SECOND SCHEDULE-BALANCE CHEET.

	1861 AGETH.
Dec. 31. To Guarantee Fund	
" " Assurance and Annuity	Dobontores \$48,470] 54,340 0
Funds #326,701 00	Casi, Otto
Less for Rain.	First-Mortgages on Real
surances 15,016 00	Estate 245.771 7
—— s11,531 00	De'entures 10,000 0
" Contingent Fund to pro-	1 LACATE ON MUCKE, DORLLY
vide for the collection	ali 0 : oall
of outstanding and de-	" Beversions 12,024 6
forred premiums and	" Furniture 2003 7
other charges accruing	" Furtiture 2000 8
cu year's business, 6,575 00	I "Loans on Policies 735'46
" " Death loss awaiting proofs 2,000 00	' " " Special Terrorit 875 ()
* 4 Surpilus 40,891-98	i " "Committed Committee 5.00 0
partitional management of	' ' ' Aconta Balances 3.103 &
NOTE:	" " Cash in Head and
	Branch Offices 1253 8
For the security of	" Cash in Banks 20,411 0
Policy holders the	
Company holds	" Ba ance Not Ledger As-
Company holds	805,527 E
Assets (as per bal-	bba
ance sheet\$427,151 98	" " Short date Notes for
And in addition,	Premiums 21,822 8
	" Premiums on existing
Uncall'd Guarantee	Policies in Agents
Fund 240,000.00	hands and in due
	course of transmission 11,300 91
\$667,151 98	" Premiums on existing
	Policies due subse-
From whi'h deduct	LOUGHE die ende
Reserve (\$311,685,	quent Dec. 3L 1888. 14,366 8
and dooth loop	Roservo on this and pro-
and death loss,	ceding items, included
\$200,00, at Dec.	in Idabilities
\$1,22 above)\$313,085 00	" "Interest due, \$199 73;
0.120000000000000	and accrued, \$3,994 78 4,095 E
Supplies on Policy	`
Surplus on Policy	\$127,151 90
holders' Account \$353,486 98	"

We have examined the Books, Documents and Vouchers representing the foregoing Revenue Account, and also of each of the Securities for the Property in the above Estance Sheet, and certify to their correctnes.
Toronto, January S.d., 267.

Toronto, January S.d. 157.

JAMES GARLYLE, M.D., Auditors.

W. G. CASSELB,
W. G. CASSELB,
W. G. CASSELB,
W. G. CASSELB,
Auditors.

We concur in the f. recoing certificate, and have personally made an independent examination of said Books quarterly, and also of each of the Securities representing said Property.

R. A. MEESDITH, III.D.,
Auditing Committee of the Board.

WM. GORDON, WILLIAM McCABE.

it comes to pasting rocks, and trees cut from out a magazine, in the foreground of a water-color it is apt to be too realistic. Turner, it is true, pasted a water on a picture for a sun, but then we are not all Turners.

The Fine Art Society of Ontario have leased the new store in Leader Lane, and have fitted it up as a picture gallery, and intends hanging only the works of first class art ists. The room is tastefully arranged and well lighted. The first picture that catches the eye upon entering is an interior, by the young artist Kerr Lawson, who is considered one of the most promising of the young men in Canada. It represents the interior of a cottage, the family assembled for a meal, the children listening with down-cast eyes to the father's prayer of thanks. The painting of the sister's dress is excellent, in fact one of the best bits of the picture, which is the best exhibited this year by a local artist. A study of a man's head, by Henry Bacon and an oil by Hy. Sandham hang on the east wall. There are some very pleasing bits at the end of the room, some sheep by Thompson painted in Rome, and a large picture of a court yard by Poingdestre are particularly noticeable. The winter scene, by Smith Hald, whose last years picture the French Government bought for the Luxemburg, will appeal to all Canadi ans for the realistic manner of treat-

ment, and the suggestions of our own climate just at present. Works of merit by well-known men will be constantly appearing on the walls, and the name of the Society is sufficient guarantee that they will be original. There is no need of going abroad for really good pictures with such a collection always open to the public of Toronto.

SOLIT. IRE.

Harper's Baser.

Patience? Yes, that's the woman's game The dull delight of solitude, Where rank on rank she strives to frame. And speech or laughter ne'er intrude.

Night after night, beside the fire, When evening's lonely lamp is lit, Oppressed with thoughts that vex and tire, Among the cards her fingers flit.

The woman's game! On some poor king The sequence of her play is built; The queen comes after, hapless thing ! And next the knave with grinning guilt.

Then all her treasures, one by one Are thrown away to swell the pile, The last and least: when that is done, Begin again; the night beguile.

A weman's game: to sit and wait; Build and rebuild, though fate destroy, Shuffle the cards; for soon or late There comes an end to grief and joy.

A man may fight, or sow, or reap, Divide the seas, or traverse earth; She can but drudge, or pray or weep, What are her life and loving worth?

She sits there when the day is dead, Lonely and listless. Do you dare Deny, when all is done and said, That woman's life is solitaire?

-Rose Terry Cooke

Ah, yes! indeed, woman's game is solitaire! But few men realize what the dollar here and the dollar there, in many cases worse than thrown away, gratifying some selfish whim, means to the fond wife at home, but women know. It means washing and ironing and scrubbing; it means baking and mending and sweeping, with many a bodily and many a heart ache; it means an accursed monotony-no excitement, no passion, no poetry, no anticipation, no rest. If a radiant star from heaven were put in a common bull's eye lantern it would shatter it by the very intensity of its rays. It is a strong horse haltered fast in a stable, a mind fitted for competition meeting none to compete with, a lark made for the sky lying in a ditch with broken wing Is it not pitable? And the world, the casy-going, thoughtless, shallow world, chrugs its shoulders, and passes by But the day will come when the great leveller will smooth down there uneven ridges. In the mean time, the heartbroken cry goes up, how long? MADELINE DOUGLAS.

Samuel Miller says that "When. a young vine is wanted to bear for the first time, it will be well to cut it off two buds above the first tendril, as the buds below the first ten-dril don't bear fruit. This was told me many years ago, and has always-been adopted since by me." Can any of our readers corroborate the statement? - Vick's Magazine for January:

Mr. Rockafeller, of the Standard Oil Company, recently offered one hundred thousand dollars for Millets's celebrated oil painting known as the "Angelus," and which was originally sold by that artist for This is an five hundred dollars. advance in oil, which must strike even Mr. Rockafeller as remarkable, though that gentleman cant recall the time, not more than a dozen years back, when he was a poor bookkeeper in Cleveland, at a salary of five hundred a year. Great is the power of monopoly but unfortunately, in the case of Millet, the monopoly of brains and money does not go together.