APOLOGETIC

On account of the great demand for our Xmas Ale and Porter we were unable to fill all our orders and had to disappoint a great many of our customers; but we will be in shape to handle fresh orders to-day, so send along your New Year's order now and avoid disappointment. Spadina-Brewery, Kensington-avenue. Telephone 1353.

QUALITY TELLS

IT WAS WORKED BY CROOKS.

A Search of the Houses of the Employes of the Company Results in the Discovery of Nothing—The Banks to Whom the Stolen Money Was Consigned.

SARNIA, Dec. 24.—The Sarnia authorities secured search warrants yesterday and went through the premises of Ernest Clarke, the former agent, and James McCann, the present assistant of the Canadian Express Co. They were looking for evidence against these persons for the robbery committed Tuesday, but no trace of money or implements could be found. The theory that seems likely to prove correct is that the theft was committed by one or more professional crooks. Last night it was discovered that a stranger purchased a piece of sheet brass similar to the key found at the time of the robbery from Barrie's pumping shop. The manner in which the robbery was committed, the familarity manifested with the details of the express office and the smooth escape of the guilty ones, all sustain the theory that professionals did the work. Young McMann, the assistant agent, is cool and straightforward in his answers, and Clarke, the ex-agent, offered his assistance within an hour after the crime. The robbers evidently went to Agent Cook's house at night and effected an entrance, obtained an impression in wax of the safe's key and have been living in Sarnia a month or two perfecting the job.

The exact amount of money stolen was $6715, in four packages. The largest package belonged to the Bank of Montreal and contained $4000, in $20 bills. The Traders' had one package, containing $1000, and the Bank of Commerce two packages, one containing $1300 and the other $415.

DIAMONDS DO EXIST.

Experts Examine the Ground In Idaho—No Doubt Now.

BOISE CITY, Idaho, Dec. 24.—The diamond excitement is increasing. A telephone message from Nampa to-day was as follows: "The report of Kunze, a Holland diamond expert, that precious gems really exist in the diamond basin region in Owyhee County has created a great flurry in this place. Kunze came in from the basin yesterday, and last night he left for Chicago. He said that he had found a diamond bearing ledge near the mouth of Rabbit Creek, which extended nearly to the summit and crossed the diamond basin. There was no doubt in his mind that genuine diamonds had been discovered. All of the ledge, he found, had been located by the Nampa people. Before Kunze departed for Chicago, where he will form a mining company, he left word that if any person disturbed the ground or ledge he should be immediately notified by wire. He wanted no work commenced unless he was upon the ground."

At least 30 Boise people departed for the diamond basin this morning. People are flocking in there from all parts, forgetting that there is no means of shelter. San Francisco parties offer $20,000 for the original claim upon which were found the stones in 1865. Six of these diamonds sold in New York for $2000.

TEETH IN HIS STOMACH 18 YEARS.

Harrowing Experience of a Man Who Swallowed a False Set.

MCVEYTOWN, Pa., Dec. 24.—Eighteen years ago James A. Harris of this place, accidentally swallowed his artificial teeth. They lodged in his throat, and the efforts to remove them only succeeded in forcing them into his stomach. Their passage produced stricture of the œsophagus, requiring the use of a dilator before eating. Seven years ago, while Mr. Harris was using the dilator it broke and a piece seven inches long also slipped into the stomach. He then visited Philadelphia, but the physicians there were unable to recover either of the indigestible articles. Subsequently Dr. Johnson, his family physician, extracted the dilator, but since then Harris suffered considerable internal pain.

Last Saturday, to his great joy and relief, the teeth passed naturally from his body and were found to be in as good condition as when he swallowed them.

REVENUE OFFICERS OUTWITTED.

A Gang of Toronto Opium Smugglers Steals a March on Them.

CHICAGO, Dec. 24.—Revenue Officer Lochnen heard Monday that a gang of smugglers had come to Chicago with 200 pounds of opium illicitly brought from St. Vincent, Manitoba, by way of Emerson, an American border town where customs officers are few and not vigilant. There were six of the smugglers and they were well schooled in the business, for instead of carrying the drug about with them they left it in storage at a depot, taking only a few pounds in a valise as samples. They made the round of the dealers Monday, and were traced by the officers to two Clark-street hotels. Hoping to confiscate the entire amount the officers made no attempt to arrest the men, and Tuesday the whole party left town under the very eyes of the revenue agents. The men went to Toronto, presumably taking the opium with them. Several times the officers had opportunities to arrest the men, but for fear of making a mistake they let them get away without a question being asked.

LOST ONLY HIS YELLOW DOG.

It Had Swallowed Pessino's Money and He Cut Its Stomach Open.

DETROIT, Mich., Dec. 24.—Monday evening a little yellow dog belonging to Tuegi Pessino of this city gnawed and swallowed a ten, five, two and one dollar bill and half of another five dollar bill. The money had just been brought home and laid on the table by Pessino. He immediately cut the animal's head off and opened its stomach.

All the pieces of money were recovered and fastened to a sheet of paper. A local bank has sent them to the Sub-Treasury in New York city for redemption, and it is believed that the Italian has lost nothing but his yellow dog.

Plenty of Gold in Montana.

CHICAGO, Dec. 24.—General C. E. Warren of Montana is in this city. In regard to the gold shipments he said: "This scare about so much gold leaving the country does not frighten residents of Montana, who know the mineral possibilities of the State. Why, Montana can produce $150,000,000 a year in gold if forced to it. These are no less than 5000 gold properties in the State which are paying claims. From these mines Montana alone can produce gold enough to pay the national debt. While we believe in free and unlimited coinage of silver, and that this country can consume the entire product of silver, we admit that if silver should go to 60 cents an ounce, it would close every silver mine in Montana and force our miners to turn to gold mining."

Grant's Brother-in-Law Dead.

DENVER, Col., Dec. 24.—Gen. Frederick T. Dent, the distinguished soldier and brother-in-law of U. S. Grant, died yesterday of dropsy. He was 72 years old.

THE LASH FOR THE EVANGELIST.

Sentence Passed On Prisoners Convicted At the Sessions.

The work of the Court of Sessions was concluded Saturday by the sentencing of the prisoners who had been found guilty.

Charles Lzanfranski on three charges of burglary was given 18 months in the Central Prison on each, the sentences to be concurrent.

George Roberts, the "cowboy preacher," was sentenced to one year in the Central Prison, with the additional deterrent of 10 lashes with the cat o' nine tails at the end of one month.

Thomas Lennon, larceny, got a year in the Central and Patrick McIlroy, for stealing a cow, three months in the same institution.

Moses Little for larceny, was sent to Warden Massey for two years less one day.

Sarah Thompson, on a charge of larceny, was committed to the Mercer for four months.

Telford Morton, five years at Kingston, for three larcenies.

Edward Garland's sentence was deferred until next sessions. He was charged with non-support of his wife.

HUNTED ELOPERS DOWN.

Deserted Wife and Husband Together Find the Culprits—They Are Canadians.

NEW YORK, Dec. 24.—Gertrude Francis Cregler, the youthful wife of John Cregler, a well-known resident of Bloomfield, N. J., disappeared a few days ago, and it was said that she had gone to Hamilton, Ont., with a young man named George Pritchard, who had boarded at the Creglers'.

Pritchard's wife came from Canada a few weeks ago to join him in this city. Pritchard took her to Newark. Last Saturday he promised to take her to Bloomfield, but disappeared. Mrs. Pritchard went to Bloomfield on Monday to look for him, and was there told of his escapade.

Mrs. Pritchard went to Mr. Cregler's house and told him who she was. Together the couple traced the elopers to Franklin, where they found them. Mrs. Pritchard secured a warrant for her husband's arrest. Mr. Cregler has already taken steps to get a divorce.

THE PROPOSED TRUNK SEWER.

Engineer Keating is Said to Estimate the Cost at $1,150,000.

Engineer Keating has completed his report on the proposed high level and intercepting sewer.

The only information The World could get from Mr. Keating was that the report was short. The estimated cost he would not divulge. From another source, however, it was learned that he estimates the cost at $1,150,000. The report will be submitted at the next meeting of the Board of Works.

JULIET'S GUARDIAN SCORES.

Wants Immediate Possession of the "Rob Roy" Effects.

W. R. Hutton Saturday began an action against J. W. Rennie, Scott McAllister and H. E. Walton, asking for an order for the immediate delivery of all the stage properties, costumes, sconeries and fixtures used by the "Rob Roy" company in that play, and for judgmen for $1776.85 for money lent to Rennie. The suit is the outcome of the dismissal of Miss Juliet Durand, particulars of which have been already published.

TO OVERTHROW THE REPUBLIC.

An Organized Plan of Attack on the French Government.

PARIS, Dec. 24.—The statement in the despatches Friday afternoon that the Ministry have evidence that the present attack on the Government is a part of an organized plan for the overthrow of the Republic and that each step taken is carefully discussed in advance by the plotters against the constitution, is fully confirmed, and the evidence has arrived at that stage that the Government is prepared to arrest certain of the conspirators against whom there is sufficient evidence. M. Andrieux is regarded as the manager of the plot against the Republic and the first blow is to be struck at him.

The precautions that Andrieux has taken are, it is said, the deposit with trustworthy parties in London of duplicates of all the evidence which has been collected against prominent Republicans.

Life Guards For the World's Fair.

LONDON, Dec. 24.—Conan Doyle, the novelist, writes to The Times suggesting that it would be a graceful act on the part of the British Government to offer three of the crack British bands, including the Band of the Guards to play at the World's Fair in Chicago, and a squadron of the Life Guards to take part in the opening of the exposition.

The London Globe Burned Out.

LONDON, Dec. 24.—The Globe, the oldest evening paper in London, was completely burned out this afternoon. Loss heavy.

Fought a Duel With Swords.

VIENNA, Dec. 24.—Deputy Lerban, and a court judge of Buda Pesth, fought a duel with swords yesterday. The former received a severe wound on the skull.

High School Trustees.

Editor World: One motion passed by the City Council at its last meeting is deserving of serious consideration. I have reference to the motion of Ald. Bailey asking that the Legislature be petitioned to so amend the regulations relating to the appointment of high school trustees as to have them appointed by the vote of the people, the same as public and separate school trustees are appointed. This is a good move, at least in cities and large towns. Our High School Board expend large sums of our public funds every year and they are not responsible to anybody for the way in which these moneys are spent. It seems High School Boards are appointed by the council and those who can pull the most wires get there, and as the appointments are for three years the aldermen are not responsible either. Let them be appointed by the citizens who pay the taxes and be directly responsible to them for their expenditures is the wish of a RATEPAYER.

Toronto, Dec. 21, 1892.

Mayoralty Election.

Editor World: Allow me to urge the supporters of Mr. Sheppard to ascertain before the day of election if their names are on the voters' list and places of polling.

The different committee rooms, as under, will be open every day next week and full information can be obtained at any of them. The voter's name should be found at the place at which he lived in the summer of 1891, but a few corrections were made in the spring of this year.

MR. SHEPPARD'S COMMITTEE ROOMS.

Central—18 Yonge-street Arcade.
No 1—702 Queen-street east, below Dingman's Hall.
No. 2—217 Queen-street east.
No. 3, middle—428 Yonge-street.
No. 4, north—421 Spadina-avenue; south, 399 Queen-street west.
No. 5, north—corner Clinton and College; south, 805 Queen-street west.
No. 6, north—589 Dundas-street; south, 1388 Queen-street west.

W. T. SUMMERHAYES.

MARKET FEES.

Saturday's Sale Was Only a Partial Success—Another Effort to Be Made.

The market fees were put up at auction at noon Saturday, in the executive room at the City Hall. A table was utilized as a block and License Inspector Awde was auctioneer. The little room was crowded.

The joint fees of St. Lawrence, St. Patrick's and St. Andrew's Market were knocked down to Mr. Robert King at $5080. This is $5 more than last year.

The fees and storage privileges of the Western Cattle market were not sold. A reserve bid of $14,500 had been placed upon the fees, but $12,500 was the highest offer, and this was made by Mr. William Hodgson, the present lessee. The maximum bid for the feed storage privileges was $2450. The members of the Markets and Licenses Committee considered that more could be obtained by selling these privileges with the fees, and they were withdrawn. For the 14 months that Mr. Hodgson has had the fees and the feed privileges he paid $17010 and $4020 respectively.

A "DANDY SEPARATOR."

One Month, One City in the Land of the "Free."

CLEVELAND, Ohio, Dec. 24.—Judge Stohe has heard 320 divorce cases during the September term of court and has decided about 300 of them.

In one of the cases tried, Lizzie Williams secured judgment for a divorce and $500 alimony from Alfred Williams, who eloped from Lucknow, Canada, with Mrs. Schermerhorn.

The Albion's Xmas Dinner.

Landlord Holderness of the Albion has prepared this menu for the Albion Xmas dinner at 12 o'clock to-day:

OYSTERS.
New York Counts aux Lemons.
SOUP.
English Hare. Chantelly.
FISH.
Saguenay River Salmon, Anchovy Sauce.
Pomme-de-Terre a la Victoria.
BOILED.
Leg of Southdown Mutton, Caper Sauce.
Spiced Round of Beef.
Ham, Champagne Sauce.
ENTREES.
Tenderloin of Beef aux Champignons.
Oyster Patties. Sweet Bread a la Reine.
ROASTS.
Ribs of Prime Xmas Beef, Yorkshire Pudding.
Spring Lamb, Mint Sauce.
Sirloin of Beef with Horse Radish.
Pork, Apple Sauce.
Turkey Stuffed, Cranberry Sauce.
Duck with Jelly. Goose, Apple Sauce.
Champagne.
GAME.
Haunch of Venison, Red Currant Jelly.
English Jugged Hare.
English Pheasant, Bread Sauce.
English Partridge, Game Sauce.
VEGETABLES.
Boiled and Mashed Potatoes. Sweet Corn.
French Peas. Tomatoes.
Cauliflower, Cream Sauce.
SALAD.
Chicken. Lobster. Cucumber. Celery.
DESSERT.
Mince Pie. Lemon Meringue Pie.
Peach Tartlets.
English Plum Pudding, Brandy Sauce.
Wine Jelly. Fruit Jelly.
Ice Cream, Strawberry and Vanilla.
Jelly Cake. Charlotte Russe.
Chocolate Cake. Orange Cake.
French Kisses. Ladies' Fingers. Golden Cake.
Silver Cake. Layer Raisins.
Snow Apples. Florida Oranges.
Malaga Grapes. West Indian Pines.
Almonds. Filberts. English Walnuts.
Crackers and Cheese.
Coffee. Tea.

Toronto Industrial Association.

The organization is now completed. Chairmen of Committees were elected on Saturday as follows: Advertising, printing and distribution of information, Thomas McCrakon; encouragement of established industries, W. Millichamp; applications for locations and capital for new industries, P. G. Close; Manufacturers' and Mining Exchange, Hotel and Tourist business, J. R. Roaf.

The general committee, composed of the chairmen of the various committees and president and vice-presidents, will be called together directly, and the various standing committees will meet after the holidays. Applications and suggestions within the scope of the association may now be sent to the Secretary, so that the same may be submitted to the proper committee at its first meeting.

A number of applications for capital and locations for new industries have already been received, also many valuable suggestions from citizens as to the extension of industries already established here.

Must Raise the Wires.

Engineer Keating has notified the Street Railway Company to raise the trolley wires a sufficient height to allow the gates at the Queen-street crossing of the C.P.R. and G.T.R. It has been found necessary to cut the arms of the gates protecting the crossing, and the city has been notified that the railway companies will hold it responsible for any accidents that may occur. It would cost $165 to alter the gates so as to miss the wires, but the street railway has refused to bear the expense.

Farrer's Christmas Goose.

Mr. Edward Farrer has left his annexation labors in New York and will eat his Christmas goose in Toronto. It will be as well stuffed as The New York Sun.

Local Legal.

At Osgoode Hall Saturday an appeal was allowed in the case of Hill v. Ashbridge, and the appeals of Chapman v. County of York and Mrs. Pryce v. the City of Toronto were dismissed.

DR. WOOD'S

Norway Pine Syrup.

Rich in the lung-healing virtues of the Pine combined with the soothing and expectorant properties of other pectoral herbs and barks.

A PERFECT CURE FOR COUGHS AND COLDS

Hoarseness, Asthma, Bronchitis, Sore Throat, Croup and all THROAT, BRONCHIAL and LUNG DISEASES. Obstinate coughs which resist other remedies yield promptly to this pleasant piny syrup.

PRICE 25C. AND 50C. PER BOTTLE.

SOLD BY ALL DRUGGISTS.

Have You Tried the

'CABLE EXTRA' CIGAR? 136

"August Flower"

Mrs. Sarah M. Black of Seneca, Mo., during the past two years has been affected with Neuralgia of the Head, Stomach and Womb, and writes: "My food did not seem to strengthen me at all and my appetite was very variable. My face was yellow, my head dull, and I had such pains in my left side. In the morning when I got up I would have a flow of mucus in the mouth, and a bad, bitter taste. Sometimes my breath became sh-- and I had such queer, tumbling, palpitating sensations around the heart. I ached all day under the shoulder blades, in the left side, and down the back of my limbs. It seemed to be worse in the wet, cold weather of Winter and Spring; and whenever the spells came on, my feet and hands would turn cold, and I could get no sleep at all. I tried everywhere, and got no relief before using August Flower Then the change came. It has done me a wonderful deal of good during the time I have taken it and is working a complete cure." G. G. GREEN, Sole Man'fr, Woodbury, N.J.

HAVE YOU BACK-ACHE

DODD'S KIDNEY PILLS

WILL CURE YOU

"Backache means the kidneys are in trouble. Dodd's Kidney Pills give prompt relief."

"75 per cent. of disease is first caused by disordered kidneys.

"Might as well try to have a healthy city without sewerage, as good health when the kidneys are clogged, they are the scavengers of the system.

"Delay is dangerous. Neglected kidney troubles result in Bad Blood, Dyspepsia, Liver Complaint, and the most dangerous of all, Brights Disease, Diabetes and Dropsy."

"The above diseases cannot exist where Dodd's Kidney Pills are used."

Sold by all dealers or sent by mail on receipt of price 50 cents, per box or six for $2.50. Dr. L. A. Smith & Co. Toronto. Write for book called Kidney Talk.

OLD CHUM CUT PLUG.

OLD CHUM PLUG.

No other brand of Tobacco has ever enjoyed such an immense sale and popularity in the same period as this of brand Cut Plug and Plug Tobacco.

Oldest Cut Tobacco Manufacturers in Canada.

D. Ritchie & Co., MONTREAL.

Cut Plug, 10c. ½-lb Plug, 10. ¼-lb Plug, 20c.

DIVIDENDS.

CANADA PERMANENT. LOAN AND SAVINGS CO'Y.

65th Half-Yearly Dividend.

Notice is hereby given that a dividend of six per cent. on the paid-up capital stock of this company has been declared for the half-year ending December 31, 1892, and that the same will be payable at the company's office, Toronto-street, Toronto, on and after Monday, the 9th day of January next. The transfer books will be closed from the 19th to the 31st December inclusive. By order GEO. H. SMITH, Secretary.

1111

Imperial Loan and Investment Co. Of Canada (Limited).

Dividend 46.

Notice is hereby given that a dividend of three and one-half per cent. on the paid-up capital stock of this company has this day been declared for the half-year ending 31st December inst., and that the same will be payable at the company's office, 30 and 34 Adelaide-street east, Toronto, on and after SATURDAY, the 7TH OF JANUARY next.

The transfer books will be closed from the 15th to 31st December, both days inclusive. By order of the Board.

E. H. KERTLAND, Managing Director.
Toronto, Dec. 5, 1892. 1111

LOAN COMPANIES

Toronto Savings & Loan Co., 10 King-street West, Toronto.

FOUR PER CENT. INTEREST allowed on deposits from day put in to day withdrawn and compounded half-yearly. A special rate for amounts left for a stated period of one year or more.

Money to lend on first mortgage security.

ROBERT JAFFRAY, President. A. E. AMES, Manager.
136

HELP WANTED.

SALARY OR COMMISSION—TO AGENTS TO handle the Patent Chemical Ink Erasing Pencil. The most useful and novel invention of the age. Erases ink thoroughly in two seconds. Works like magic; 200 to 500 per cent. profit. Agents making $50 per week. We also want a general agent to take charge of territory and appoint sub-agents. A rare chance to make money. Write for terms and sample of erasing. Monroe Eraser Mfg. Co., x 190 La Crosse, Wis. ed-7

HAVE YOU BEEN TO LEAR'S

GREAT XMAS SALE YET?

BIG STOCK, BIG VARIETY, BIG INDUCEMENTS,

IN GAS OR ELECTRIC FIXTURES, READING LAMPS, TABLES, ETC.

SAME OLD ADDRESS:

19 and 21 RICHMOND-ST. W.

Open Friday Till 8 o'clock; Saturday, 10 o'clock.

OXFORD Hot Water HEATER

IS NO EXPERIMENT.

Time Tried and Tested.

Combines all Modern Improvements.
The Most Powerful Heater in the Market.
Avoid inferior articles.

MANUFACTURED BY

THE E. & C. GURNEY CO., TORONTO, ONT.

Send for "How Best to Heat Our Homes."

THE GIFT OF THE SEASON.

Can you Cut New Bread—really new—into thin slices? No, not with an ordinary knife; but with that Wonderful CHRISTY BREAD KNIFE nothing is easier. A set for $1.00 (Bread, Cake and Paring Knives). Improved French Carver 75c—sent by mail.

CHRISTY KNIFE CO., 30 WELLINGTON-STREET EAST, TORONTO.

AGENTS WANTED.

ONLY $20.00

A LADY'S SOLID GOLD WATCH

Beautiful Hand Engraved Case.

Fully Warranted.

DAVIS BROS., :-: 130 YONGE-STREET.

SHOE STORES COME AND GO, —BUT THE— Old Reliable Golden Boot Goes on For Ever.

If you want good value go there.

246 YONGE-STREET. 136

MAGIC LANTERNS —FOR— XMAS PRESENTS.

Charles Potter, 31 KING-STREET EAST, TORONTO.

READY FOR -:- -:- JANUARY

Harper's Monthly, Young Ladies' Journal, Ladies' Home Journal, Scribner's, etc., AT

P. C. ALLAN'S, 35 KING STREET WEST.

TWO SAFES FOR SALE

Size 5 feet 6 inches by 3 feet 8 1-2 wide by 2 feet 6 deep. Interior 3 compartments. The safes are in excellent condition and were formerly in use by the Federal Bank. A nominal price will be accepted if bought before January next. May be seen any day at my office, 19 Wellington-street west.

G. W. YARKER.

ACME AND ACHIEVED SKATES HOCKEY AND RACING SKATES

RICE LEWIS & SON (Limited) TORONTO.

JOHN J. DIXON & CO STOCK BROKERS

Canada Life Assurance Building.

Stocks, Bonds, Grain and Provisions bought and sold for cash or on margin.

Private wires to New York and Chicago. Telephone 2212.

MONEY INVESTED

Estates Managed and Rents Collected.

JOHN STARK & CO 26 TORONTO-STREET

Doctors, Nurses and Mothers

Ask your druggists for DR. KIRKWOOD'S SCIENTIFIC FORCE AND SUCTION SYRINGE. Buy no other. Something new and thorough. Will last a lifetime. A matter of the utmost importance to the female sex. Mention this paper or address, Canadian Agency, Kirkwood Rubber Co., 6 Lombard-street, Toronto, Ont.

ROBERT COCHRAN Member of Toronto Stock Exchange.) PRIVATE WIRES Direct to Chicago Board of Trade and New York Stock Exchange. 23 COLBORNE-STREET and Rotunda Board of Trade

5½ %

Money to lend at 5½ per cent. in sums of $1500 and over, on improved city and farm property. A. E. OSLER & Co., Room 5, 35 Adelaide-street east.

ALEXANDER & FERGUSSON, Members of Toronto Stock Exchange, American and Canadian STOCKS Bought and Sold.

23 Toronto-st. - Toronto

L. COFFEE & CO ESTABLISHED 1845.

Choice spring wheat, also red and white winter or sale in car or cargo lots. Samples sent and prices quoted on application. 88 Church-street, Toronto. 1

LOCAL & FOREIGN STOCKS & DEBENTURES Bought and Sold

H. F. WYATT, Member Toronto Stock Exchange 15 Leader-lane. - Telephone 2288

JAMES DICKSON, FINANCIAL AGENT, ASSIGNEE, ETC. Special Attention to Collections.

MANNING ARCADE. 136

C. C. BAINES (Member of the Toronto Stock Exchange.) Stock Broker, No. 21 Toronto-st. Telephone 1009. 136

CAMPBELL & MAY

W. A. CAMPBELL. GEO. H. MAY Assignees in Trust, Accountants, Auditors, Collecting Attorneys, Etc. 136

32 FRONT-ST. WEST

THE ANGLO-AMERICAN LOAN & SAVINGS CO. 60½ ADELAIDE-ST. EAST, TORONTO.

Persons wishing to place their surplus capital in a safe and profitable investment by becoming a deposit shareholder may deposit sums of $1 and upwards, upon which interest will be paid at the rate of 5 per cent. per annum. Prepaid Stock is sold at $50 per share, 6 per cent. being paid on the cash invested semi-annually.

MONEY TO LEND at Lowest Rates.

WM. O'CONNOR, M.D., President. 136 DR. SAMUEL GINNER, Manager.

PROTECT YOUR HOME. USE SPOONER'S PHENYLE

The most effective powdered disinfectant, deodorizer, germicide known to modern science. Ask for it always. It is the best disinfectant in the world. AIKENHEAD & CROMBIE, 136 6 Adelaide-street east.

W. H. STONE, UNDERTAKER, 349—YONGE-STREET—349 OPP. ELM. ed Telephone 932.

INSURANCE.

.·. ASSESSMENT SYSTEM .·.

Massachusetts Benefit Association,

GEORGE A. LITCHFIELD, President.

Home Office, 53 State-street, Boston.

The Policies of the Massachusetts Benefit Association are the best issued by any Natural Premium Company in existence. The policy is incontestable after three years. Dividends may be applied to the payment of premiums after one year. Dividends may be drawn in cash in three years from date of policy. Cash surrender value in five years from date of policy. One-half the face of policy paid to insured during his life in case of permanent total disability.

Estimated Cash Surrender Value of Policy Carried to the Life Expectancy of the Insured.

AGE, 40 YEARS, $10,000.

Annual premium	$ 200 40	
Amount paid in 28 years, or until age 68	5,611 20	
Dividends averaging 15 per cent.		$ 841 68
Net contribution to Emergency Fund		1,052 10
Accretions from lapses		3,156 30
Total credits		$5,050 08

Canadian Government Deposits, $50,000. Reliable live men wanted to act for this Association in all unrepresented districts. Liberal inducements offered.

THOS. E. P. SUTTON, Manager. Freehold Loan Building, Toronto.

FIRST-CLASS STORAGE ON GROUND FLOOR FOR A FEW CARRIAGES. CHARGES MODERATE.

THE DEMPSEY PADS

Will keep your horses from falling on the Asphalt Pavement.

CHARLES BROWN & CO. Yonge-street Arcade, 671 Sole Agents for Toronto.

How Would You Like FURS FOR A CHRISTMAS GIFT?

You have your choice of Jackets, Capes, Circulars, Collars, Muffs, Visites, Caps, Gauntlets, Rugs and Robes. Children's Grey Lamb and White Lamb Collars, Muffs, Caps and Tam O'Shanters.

J. & J. LUGSDIN, 'Phone 2575. 101 Yonge-St.

ONLY PURE CREAM TARTAR and Bi-Carb. Soda Used in It.

Pure Gold HAS NO EQUAL TRY IT BAKING POWDER

GRATEFUL—COMFORTING EPPS'S COCOA BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—*Civil Service Gazette.*

Made simply with boiling water or milk. Sold only in packets by Grocers, labelled thus:

JAMES EPPS & CO., Homœopathic Chemists, London, England. ed

TRY THE QUILL TIP CIGAR ed A MOST PLEASING SMOKE.

To Mothers, Wives and Daughters.

DR. ANDREWS' FEMALE PILLS.—Price One Dollar, by mail six cents in stamps extra. Mrs. Moon's Little Blue Book for Ladies only. Contains useful information to every female, single or married. Sent by mail in sealed envelope on receipt of thirty cents in stamps. Address R. J. ANDREWS, 237 Shaw-street, 4 minutes' walk from Queen-street west cars, Toronto, Ontario.

TORONTO POSTAL GUIDE—DURING THE month of December, 1892, mails close and are due as follows:

	CLOSE. a.m.	CLOSE. p.m.	DUE. a.m.	DUE. p.m.
G.T.R. East	6.15	7.45	7.15	10.35
O. & Q. Railway	8.00	8.00	8.10	9.15
G. T. R. West	7.30	3.35	12.40 p.m.	7.40
N. & N. W.	7.20	4.10	10.15	8.10
T. G. & B.	6.30	4.30	10.45	8.50
Midland	7.00	3.35	12.30 p.m.	9.30
C.V.R.	6.30	4.00	11.15	9.55
G. W. R.	a.m. 6.15	p.m. 12.00 n. 2.00 4.00 10.00	a.m. 9.00 10.30	p.m. 2.00 7.30 8.30
U.S.N.Y.	a.m. 6.15	p.m. 12.00 n. 4.00 10.00	a.m. 9.00 10.30	p.m. 3.45 11 p.m.
U.S. Western States	6.15	10.00 12.00 n.	9.00	7.30

English mails close on Mondays at 10 p.m. and on Thursdays at 7.15 and 10 p.m. The following are the dates of English mails for December: 1, 5, 8, 12, 15, 19, 22, 26, 29.

N.B.—There are Branch Postoffices in every part of the city. Residents of each district should transact their Savings Bank and Money Order business at the Local Office nearest to their residence, taking care to notify their correspondents to make orders payable at such Branch Postoffice.

T. G. PATTESON, P.M.