, suitable for single gentlemen or small family. With or without board. Apply Calle Uruguayana 1131. Bella Vista. 1420 Mch 21.

Wanted, Whittaker's Almanac for 1892.
Apply at this office, 1 to 4 p.m.

Ferro-Carril Central del Uruguay.

AVISO
Se avisa al Público que desde el 15 de Abril próximo empezará a regir un nuevo itinerario.
Montevideo, Marzo 12 de 1892.
La Administración.
1430 Apr. 15.

AMERICAN DENTISTS

BOURSE AND HILL
CERTIFIED SPECIALISTS
351—SARANDI—351

The new system and great secret of placing crown and bridges of gold and porcelain, and beautiful artificial teeth without plates, practised in full perfection and security for the first time in this capital, by the specialist surgeon-dentist W. E. Hill, Sarandi 351, is a true and notable advance in dental science. Witness the following certificate of the eminent North American specialist, Dr. Horsey—
"CERTIFICATE. Dr. Horsey, Surgeon-Dentist of New-York, Specialist in crown and bridge work.
I certify and declare that Dr. W. E. Hill, surgeon-dentist, is entirely competent to practice with all safety dental crown and bridge work. I also certify that Dr. Hill has performed in my presence a number of these works of the most difficult description, completely and perfectly, proving to me that he is the only person in Montevideo who possesses the true secret of this novel, useful and notable process, the only one who has the apparatus, the experience, knowledge and skill indispensable to be able to employ with success the most modern positive and beautiful process as yet known in dentistry.
192 pm.

PACIFIC STEAM NAVIGATION COMPANY

FORTNIGHTLY LINE OF STEAMERS
BETWEEN
Liverpool, The River Plate, and Valparaiso
The Magnificent steamers of this Company are appointed to sail as follows
FROM MONTEVIDEO
New Accelerated Itinerary.—Montevideo to Europe in 18 days.
FOR EUROPE
FOR THE PACIFIC

Sorata
Captain C. Adey.
24th March 1892.
for Rio Janeiro, Lisbon, Vigo, Bordeaux, Plymouth and Liverpool.

Iberia
Captain G. Massey.
7th April 1892.
for Rio Janeiro, Bahia, Pernambuco, Lisbon, Bordeaux, Plymouth and L'pool.

Potosí
Captain H. W. Hayes.
10th March 1892.
for Sandy Point, Coronel, Talcahuano and Valparaiso.

Galicia
Captain A. J. Cooper.
28th March 1892.
for Sandy Point, Coronel, Talcahuano and Valparaiso.

All the above steamers will touch at Plymouth to land passengers only.
The steamers *Aconcagua*, *Galicia*, *Britannia*, *Iberia*, *Liguria*, *Potosí*, *Sorata*, are illuminated with electric light.
Every steamer has on board a doctor and a stewardess.
The Company issues return tickets available for twelve months.

The Company has now decided to leave the Electric Light available all night for the passengers, excepting only in the Saloons & Smoking rooms where it will be turned off at the usual hour.
In future each steamer will carry a French Chef-de-cuisine and table wine (Claret) will be served gratis to all passengers.
In accordance with arrangements entered into, through tickets are issued at Montevideo and Buenos Aires to

New York
in connection with the well known Steamers of the
Cunard Line
at moderate rates.
—AGENTS—

—WILSON SONS & Co. LIMITED—
MONTEVIDEO, SOLIS 55; BUENOS AIRES, Reconquista 365.
SANTOS, RIO JANEIRO, BAHIA, PERNAMBUCO, and ST. VINCENT, C. V. 95 pm.

The New Zealand Shipping Company—Limited

FLEET OF STEAMERS
Rimutaka **Ruapehu**
Tongariro **Aorangi**
Kaikoura
The new and magnificent Steamers of this Line call at Rio Janeiro on their homeward voyages for Plymouth and London from New Zealand every month—All the steamers carry passengers of 1st, 2nd, and 3rd, class and are illuminated with electric light.

STEAMER	TONS REG.	TO SAIL FROM RIO JANEIRO
RUAPEHU	4,163	March. 12
KAIKOURA	4,474	April 9
TONGARIRO	4,163	May. 7
AORANGI	4,165	June 4
RIMUTAKA	4,473	July 2

Through fares to London from Montevideo
1st class \$35—2nd, \$20—3rd, \$12
For passages and further information apply to.
WILSON, SONS & Co. LIMITED
AGENTS.
Montevideo, Solis 55.
Buenos Aires, Reconquista 365.
and Rio Janeiro. 96 pm.

LLOYD BRAZILEIRO

LINEA DEL SUD
Salidas los días 1, 12 y 25 de cada mes
EL EXPLÉNDIDO PAQUETE BRAZILEIRO
VICTORIA
Saldrá el 1.º de Mayo a las 8 a.m. con destino a Rio Grande, Pelotas, Porto Alegre, Santa Catalina, San Francisco, Itajahy, Paranaíba, Antonina, Cananea, Iguaçu, Santos y Rio de Janeiro.
LINEA DE MATTO GROSSO
Salidas, los días 12 y 27 de cada mes.
Servicio con los vapores "Rapido", "Diamantino" y "Ladario".
EL PAQUETE.
DIAMANTINO
Saldrá el 12 de Mayo a las 4 p.m., con destino a Buenos Aires, Rosario, Paraná, La Paz, Esquina, Goya, Bella Vista, Corrientes, Asunción, Villa, Concepción, Corumbá y Cuyabá.
Recibe pasajeros, carga, encomiendas y dinero a flete.
Por informes dirigirse a la agencia.
129—CALLE PIEDRAS—129.
ENRIQUE SÁ.—Gerente.

LA PLATENSE

FLOTILLA COMPANY LIMITED
ITINERARIO A REGIR HASTA NUEVO AVISO

SALIDAS DE MONTEVIDEO	
Domingo	Sin salida para Buenos Aires y Uruguay.
Lunes	Sin salida.
Martes	Sin salida.
Miércoles	Sin salida.
Jueves	Sin salida.
Viernes	Sin salida.
Sábado	Sin salida.

144-Piedras-144
121 pm.

Mensagerias Fluviales del Plata

MONTEVIDEO
Sails every Friday for Buenos Aires
Palmyra
Mercedes
Fray Bentos
Guaqueyueh
Uruguay, Paysandú
Villa Colon, Guaviyá
Concordia and Salto.

Arrives from Salto and intermediates every Thursday. Takes passengers, cargo, parcels and specie for all the above points of call.
The steamer *LABRADOR*, Capt. Pinto, sails every Tuesday for La Colonia, Cuchilla, Dolores and ports on the Uruguay.
For further particulars apply to the agent—
ERNESTO JULIA
173—CALLE PIEDRAS—173
189 pm.

The English School

194—SORIANO—194
Head Master, Thos. Jefferies Ashe.
The Course of Instruction includes first class English, Spanish, French, Mathematics, Drawing, etc.
No extras for languages.
Boards, Half-boards, and Day pupils received.
Applications to Mr. Ashe, English Club, or at the School.
There are vacancies for two boarders at present.
N. B. Classes resume work on February 1, 1892. 113 pm.

MAUÁ DRY DOCK
MONTEVIDEO
Receives vessels at reasonable rates.
There are workshops at the dock, for executing quickly and economically every description of repairs, to the hull or machinery of iron or wooden vessels.
Professional divers at the public service at moderate prices.
Apply to
The Montevideo Gas Co., Ltd.,
Calle Uruguay No. 18a.
Thos. F. Lane,
General Manager.
125 pm.

Danckelman and Schrader
English Tobacco Store.
233-Calle 25 de Mayo-233
MONTEVIDEO.
Large stock of English and North American tobaccos and cigarettes. Sole importers of genuine Egyptian and Turkish cigarettes.
Deposit of Havannah and German Cigars.
Always on hand assortments of Meerschaum and Briarroot Pipes, India rubber and Horse Pouches, Cigarette cases, Cigar-holders, etc.

THE RIVER PLATE
Western & Brazilian
TELEGRAPH COMPANIES
(LIMITED)
MESSAGES TO ALL PARTS OF THE WORLD
REGISTRATION OF ADDRESSES FREE
To Buenos Aires first 10 words
addresses free . . . \$ 0.30
Great Britain, France and Germany
(per word) . . . \$ 1.50
United States (per word) . . . \$ 1.80
JOHN OLDHAM, Manager.
183-Calle Cerrito-183
76 pm.

Cast-off Clothing.
Shirts, trousers, coats, boots and shoes, and other articles of clothing are always required for the assistance of distressed English-speaking people.
Bundles of clothing will be fetched if the address be notified to the Chaplain, Calle Sarandí, 229, or The English Club.

THE ORIENTAL TELEGRAPH
AND
THE PLATENSE BRASILEIRA
UNITED STATES DIRECT
Telegraph Companies United
CENTRAL OFFICES
CALLE RINCON 5, 7, 9, 11, CORNER OF
CALLE ZABALA 139, 141 143
BRANCHES
BUENOS AIRES, MONTEVIDEO,
AND RIO JANEIRO
Direct Communications between Rio
Janeiro and Buenos Aires, Via Montevideo.
Telegrams to all parts of the world,
Via Galveston, or Via Pernambuco, at
senders option
RATES
Great Britain (per word) . . . \$ 2.25
United States . . . \$ 2.50
Argentine Republic, 40 cts. per 10 words,
addresses free.
For information
Apply to
EDWARD JONES,
General Manager.
179 pm.

WHISKY
Dawson's Perfection.
" " Special.
" " Extra Special.
Dunville's V. R.
Port and Sherry Wines.
TOBACCO
Old Judge and Vanity Fair.
On Sale by J. A. EASTON.
115 --Calle Juncal--115.
258 pm.

English Drapery Store
First class assortment of
English soft goods, dressma-
terials, hosiery, haberdash-
ery, linen, tweeds and
cashmeres. New seasons
goods.
CALLENDER AND Co.
142-Calle Sarandí-142
(CORNER OF ZABALA)
MONTEVIDEO
105 pm.

TRANSLATIONS
From or into English, Spanish,
French, German or Italian, by a
sworn translator.
Apply at the office of this paper,
Calle Treinta y Tres 61.
pm.
W. MEIKLE Y Ca,
64 - CERRO - LARGO - 64
INTRODUCTORES
Fierros de todas clases, para herre-
ros, carpinteros, etc. como tambien
tirantes y vigas de fierro para
construcciones.
Alambres para cercos, de acero y de fierro
patente, y media patente. Extrudados y
pigués de fierro. Fierro galvanizado para
techos, idem liso. Zinc de todos los
números. Cables, tornillos, clavos y ro-
setas galvanizados. Fierros de todas clases.
Hojas de lata de todas clases y tama-
ños. Ollas de tres pies y sin pie. Baldes
sencillos, reforzados y rmacachados. Lora
Piedra, labrada y lisa. Lora comun.
porcelana, vidriera y cristalera. Cenas
de soda. Soda cáustica etc., etc.
15 pm.

Banco de Londres y Brazil
Capital suscrito.... \$ 1,250,000
Id. integrado. \$ 625,000
Fondo de reserva.. \$ 450,000
SUCURSAL EN MONTEVIDEO, ZABALA 85
Gira letras de cambio sobre las siguientes plazas
Londres, Ginebra, Milán, Coruña, París, Maastricht y Ca. - Hamburgo Los señores
Schröder y Ca. - Amberes, Banque d'Anvers - Ginebra, Grasset Brown y Ca. -
Lisboa, Para, Pernambuco, Bahia, Rio Janeiro, Santos, San Paulo, Rio Grande,
Pelotas, Porto Alegre, Buenos Aires - DEMAS PUNTOS DEL BRAZIL, Varios correspon-
sables.
Dá cartas de crédito sobre Londres, París, Portugal, Brazil y Nueva York.
Se encarga del cobro de letras sobre plazas.
Recibe dinero en cuentas corrientes.
En depósito a plazo fijo y a retirar con 30 dias previo aviso.
ABONA POR DEPOSITOS FIJOS.
Por 3 meses a razon de 4 % anual. Por 6 meses a razon de 5 % anual.
Con 30 dias de aviso a 4 % anual. 77 pm.

Agencia Inglesa de Seguros
DE
N. GODDARD
53 CALLE SOLIS 53 (ALTOS)
Seguros Contra Incendio.
COMPANIA
NORTH BRITISH AND MERCANTILE
SEGUROS MARÍTIMOS Y FLUVIALES
Compañía British & Foreign
78 pm

BEST LONDON PORTLAND CEMENT
James Mc. Ewan & Co., Limited. Sole proprietors of the celebrated
GRESHAM BRAND
Which has gained the
first award at the Mel-
bourne EXHIBITION,
1888.
In competition with
the best Manufacturers
of Portland Cement in
Great Britain.
The attention of En-
gineers and Contract
ors and builders is spe-
cially called to this high-
class brand of Portland
Cement.
For contracts, etc., apply to
ELLIOT, MACCIO & Co.,
229-MISIONES-229
Sole Agents for Uruguay Republic
MONTEVIDEO.
168 pm



ESPECIFICO DE GLICERINA
(NO ENVENENA)
Puede usarse con agua fria
Barriles
de 400 lb. cada uno.
Tambores
de 20 lbs. y 50 lbs.
Especifico de Hayward
en polvos
El mejor,
mas
BARATO,
Mas seguro
y
CONVENIENTE
FABRICANTES
Tomlinson & Hayward, Lincoln, England.
UNICOS INTRODUCTORES
Bell, Towers y Ca.
Calle 25 de Agosto números 101 al 109
MONTEVIDEO
202 pm.

The "New York" Life Insurance Company
The 20 year Tontine Policies taken in 1872 are now
maturing and holders of these policies are now receiv-
ing from 50 to 100 ope in excess of their cash cost ac-
cording to age and class of Policy.
These returns are made to Members after the Com-
pany has carried the insurance on the respective policies
for 20 years.
The Management of the Company announces as fol-
lows:
Its income for 1891 exceeded that of 1890.
Its assets and insurances in force were both
largely increased.
Its mortality rate was much below that called
for by the mortality table.
A detailed statement of the year's business will be
published after the annual report is completed.
Sub Department of the River Plate of the New York
Life Insurance Company.
CALLE 33, NO. 151. MONTEVIDEO.
C. TATLOCK, Agente General C. C. SIMMONS, Manager.
t423 Mch. 31.

Parisian House
HATS AND LATEST NOVELTIES
FOR LADIES AND CHILDREN.
Nos. 100a and 100b. Calle San José.
(Between Convencion and Araya)
This house receives permanently
all the latest requisites, such as
shapes, feathers, ribbons, velvet,
tulle, lace, and every other ma-
terial necessary for making Hats
and Bonnets.
Parisian workrooms for the manu-
facture of straw, felt and fancy
Hats. All kinds of Hats and Bonnets
made to order. Repairs and altera-
tions undertaken. Feathers and
materials cleaned and dyed.
J. S. GONTHARET (HATTER) and CO.
100a-CALLE SAN JOSÉ-100b.
MONTEVIDEO.
t392 Mch. 16.

Agates and Onix Stones
OF THE COUNTRY.
A complete assortment of articles
made exclusively of the beautiful
Stones of this Country, suitable for
gifts or souvenirs.
SALES BY WHOLESALE OR RETAIL
Uncut Agates and Onix stones for
exportation.
First prize in the Buenos Aires
Exhibition of 1882.
ENGLISH SPOKEN
WATER-STONES OF THIS
COUNTRY.
302 - Calle 25 de Mayo - 202
MONTEVIDEO
115 pm.

British Bank of South America, Limited.
ESTABLISHED, 1863
Capital subscribed. \$ 1,000,000
Do. paid up. 500,000
Capital Reserve Fund 330,000
General do do 75,000
£905,000

London
Buenos Aires
Montevideo
Current accounts opened.
Deposits received at sight and for fixed periods.
Commercial bills discounted.
Letters of credit issued, Telegraphic Transfers and drafts at sight, and up
to 90 days' sight given, on its Head Office and Branches.
and on
London Joint-Stock Bank, (Limd.), London,
Messrs. Heine and Co., Paris.
John Berenberg Gossler and Co., Hamburg.
also on
Italy, Spain, Belgium, North America,
Transfers of funds to or from this country and Europe can be effected
through the medium of the Bank's chief offices at
2a Moorgate Street, London, E.C.
All kinds of Banking business done.
Interest on accounts current and for deposits:
On accounts current 3 o/o
For 30 days notice 4 o/o
For 2 months fixed 5 o/o
For 3 5 1/2
For 6 6
74-Calle Zabala-74
WILLIAM MAITLAND HERIOT, Manager,
71 pm.

The Anglo-Argentine Bank, Limited.
London: 15 Nicolas Lane, E. C.
Buenos Aires: 486--Piedad--494
Montevideo, Calle Zabala 82
Capital subscribed. £500,000
Do. Paid up. £250,000
CURRENT ACCOUNTS opened with commercial Firms and private indi-
viduals.
DEPOSITS RECEIVED at sight and for fixed periods.
BILLS discounted, negotiated, and collected.
STOCKS AND SHARES received on deposit for collection of Coupons and
Dividends.
PROCEEDS OF COUPONS and Dividends remitted to parties interested
in Europe.
STOCKS AND SHARES bought and sold for account of third parties.
BILLS OF EXCHANGE, LETTERS OF CREDIT, and TELEGRAPHIC
PAYMENTS issued on.
LONDON-PARIS-HAMBURG-ANTWERP
AND THE PRINCIPAL TOWNS IN
GREAT BRITAIN - FRANCE - ITALY - AND SPAIN
BANKING BUSINESS of every description transacted.
Montevideo,
H. LAMOND, Manager.
164 pm.

London and River Plate Bank, Limited.
London, 52 Moorgate Street; Paris, 16 Rue Halévy
Buenos Aires, Montevideo, Rosario de Santa-Fé
Rio de Janeiro and Paysandú
Authorized Capital. £ 2,000,000
Paid up Capital. 900,000
Subscribed Capital. 1,500,000
Reserve Fund. £ 750,000
Current Accounts opened with Commercial Firms and private individuals.
Customers have the advantage of having approved Bills discounted, or
obtaining Loans upon Negotiable Securities, of Depositing Bills, Coupons,
etc. for collection - subject to a conventional commission.
The Bank receives deposits at sight, for fixed periods, or at thirty
days notice of withdrawal. Interest on which is regulated by the market
value of money, the Bank notifying any change in Rates by Advertisement
in the principal daily papers.
Letters of Credit issued to parties travelling abroad.
Letters of Credit issued to parties for the purpose of purchasing Goods in
Europe, the United States, etc., the terms of which can be ascertained on
application to the Bank.
Parties wishing to bring out funds to the River Plate, can do so through
the medium of the Bank's chief office.
No. 52 Moorgate Street, London E. C.
OR OF THE
Paris Branch, 16 Rue Halévy.
BILLS OF EXCHANGE
Issued and Purchased on the following places
LONDON
And all the principal towns of
ENGLAND, SCOTLAND AND IRELAND
PARIS. And all the principal towns of FRANCE
AND OF
GERMANY
SPAIN
ALSO ON
AFRICA-AUSTRALIA-BRAZIL-CANADA-CHILE-PORTUGAL-SWITZERLAND-
UNITED STATES-ARGENTINE REPUBLIC.
R. A. THURBURN,
Manager.
16 January 1892 72 pm.

THE MONTEVIDEO TIMES
DAILY MORNING PAPER
ESTABLISHED MARCH, 1888
Circulates in Montevideo and the Republic of Uruguay, Buenos Aires
and the Argentine Republic, Europe and the United States.
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CALLE TREINTA Y TRES 61
MONTEVIDEO

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DRILLING CO.
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begs to advise Railway Managers, Contractors, Mill and Factory Owners,
Estancieros, and all who are in need of wells, that they contract for the
drilling of all kinds of wells from 20 to 1000 metres in depth.
We also drill wells in Quintas and Chacaras.
The wells drilled by us in the Uruguay Republic have all been a great
success.
Existing Wells deepened. Work carried out by experienced well-
drillers.
Terms moderate. Especial attention given to enquiries by mail.
For further particulars apply in the first instance to
471 Piedad, Buenos Aires,
for Charles A. Catlin, Gerente
Ernesto Danvers.
Agents in Montevideo, Messrs. Laurie and Adams.
t409 Apr. 30.

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STEAM PACKET COMPANY
REGULAR FORTNIGHTLY SERVICE
THE SPLENDID STEAMER
"THAMES"
Captain G. M. HICKS
Will leave on the 17th of March 1892, for RIO JANEIRO, BAHIA, PER-
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Great reduction in passengers tariffs
Taking passengers, mails, specie and cargo.
All the steamers of this favourite line are fitted with refrigerators and
Electric Light and have every modern improvement for the comfort and
safety of passengers.
Table wine supplied gratis to passengers of all classes.
RETURN TICKETS
Issued at reduced rates. Special abatements made in favour of families
and companies.
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Parties wishing to bring out their friends from Europe can arrange for
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NEW YORK
Through tickets issued for passages from Montevideo or Buenos Aires to
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of the NORTH GERMAN LLOYD STEAMSHIP CO.
For Freight or Passage apply to
F. L. HUMPHREYS & Co. Agents.
Calle de las Piedras 108.
pm.

AGENCIA INGLESA DE SEGUROS
PHENIX ASSURANCE Co.
DE LONDRES
ESTABLECIDA EN 1782
(Compania de Seguros contra incendios)
INDemnity
Mutual Marine Insurance Co. Ltd.
(Compania de Seguros Maritimos y Fluviales).
Los agentes tienen plenos poderes para arreglar reclamos
sin referencia a las Companias en Londres.
Agentes:-F. L. HUMPHREYS & Co.
108-CALLE DE LAS PIEDRAS-108.
pm.

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OF
SCOTT'S EMULSION
OF
COD LIVER OIL
WITH
HYPOPHOSPHATES OF LIME AND SODA
First-its taste is pleasant to the palate, and the mode of manufacture
digests it in part so as to avoid weakening the digestive organs. Thus the
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Second.-The hypophosphates combined with cod liver oil in emulsion
increase very much its peculiar qualities, forming together a medicine of
admirable power, in order to fight with every illness which shows mani-
festations of phthisis, Scrofula or Emaciation of every description, it is also
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OF THE
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A Weekly Gazette devoted to Railways, Banking, Shipping, Insurance
and Investments.
Offices, Piedad 559, Buenos Aires.
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the Montevideo Times, Calle Treinta y Tres 61, Montevideo. Tariff on ap-
plication.

L. F. LEBET, Diploma of Honor, Zurich, 1883.
Silver Medal Paris, 1887.
Workshop for repairs in clockwork and jewelry. Ordinary
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Marine chronometers observed and regulated according to the
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Musical boxes and all small mechanisms attended to.
257-Calle General Liniers-257
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"It is an excellent dietetic food and beverage, highly nutritious, palat-
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LIBRE DE VENENO
Se mezcla instantaneamente
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Se dan muestras GRATIS a los que deseen
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Unicos agentes introductores
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Romero, Estacion Godí; Simpson y Hernandez, Durazno; Pedro Mendizábal, Florida;
Pesquera Hnos., Estacion Sarandí Grande; Estacion Alvarez y Ca., Paso de los Toros.
26 pm.

