THE TORONTO WORLD

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WEDNESDAY MORNING, APRIL 2, 1884.

The True Remedy.

Canada is credited, even in her own house, with being afflicted by grave disorder, and consequently many are prescribing for her malady. We have Mr. Goldwin Smith advocating a customs union with the United States, and we do not think that we misrepresent Mr. Blake and the great majority of his party when we say that he and they are squinting in the same direction. Mr. Blake wants the right given to Canada to make commercial treaties, and before him George Brown was much given to the promotion of the reciprocity idea.

Next to these, only much more advanced, are those who favor annexation pure and simple. Our neighbors more than ourselves preach this doctrine. The New York Sun, for instance, of Monday says:

> The argument which Mr. Goldwin Smith uses for the removal of tariff restrictions is a stronger argument for the union of the two countries—for the annexation of Canada to the United States. They "not only lie close to each other, they project into each other; they are dovetailed together." Nature demands that they should be one, and their common interest enforces the demand. Then the "unrestricted commerce with each other" which Canada especially needs, will be secured beyond peradventure, and without danger of interruption because of legislative action.
>
> Annexation is the true and only efficient remedy for the evils from which Canada suffers. She will have to come into the union, and when she comes she will bring to us valuable moral and political strength, and greatly increase the measure of her own material prosperity.

Perhaps the party in the majority are those who for the present think it wise to let things alone, to let things drift. They seem to think that all in all the country is doing fairly well, that she is increasing in people, in wealth, in the development of her resources. Every country under the sun has its share of trouble, and Canada is no exception. But she is not by any means in a moribund condition.

Lastly, we have those who favor the independence of Canada, and the erection of a second great English republic on this North American continent. For this school of doctors The World professes to have a liking, and for one reason if for no other: we can try independence and if that don't work we can then try annexation; but once annexed the door of entry to the union is forever closed.

The Game of Grab.

The proposal of the dominion to divide several million dollars among the provinces is the worst thing for the country that has happened in many a day. It is simply a game of grab, all the provinces consenting to despoil the federation. It will entail any amount of future complication. It will encourage the provinces to run in debt, to become extravagant, to eschew prudence. Whenever they get in trouble they will trust to the dominion to see them out of it. If the dominion offers resistance the imprudent members will go to the prudent ones and say: Join us and you shall share in the plunder. Ontario is in the position of the latter; she does not need the money but seeing all the other provinces pressing for it, she consents to join in the game of grab.

So far no warning voice has been raised. We hear that the liberals are afraid to speak out their convictions; certainly Mr. Blake and the Globe have said nothing as yet. The French Canadian vote has to be considered.

This is one of the instances wherein the veto power provided we had one—could be exercised to great advantage. If we had a responsible chief magistrate invested with the veto power he would not be slow to disallow any such plundering scheme as this, which is merely a bribe to the provinces who for the sake of individual gain consent to take it, though in the long run it will prove the cause of untold complications.

In the United States so far there has never yet been a division of the resources of the union among the states, and as a consequence they have been free from combinations of states to raid the federal treasury. Each state there has had to find its own money. So it should be here.

Should Fat People Become Lean.

Fanny Davenport is well-known to the Toronto stage and to all the continent. Recently she has made a great hit in New York in the portrayal of a woman of fashion, a Russian princess. But in order to make the character it was necessary to reduce her weight, and by a rigid course of "banting," or dieting according to the system propounded twenty years ago by Banting of London, succeeded; we are told, in diminishing her avoirdupois fifty-five pounds. The critics were so pleased at the result that they spoke of the lady's willowy figure. A loss like this, if unaccompanied by marked and obtrusive physical derangements, certainly partakes of the nature of a gain. If rigid adherence to a purely nitrogenous diet will thus pare away redundant flesh, no one, either on the stage or in private life, need offend the eye by displaying outlines convex where they should be concave. The only difficulty will be to determine the proper degree of abstention. With regard to this point a leading actor is instanced as having reduced his weight seventeen pounds in three weeks by simply neglecting to eat his usual rations of bread and butter. There are dietary possibilities in this statement which are somewhat unpleasantly suggestive, and men of heavy mould will not be greatly impressed by it. Weight is like character; it cannot be tampered with without injury to its possessor. And if the Banting system improves the figure, it has been arraigned by high medical authority as producing complicated and cureless maladies, like those which carried off the Comte de Chambord, who had been a rigid disciple of Banting. Decreasing stoutness, moreover, when thus superinduced, is accompanied by an atrophy of the facial glands, which produces some ugly changes. The nose is reddened and looks pinched, the skin on the forehead tightens, the eyes protrude from sunken caverns once filled with tissue, and the cheeks, seamed and haggard, droop on either side of the flabby chin. Those untortunates of whom an exacting profession demands this sort of transformation should find no imitators among the mass of the people, who prefer good digestion to graceful outlines.

Eight aldermen and two civic officials have gone to Milwaukee to inspect a pumping machine which a firm there offers for use in the Toronto waterworks. There is little doubt that the jaunt will be a pleasant one. The firm will see to that, but the expenses must come out of the profits of the machine. And who will pay for that?

Whatever Mr. Goldwin Smith says, or for that matter is reported to have said, at once attracts public attention. The New York and other American papers are now discussing the views he is credited with delivering in the course of a conversation with a young man at Buffalo.

Some of our citizens of Irish descent feel aggrieved that Mr. Goldwin Smith should have spoken of Irish catholics as he is reported to have done at Buffalo. But from all we can learn he did not. If he applied any epithet like "plundering" to the Irish or their objects, it was with reference to those who are preaching public plunder in Ireland and thereby preventing the possibility of investment or of the development of the country.

From the point of view that the masters make all the money, carpenters, painters, bricklayers, et al., may consider the spring the best time for striking. As a matter of fact it is the very worst. The time for striking, judged from self interest alone, is when the building season has advanced a month or six weeks. The heaviest contracts have then been made, but forewarned is to be forearmed, and when they know trouble is pending the masters will undertake nothing. A strike in the spring, therefore, is felt throughout the season. But a strike at all times should be a dernier ressort, and should never be entered upon until all efforts for a reasonable compromise have been exhausted.

El Mahdi declines to be called sultan of Kordoffan, and has returned his robes of office. When first offered the title he rejoiced and rewarded the messenger tendering it to him. He now recognizes that England's policy is weak, vacillating and uncertain, and has resolved to risk, if not his own life, that of his followers, in an attempt not only at re-establishing his waning popularity, but at asserting in his own person the right of might.

It is not in order for the Toronto policemen to complain that they were beaten by a Yankee trick in the tug-of-war with Buffalo. They consented to the terms and conditions, and having accepted them they are bound to accept the defeat they sustained. Their weak points were over confidence and ignorance of the conditions that they so readily accepted. The lesson of the defeat is for our athletes hereafter to scrutinize well the conditions.

A despatch from Pittsburg, Pa., says a number of families have left for Washington territory, foreign immigration having crowded them out. Foreign immigration will crowd more than these people out of their livelihood. Exploration for labor in the hives of Europe by large employers, or their agents, is only in its infancy.

A report comes that Osman Digma has still a considerable number of followers at Tamanieb and that the people are disgusted at their desertion by the British. Simultaneously with the report comes the news that Gen. Graham and his troops have sailed for Suez. England has wasted blood and treasure and accomplished nothing. It is the story of the Transvaal and Alexandria repeated in the Soudan. Mr. Gladstone's government has a knack of blundering into situations that its teachings should make it avoid, and then wriggling out of them in a very unsatisfactory manner.

Port Arthur has increased over two thousand in inhabitants in a year, and expects to number six thousand before this season is ended. There is a scarcity of houses. But as material for construction is now low, and as real estate is very reasonable, extensive building operations are at hand. Some 350 residences and stores have been erected since August last. The Thunder Bay Sentinel says capitalists can easily make 25 to 50 per cent out of investments there in buildings. Outside capital is badly needed for the purpose of building, the local capital all being required for business. The large steamships of the Canadian Pacific railway will be running between Owen Sound and Port Arthur in a few weeks, and then lively times may be expected.

THE FIRST OF APRIL.

How it Struck the Sympathies of the Whistler.

Why is the first day of April called "all fools' day?" "hunt the gowk day?" and cuckoo day?"

So called because on that day the ancestors of some christians now living worshipped the God of heaven—the visible Deity—as seen and understood by them. Visible deity was the shining sun. My ancestors were Druids. The Druid priests adored the visible deity. They foretold events. They settled the destiny of all living beings in human form. On the day corresponding to the modern first of April every aged woman was presented with pleasant offerings. On the first of May the people who had not given their offerings to the aged women on the first of April were required to see the belfires lighted; watch them until burned to hot cinders, and then go through the hot cinders barefooted. Hence comes the hereditary impulse that some of us cannot, dare not, pass an aged woman who makes a sign of poverty on the first of April; nor on many other days. To day, April 1, 1884, in Leader lane, Toronto, one man of a small group of pedestrians turned back, procured a silver coin, returned and gave it into the hand of an aged lady who sat in the lane, her eyes gazing into the innermost being of every passer by.

It was the act of the man writing this paragraph; a small act vivified from antecedent circumstances two thousand years old, the time when Druidical power governed mankind in Northern Europe.

When the early christian missionaries subdued the heathenism of the British islands the Druids were either converted to christianity, or they, enlivened by their faith, died out under the "mistletoe bough" and the "holly berry branch," with "oak tree leaves" and the song of robin red breast above their graves. Such were some of the emblems of the Druids. When they were hunted out of priestly power, and out of life, the day of charitable offerings was termed "all fool's day," "hunt the gowk day" and "cuckoo day."

The "gowks" were hunted out (that is the Druidical priests) and the voice of the cuckoo was supposed to be evermore melodious and unpolluted. Hence came the old nursery song:

> The cuckoo is a bonny bird,
> She sings as she flies;
> Brings us good tidings,
> Tells us no lies.
>
> She drinks at the fountain,
> To make her voice clear;
> And sings cuckoo, cuckoo!
> At the spring of the year.

DEAR WORLD of 1884: Such is a glimpse of the olden Druids, my ancestors; but with all reference to the temple of Stonehenge, left out for want of present space.

ALEXANDER SOMERVILLE, "Whistler at the Plough."

Toronto, April 1, 1884.

The Temperance Cause.

To the Editor of The World.

SIR: Perhaps it would be wise to have daily prayer for your correspondent Temperance. St. Paul also said, "Who art thou that judgeth another's servant?" The C.E.T.S. is composed by abstainers and non-abstainers upon a perfectly equal footing. They believe they can thus best advance the cause. If those who think differently were content to do their own work in their own way, perhaps it would be as well for all concerned. The great exemplar forbade His disciples preventing those who cast out devils in another way.

Orillia, March 31. G. H. H.

Our Militia and Their Record.

To the Editor of The World.

SIR: The opinion of the 13th Brooklyn regiment staff officer, who visited the Montreal review of 1879, as to the superior efficiency of our militia over the States militia, has been proved, by subsequent and previous events, to be correct. Judging from what he saw at that review and sham battle, the Canadians there had a thorough training in the practical work of soldiers, while theirs was superficial and ornamental work. Within the last few years what can be styled the present generation of our force have been tested, at the Quebec riots, Hackett riots at Montreal, jubilee riots at Toronto and Grand Trunk railway riot at Belleville. The very slight injury which occurred to person or property evidences that the men were ready, steady and obedient. Although well supplied with "ball," that was to be the last argument, the forlorn hope, to restore order. No man fired without orders, under pain of court martial, and the officers who had the power to give that order had always been taught to rely on the bayonet. The record of the States militia as to discipline is not a glorious one, as the recent Pittsburg, Hornellsville and Cincinnati riots show. Men firing without command are sure to hit innocent people, stirring up feelings of revenge in men whose friends had been wounded. The mobs increase in size, becoming masters of the situation and destroyers of millions. There is nothing like the BAYONET.

DR. M. SOUVIELLE'S SPIROMETER GIVEN FREE.

During the past five years thousands of patients have used my medicines and treatment by the Spirometer, and the result shows that every one who has properly followed out the instructions has been benefited and a larger percentage cured than by any other treatment known. Encouraged by this fact, the great and increasing demand for my medicines, and finding that many who could be cured are financially unable to procure the Spirometer, I will give the Spirometer free to any one, rich or poor, suffering from catarrh, catarrhal deafness, bronchitis, asthma, weak lungs or consumption who will call at 173 church street, Toronto, and consult the surgeons of the International Throat, and Lung Institute, the medicines alone to be paid for. Everyone can now afford to take the treatment, and the prejudiced or sceptical can afford to test the merits of the Spirometer and medicines prescribed by the surgeons of the Institute, which we claim is curing more diseases of the air passages than any other treatment in the world. Those who cannot see the surgeons personally can write to 173 Church street, Toronto, for particulars and treatment, which can be sent by express to any address. Dr. M. Souvielle, ex-aide surgeon of the French army.

Not This Evening.

From the New York Journal.

Goldwin Smith, an Englishman by birth, a Canadian by adoption and more or less an American by inclination, lectured at Cornell university the other evening on the interesting question of our relations with the dominion. The bright, acute students interpreted the drift of his discourse when they proposed the toast at the dinner which followed of "the state of Ontario." It was good, sound patriotism from the Canadian and the American point of view. This is leap year. Let Canada propose. We shall take her with all her Macdonalds for better or for worse. Her destiny is inevitable. She is still young and giddy, it is true, but with all her faults we love her still. The hand of nature has written on the North American continent in the indelible lines of mountain, lake, river and valley the sentence that it shall be one nation and one people, living and prospering under one flag. Let Canada come in.

Waiting for the Fifth Act of Lucia.

From the San Francisco Chronicle.

A group of economists hit upon a peculiar plan for hearing the opera. They each bought separate admission tickets, and got a seat in partnership. The seat was to be occupied by them turn about, each one holding it during an act. It was an admirable scheme. Those standing against the wall gave it furtive glances of proprietorship. Besides their other operatic furnishings, they wore upon their faces that transfigured look of hope which beautifies the face of the dying christian.

The last chance fell to the politest of the five, and he leaned good naturedly against the wall, waiting his turn. From their conversation they were habitues of the Grand opera house, and accustomed to getting five acts for their money,

When Lucia went mad and disappeared from view, the polite man began to look uneasy. When the tenor stabbed himself beads of anguish impearled themselves upon his brow. When the curtain fell and the people began to disperse, he grew incoherent.

"Say, Ned," he gasped, clutching the arm of the last sitter, "ain't there no more of this going on? Where do I come in?"

"I don't see how it can go on," answered Ned, calmly and sweetly. "The whole gang is either dead or crazy, and I don't think you come in until the next opera season. You're left, my boy."

Abominable Buildings.

From the Canadian Practitioner.

The condition of some of our public buildings in Toronto, in a sanitary point of view, is simply abominable. Our city hall, court house and parliament buildings are certainly a disgrace to the city, county and province. It is hard to understand why such indifference should be manifested respecting the health of public officials.

THE BUSINESS WORLD.

TORONTO, Monday, March 31.

A cable to Cox & Worts quotes Hudson Bay at £25¾, and Northwest Land at 60s.

Toronto Stock Exchange.

Banks—Montreal, 195¾ and 195; Ontario, 104½ and 104, transactions 23 at 104; Montreal, xd., 192 and 191; Toronto 184¼ and 184; Merchants', buyers 114¼; Commerce, 127 and 126¾; Imperial, 139 and 138¾, transactions, 15 at 138¾; Federal, 138 and 137¾, transactions, 10, 10, 25 at 133; Dominion, buyers, 199, transactions, 10 at 198, 2 at 198½; Standard, 116 and 114¾; Hamilton, buyers, 117½; British America, 120 and 117; Western Assurance, 124 and 123, transactions, 20 at 125, 20 at 124, 20 at 123; Canada Life, buyers, 400; Consumers Gas, xd., 153 and 151; Dominion Telegraph, 90 and 86; Lybster Cotton Co., sellers, 100; Ontario and Qu'Appelle Land Co., sellers, 90; Northwest Land Co., 60½ and 59½, transactions, 200 at 60½, 50 at 60¼, 50, 125 at 60; Canadian Pacific railway bonds, buyers, 98½, transactions, 1000 at 99; Canada Permanent, sellers, 216½, transactions, 30 at 216½; Freehold, 167 and 165½, transactions, 11 at 165¾; Western Canada, 188 and 186, transactions, 14 at 186; Union, 128½ and 127½; C. L. Credit, buyers, 121½; B. & L. Association, 105 and 104½, transactions, 161 at 104½; Imperial S. and Investment, 112 and 110; Farmers' L. and Savings, buyers, 125; L. and Can. L. and A., 140 and 139; National Investment, 107 and 106; Peoples' Loan, buyers, 204½; London and Ontario, buyers, 113; The Land Security Co., buyers, 104½; Manitoba Loan, 118 and 116½; Huron and Erie, sellers, 160; Dominion S. and Loan, 116 and 114¾; Ontario Loan and Deb., 127 and 123; Hamilton Provident, 125 and 121; Ontario Investment Association, sellers, 126.

Montreal Stock Exchange.

CLOSING BOARD—Bank of Montreal 195 and 194, xd., 194½. Ontario bank, asked 105. Banque du people 65 and 62½. Bank of Toronto [illegible] 183¾. Merchants 118 and 114. Quebec bank, asked 110. Bank of Commerce 127½ and 126. N. W. L. Co. 68s 6d and 60s. Federal bank, asked 139. Montreal Telegraph Co. 119 and 117½. C. P. R. 33½ and 32. Rich. & Ont. Nav. Co., asked 65. City Passenger R. R. 123 and 121. Montreal Gas Co. 182 and 181½; sales 25 at 182. St. Paul M. & M. 95½ and 94.

New York Stocks.

CLOSING PRICES.—Stocks feverish, now firm—Am. Ex. 98, C. S. 52½, D. & H. 107, D. & L. 123¾, Erie 21½, pfd. 57½, L. S. 101¼, M. C. 91, Mo. Pac. 85¾, N. J. C. 83¼, N. P. 21½, pfd. 47¾, N. W. 115¼, pfd. 140½, N. Y. C. 114¾, R. I. 118¼, St. P. 85¾, pfd. 112¼, St. P. M. & M. 95, Tex. Pac. 19¾, U. P. 73¾, W. U. 70½.

Local Markets.

THE FARMERS' MARKET.—The receipts of grain on the street to-day were small, and prices unchanged. About 400 bushels of wheat sold at 96c. to $1.06 for fall, $1.08 for spring, and 78c. to 84c for goose. Barley quiet; with sales of 300 bushels at 63c to 68c. Oats firm, there being sales of 200 bushels at 43c to 44c. One load of peas sold at 77c, and rye is nominal at 60c. Hay continues firm, with a fair supply; about fifty loads sold at $7 to $9 for clover, and at $10 to $14 for timothy. Straw steady, at $7.50 to $8 a ton for four loads. Hogs firmer, with a few sales at $8 to $8.25. Apples sell at $2.50 to $4.50, according to quality. Beef firm, at $6.50 to $7 for forequarters, and $8 to $9.50 for hindquarters. Carcases of mutton at 8c to 9½c, and lamb at 9c to 10½c. Spring lambs $3.50 to $6, according to size.

ST. LAWRENCE MARKET.—The market was quiet to-day and prices continue unchanged. Beef—Roast, 10c to 14c, sirloin steak 12c to 14c, round steak 10c to 12c. Mutton—Legs and chops 12c to 14c, inferior cuts 9c to 11c, lamb, per lb., 14c to 16c, veal, best joints, 12c to 14c, inferior cuts 8c to 10c. Pork—Chops and roast 12c to 13c. Butter—Pound rolls 25c to 27c, large rolls 18c to 20c, cooking 15c to 16c. Lard 14c to 15c. Cheese 16c to 17. Bacon 11c to 14c. Eggs 19c to 20c. Turkeys $2 to $3. Chickens, per pair, 65c to 85c. Geese, each, 75c to $1.00. Ducks 80c to 90c. Potatoes, per bag, 80c to 85c. Cabbages, per doz., 60c to $1. Onions, per peck, 25c to 30c. Parsnips, per peck, 20c to 25c. Beets, per peck, 25c to 30c. Carrots, per peck, 15c to 20c. Beans, per bush, $1.45 to $1.80. Turnips, per bag, 45c to 50c.

Markets by Telegraph.

NEW YORK, June 1.—Cotton firm and unchanged. Flour—Receipts 21,000 bbls., weak; sales 17,000 bbls., No. 2 $2.20 to $2.80, superfine $2.60 to $3.30, common $3.20 to $3.60, good $3.65 to $6.50, western extra $6.25 to $6.50, extra Ohio $3.25 to $6, St. Louis $3.25 to $6.00, Minnesota extra $5.75 to $6.50, double extra $6.60 to $6.75. Rye flour steady at $3.25 to $3.60. Cornmeal steady. Wheat—Receipts 42,000 bush., lower, sales 4 264,000 bush. future and 207,000 bush. spot; exports 80,000 bush. No. 2 red $1.00½ to $1.01¾, No. 1 red state $1.13½, No. 1 white state $1.02½ to $1.03½, June $1.03½ to $1.04¾. Rye weaker. Barley firm. Malt quiet and unchanged. Corn—Receipts 726,000 bush, firm; sales 1,304,000 bush. future and 82,000 bush. spot; exports 109,000 bush.; No. 2 60½c, April 59½c to 60½c, May 61½c to 61¾c, June 62c to 62½c. Oats—Receipts 32,000 bush., stronger; sales 390,000 bush. future and 71,000 bush. spot; mixed 33c to 38c, white 41c to 44½c, No. 2 April 36½c to 37c, May 37½c to 37¾c, June 37½c to 37¾c. Hay firm and unchanged. Hops steady. Coffee quiet, Rio unchanged. Sugar dull and unchanged. Tallow steady at 7½c to 7 3-16c. Potatoes firm. Eggs weak at 22c. Pork steady, mess $17.50 to $17.75. Beef quiet and unchanged. Cut meats—Pickled hams 12c, middles nominal, long clear 9½c. Lard steady at $9.43 to $9.48. Butter dull at 18c to 32c. Cheese steady and unchanged.

CHICAGO, April 1.—The markets opened with a rush this morning, and the first half hour's trading was marked by very heavy dealings and generally stronger prices. Flour dull, unchanged. Wheat unsettled; April 81c to 82½c, May 86½c to 87½c, June 88½c to 89½c, No. 2 spring 82½c to 83½c. Corn unsettled at 51½c to 53½c, April 50½c to 51½c, May 55½c to 56½c, June 56½c to 57c. Oats easier at 28½c to 31½c, April 28½c to 29c, May 32½c to 33½c, June 33c to 33½c. Rye dull at 52c to 52½c. Pork lower; April $17.50, May $17.72½ to $17.77½, June $17.67½ to $17.85. Lard quiet, April $9.15 to $9.20, May $9.25 to $9.32½, June $9.35 to $9.40. Bulk meats quiet, shoulders $7.35, short rib $9.35, short clear $9.85. Receipts—Flour 21,000 bbls., wheat 66,000 bush., corn 101,000 bush., oats 147,000 bush., rye 16,000 bush., barley 28,000 bush. Shipments—Flour 26,000 bbls., wheat 206,000 bush., corn 130,000 bush., oats 136,000 bush., rye 15,000 bush., barley 12,000 bush.

HUGHES BROS.

DRESS DEPARTMENT.

SPECIAL.

JUST OPENED:

2 Cases Black Gros,
1 Case Colored Gros,
1 Case Fancy Summer Silks,
4 Cases Colored Wool Cashmere, in all the Leading Shades,
4 Cases Nun's Veiling,
6 Cases French Dress Goods, in DeBeiges, Foules, Croises and Toiles,
5 Cases Parasols, in Plain Silk, Plain and Fancy Satin, including many rare novelties.

The above goods are without exception the choicest shown this spring, and as the season is getting late I will clear them out at greatly reduced prices.

GAVIN DYKES,

MANAGER DRESS DEPARTMENT.

Return Railway Tickets Free.

MILLINERY

As we are closing up this branch of our business we will clear out

FLOWERS, FEATHERS, STRAW HATS, HAT ORNAMENTS, MILLINERY, NETS, MILLINERY TRIMMING MATERIALS, ETC.,

Regardless of Price, as the whole stock must be sold this month.

HUGHES BROS.

HAVE YOU

Made provision against an emergency in case of SICKNESS or ACCIDENT? If not, The INDUSTRIAL UNION offers you an opportunity of doing so at small cost.

Office 28 and 30 Toronto street, Toronto, Ont. **AGENTS WANTED.**

ECONOMY.

"The public cannot be misled if, when seeking an office in which to effect an insurance, they select one which transacts its business at a small percentage of working cost."—*British Board of Trade Report.*

Owing to strict economy in the conduct of its business the Ætna Life Insurance company claims to be able to furnish Life and Endowment Insurance on more favorable terms to the public than most other Companies.

The Policyholders' Pocket Index, standard chart issued annually by *The Spectator* Publishing Company, 16 Dey St., New York, gives the expenses of all American companies as a "Ratio to Total Income," and shows the following average for the past three years, as to companies doing business in Canada:

Ætna Life, of Hartford	10.1
Equitable, of New York	15.0
New York Life, of New York	13.2
Travellers', of Hartford	16.3
Union Mutual, of Portland	24.3
United States, of New York	26.2

It is manifest that business cannot be done without *some* expenses, and that the less expense, other things equal, the better results to those insured with profits.

WESTERN CANADA BRANCH:

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WM. H. ORR - - Manager

A. T. KERR,

Member of Toronto Stock Exchange,

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26 TORONTO STREET.

W. WINDELER,

THE WELL KNOWN

PRACTICAL BOOT AND SHOE MAKER

Is prepared to supply Ladies and Gents with all kinds of Boots and Shoes, STRICTLY HIS OWN MAKE.

Having a long experience is a guarantee that all goods purchased from him are A No. 1. You will do well to examine his fine stock of Boots & Shoes, as his stock is complete and prices very low.

W. WINDELER,

285 QUEEN ST. WEST, OPP. BEVERLEY.

BUTLER PITTSTON COAL

BEST QUALITY.

COAL AND WOOD--LOWEST PRICES.

OFFICES—Dominion Bank Building, Cor. Yonge and King Streets, 413 Yonge St., 536 Queen St W.; Yard, Cor. Esplanade and Princess Sts; Yard, Niagara and Douro; Yard, Fuel Association Esplanade St., near Berkeley.

ELIAS ROGERS & CO.

Miners and Shippers, Wholesalers and Retailers

COAL & WOOD

GREAT REDUCTION IN PRICE WOOD.

To save cost piling and handling to my yards, I will for one week deliver direct from cars at following reduced rates:

Best Dry Hard Wood, Beech and Maple, long, at	$6.00	per cord
2nd class do. do. do. do	5.00	do.
Best do. do. do. cut & split	7.00	do.
Pine Wood, long		at	4.50	do.
Slab do. do.		at	4.00	do.

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Corner Front and Bathurst sts., 51 King Street East, | *Yonge street Wharf and 532 Queen street West,*

WILL RECEIVE PROMPT ATTENTION.

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