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ELEVENTH YEAR. SATURDAY MORNING, JANUARY 10, 1891.—EIGHT PAGES. ONE CENT.

## MARKING A NEW EPOCH

### The Canada Life's Great Buildings in King-street

### ORNATE, DIGNIFIED AND SUBSTANTIAL

**A Magnificent Business Building—Seven Flats of One Hundred Offices—A New Style of Architecture Introduced—Details of the Structure—The Origin and Growth of the Canada Life Assurance Company—Interesting Early Records of Canadian Insurance.**

ARCHITECTURE is a standard by which the characteristics and artistic development of nations is gauged. It shows as clearly as any art or literature can show the ideas and the condition of a people. It is also a good index to individual character. Let a man build a house and have his swing in instructing the architect, and he will stamp his individuality on it if he has any. The new Canada Life Assurance Company's building in King-street tells a plain story. It first of all shows the substantial condition and progressiveness of the company. Its massiveness indicates that the company is solid and powerful, its hundred clearly lighted spacious offices rapidly being taken by tenants indicate that business men here are not willing to pass their business hours in rookeries, and its size and proportions emphasize the fact that Toronto is fast growing into a great metropolis.

Utility and ornament have both been kept well in view. The recessed front marks a new era in the architecture of the city, as the building itself marks a new epoch in the history of the company. The recessed front gives about double the wall surface and consequently admits much more light. Its construction of Scotch granite, carved and polished and well-defined pressed brick, exhibit many details for admiration and criticism, while its mass is impressive in a high degree.

Ground was broken for the building in August, 1887, and active building operations have continued ever since. The result is a flattering commentary to all concerned and an ornament to the city. The building is complete in all particulars. It is heated and ventilated by the most approved methods; two fine elevators carry the tenants from flat to flat; thermostats regulate the heat automatically, so that when the temperature rises to 70 degrees a current of cool air is introduced, and mail chutes in charge of the city postoffice are at the disposal of the tenants, from which the mail is taken seven times a day.

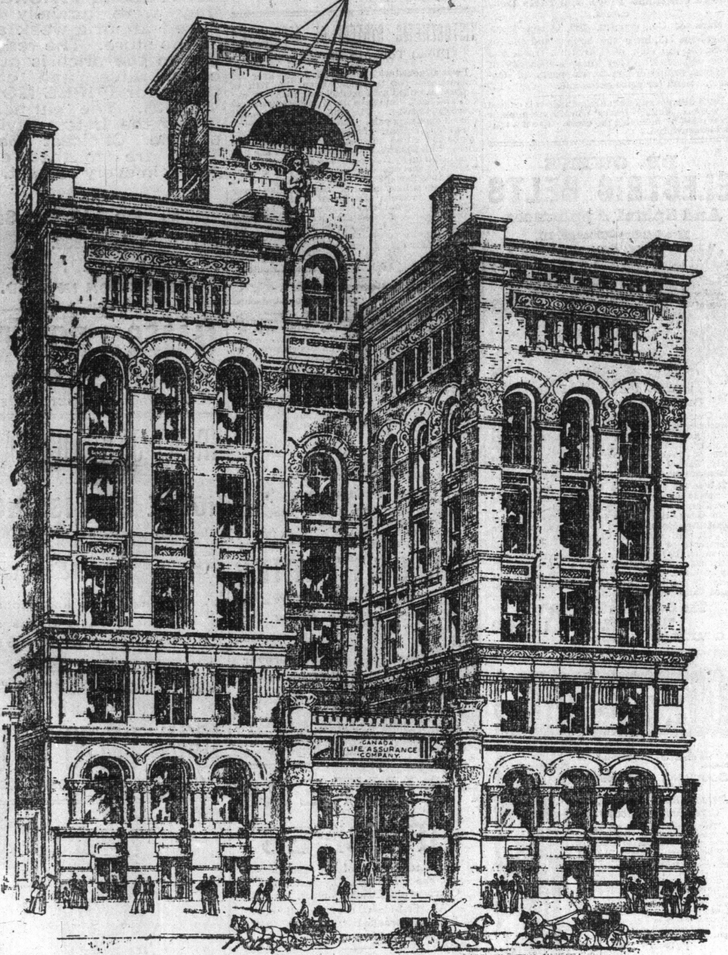
#### BRICKWORK AND MASONRY.

**A Symmetrical Pile, Graceful and Perfectly Finished.**

In this building the "foundations are sure" as the superstructure is elegant. The heavy block limestone from Longford which form the foundation walls rest on a thick bed of concrete sunk 14 feet underground. Commencing with the sidewalk line the front is built of Aberdeen red granite, cut and imported by the Canada Life Company from Aberdeen, Scotland. This extends to the first story, upward from which is built of red pressed brick, trimmed with Corsehill red sandstone from Scotland. The facade abounds with numerous friezes and other ornamental carvings.

The interior walls are built of hard brick, and the floors, rooflugs and archings are all of fireproof materials from Deseronto. The partition walls are of the same material; in fact the building is absolutely fireproof throughout. The main corridor is the admiration of everyone. It is highly artistic, the masonry especially so. Red granite, olive colored sandstone from Dorchester, New Brunswick, and English glazed brick form the chief materials. These, with a liberal use of Mexican onyx for wainscotting and white marble and glass for roofing, combine to produce a rich and artistic effect.

Messrs. Brown & Love did the stonework, brickwork and fireproof construction throughout. It was done in a complete and thorough manner and stands a conspicuous example of the best brick and stone construction. The Canada Life building and the new Bank of Commerce building, both of which were built by Messrs. Brown & Love, are lasting specimens of the work which this firm can do.




THE CANADA LIFE ASSURANCE COMPANY'S BUILDING, KING-ST.

#### THE CARPENTER'S ART.

**Massive Woodwork in Doors and Windows—Highly Ornamental.**

The constructive part of the building, with the exception of the floors, is entirely of iron and has all the essential traits of what is commonly termed "fire proof." The carpenter work was divided into three separate contracts; the carcass work, which consists in preparing the building for the plasterers; the joiner work on all the floors above the ground floor, and the elaborate decorations on the ground floor. The flooring, from the basement to the tower, is of the finest quality of Georgia pine. The base-boards are 2 feet 6 inches high throughout. The massive cherry doors swing easily and noiselessly on ornate hinges. The entire finish is of a very lofty character. The doors together with the fan-light are 12 feet high and the door-heads, windows and arches are on the same level. A rich picture rail relieves the monotony of the white walls and imparts a rare finish to the offices on each floor. The finish of all the upper floors is of white ash with the exception of the mahogany rail on the balustrade. The hardware in connection with the doors and windows is of the best description, consisting of bowerbaff and oxydized silver. The woodwork in the lavatories is particularly fine. The varnished white oak, quarter-cut to show its delicate grain, is in keeping with the varicolored marble and rich plumbing fixtures. The window sashes on the ground floor are of mahogany and on the other floors of pine. The floods of light which pour through these immense windows into the offices and through the prismatic lights in the cherry doors, into the spacious halls, admit of a full appreciation of the carpenter's handiwork. The beauty of the interior is preserved by a clause in the leases which restrains the tenants from erecting unsightly partitions or otherwise disfiguring the offices.

The carcase work of the entire building and joiner work of all the upper floors was done by Mr. William Simpson, 89 Adelaide-street east. Among other important contracts which Mr. Simpson has on hand is the carpenter work in the new biological building in connection with Toronto University, the first part of which is completed.

#### HEATING, LIGHTING AND PLUMBING.

**An Effective System of Ventilation—Methods and Materials of the Best.**

Perhaps no building in the city is so well heated and ventilated as this, and in so large a building ventilation is an important item. The heating is done by low pressure steam on two systems—one by gravitation and the other by using the exhaust from the elevator pumps, steam pumps and engines together with live steam. Pressure is reduced by regulating valves, having high pressure on the boilers and low pressure on the buildings. The steam is generated from a battery of three horizontal, tubular steel boilers, 54-inch diameter and 15 feet long. These are connected and can be used separately or together as occasion requires. The systems of distributing heat are called direct and indirect. The former places the heaters in the rooms and halls, the latter places them in the sub-basement, where the fresh air passes through them and floats up to the rooms. The indirect system is very interesting. Cold, fresh air is being continually drawn from above the centre roof and taken down into the basement, where it circulates along the hall and is drawn into two large galvanized ducts. These convey the air to two fan chambers, furnished with heating coils, and Blackman fans operated by steam power force the air through these coils, where it is partly heated before reaching the indirect stacks. The air is heated to any required degree in these stacks, which are situated in the sub-basement directly under each room to be heated. In each of these rooms hangs a thermostat, which can be set to any desired temperature, and wires lead to electric pneumatic valves, from which tubes run to a diaphragm on the indirect damper, and the slightest change in the atmosphere of the room will agitate the thermostat, operate the wires, regulate the damper and correct the temperature. It is a champion device. As pure warm air pours into a room it drives cold air into flues conveniently fitted with registers, and it is carried to a space between the attic ceiling and roof, where all the exhaust air meets, and making a circuit of another set of coils passes above the roof and finally escapes through ventilating cowls. Thus there is a continual flood of pure fresh air being drawn in from the front roof, carried to the basement, heated to any required degree, circulated through the building and ejected from the rear roof. In summer weather the heating chambers will really become cooling chambers. The coils will be partially filled with pure cold water, and the fans forcing air through these will send a cool current throughout the building. An idea of the extent of this heating and ventilating system may be gathered from the statement that there are 185 heaters in the building, and a radiating surface of 12,966 feet. All this work was done by W.J. McGuire & Co., 86 King-street west, and the same firm had the plumbing and gas fitting contract and supplied the chandeliers—combination electric and gas fixtures.

The plumbing included some work quite out of the ordinary. The drainage pipe is 8-inch extra heavy cast iron and there are twenty stacks of soil and waste pipe. Each flat has three large lavatories with slate floors and marble walls. The combination electric gas fixtures are the finest ever used in this city, and were secured by McGuire & Co. from the Mitchell, Vance Company of New York. In the main offices on the ground floor the finish is oxidized silver; in the vestibule, main entrance and hall the finish is what the trade calls black iron, and elsewhere in the building the finish is known as polished old brass. The chandeliers are indeed handsome ornaments and lend a brilliant finish to the place.

#### VAULTS AND FIREPROOF SAFES.

**Massive Constructions Providing for Security for Valuables.**

The vaults in the building merit special mention. They extend from the basement to the top floor and were constructed by the well-known firm of J. & J. Taylor, Toronto Safe Works of this city. The steel treasury vault used by the Bank of Hamilton is the most extensive and elaborate in the building. It is certainly a credit to the Toronto Safe Works and affords a sense of complete security to the bank officials, both from fire and burglars. Thick masonry work, interlaced with iron bars, surrounds the heavy steel lining and within are two ponderous safes, the very sight of which would send a cold shiver down the back of the most determined burglar, if indeed he could ever get in sight of them, which is next to impossible. The entrance door to the vault is a marvel of beautifully finished mechanism of revolving lock-bolts, twenty-two in number, securing the massive door on all sides against drilling or sawing off or bursting by wedges or jimmies. It is further secured by two combination locks, requiring the services of two or more of the officials to open it. These locks are each capable of 41,000,000 changes of combination. All the spindles operating the locks and bolt work are of J. & J. Taylor's patent, enlarged centre and made of chilled steel, thus rendering them not only drill proof, but secure against driving in or pulling out, as they are built into the doors. The interior treasury safes are also furnished with all the improvements that the craft of the safe maker and the genius of the banker can suggest.

The special rubber tube packing which is supplied by this company only, tongue and grooved with improved crane hinges and calm lever bars rendering the doors powder proof, complete the security. This vault is similar in construction to those of the Dominion Safe Deposit vaults, which were constructed by Messrs. J. & J. Taylor, and which are undoubtedly the strongest in Canada.

The large book vault used by the Canada Life Company is 9x15 feet, and workmen are now engaged in fitting it up. This vault is also protected by double entrance doors similar to those described. Adjoining the Bank of Hamilton vault is another fireproof book vault with like protections.

#### Electrical Apparatus.

A complete electric system runs through the building in every part, calling into use about 1000 lights. The low pressure wires are used, so contrived that either the high or low plan may be adopted at will, or a producing plant put in the building if at any time deemed advisable. This puts the building beyond the reach of any possible electric light monopoly of the future, as it will be wholly dependent on no particular supply company. There is really nothing like the electric light, and the beauties of the place were properly displayed when on Tuesday night the lights in the main hall were turned on for the first time. This work was entrusted to Messrs. Thornberry & Co. of 89 King-street west, and was in good hands as the result evidences. Promptly done, and so well as to preclude possibility of a hitch. The firm have handled many heavy contracts in the various branches of electrical work, but perhaps never one of the same magnitude as this in precisely the same line. Therefore they are to be congratulated upon the thorough promptness and general excellence of the work done.

#### The Tile Work.

The floor of the main entrance of the Canada Life rooms and the Bank of Hamilton premises is already famous. It is of the Mosaic tile manufactured by Maw & Co., Jochfield, Shropshire, Eng., and is the only floor of the kind on the American continent. It is the most expensive flooring that could be laid, and is not only beautiful but it will last forever with fair play. It is made from an infinite number of small pieces laid in by hand and forming a distinct pattern. With commendable enterprise, Hollbrook & Mollington brought an expert from England to ensure the proper laying of the tiles. The Mosaic tile is made in the same way, from the same material as the famous tasselated pavement of the ancient Romans. Successfully carrying through this tile contract is an achievement of which the above firm may justly boast, and the handsome stone carving on the outside is another sample of their clever handiwork.

#### Ornamental Iron Work.

The iron stairs and railings and the elevator enclosures are executed in a manner equal to the best of the kind in New York city. The artistic elaboration of the wrought scroll and leaf detail in the star railings is specially noticeable. The lofty and finely-proportioned vestibule is one of the most striking features of the building, and the excellence of the vestibule as a whole is in no small degree due to the elaborate iron work of the approaches to the offices on either side. Looking at the lofty tower crowning the structure another mark is seen of the care bestowed upon all its details in the lace-like railings that guard the lookouts under the great arches. The massiveness of the main stairs is altogether in keeping with the dignified and substantial character of the building. During the last ten or fifteen years there has been a constant and rapid increase in iron work of this description, and especially in the ornamental work we witness a most gratifying revival of the metal worker's art. Mr. H. C. Harrower of 223 Pearl-street, Buffalo, furnished the ornamental work in the building. The examples of Mr. Harrower's work of a similar nature are to be seen in The Toronto Mail building, in the premises of the Canadian Bank of Commerce in Toronto and in the Standard Life Insurance building in Montreal.

#### Swelling up the Rent Roll.

The renting of offices has gone on very satisfactorily. There has been steady enquiry for the last six months, in fact long before the building was half up a good many applications were received. The company adopted the wise course of placing the rentals at very reasonable figures, and this, together with the accommodation afforded tenants, has made the building very popular. The Company heats the building throughout, pays water-rates and taxes and pays for the cleaning of all offices. In addition to this they have put a uniform blind on every window in the building and have furnished combination, gas and electric light fixtures throughout. There is also provided for the use of tenants a mail chute with an opening on each flat, which is under the control of the Postoffice and from which the letters are collected by the mail carriers seven times a day. Mr. A. E. Ames, the company's rental agent, says that leases are being made out at the rate of one a day, and that though the building has been rapidly filling up there are still a number of very desirable offices to lease. The rent roll now amounts to over $30,000 and will probably soon reach $30,000 or over.

#### List of Tenants.

BASEMENT.

John J. Dixon & Co., brokers.
A. E. Ames, stock broker and financial agent.

GROUND FLOOR.

Canada Life Assurance Co.
Bank of Hamilton.

ABOVE GROUND FLOOR.

| Name. | Office No. |
|---|---|
| Allan & Baird, Barristers, etc. | 36 |
| J. F. Eastwood, " | 35 |
| Holmes & Gregory, " | 43-44 |
| Roswell & Travers, " | 47 |
| Jones & Arnold, " | 51 |
| A. Cecil Gibson, " | 57 |
| Burton & McNeil, " | 58 |
| Dugald J. MacMurchy, " | 59 |
| Wickham & Thompson, " | 61 |
| Frank L. Webb, " | 62 |
| Dewart & Irving, " | 63-64 |
| Macdonald, Macintosh & McCrimmon, barristers, etc. | 77-78 |
| Ryckman & Thomson, barristers, etc. | 79 |
| H. W. Stewart, " " | 81 |
| D. A. MacIntyre, " " | 92 |
| George Giles, Manager Retail Dealers Protective Union | 74 |
| A. G. Mortimer, publisher Canadian Lumberman | 75 |
| L. B. Young, special examiner | 76 |
| Macrae & Macrae, general subscription agency | 80 |
| Vacuum Oil Company | 82-83 |
| W. Gaynor, real estate broker | 84 |
| Langley & Burke, architects | 85 |
| Misses Vickers & Pearson, artists | 89 |
| White & McMillan, open property register | 90 |
| H. J. Emerson, official stenographer | 91 |
| J. H. Macdougall, manufacturer's agent | 93 |
| Neason R. Butcher & Co., official stenographers, etc. | 96-97 |
| Central Publishing House | 98 |
| Prof. Davidson, chiropodist | 100 |
| John Gait, civil engineer | 99 |
| M. F. Smith, dentist | 38 |
| J. D. Oliver, real estate broker | 45 |
| Boiler Inspection and Insurance Company | 49-50 |
| Charles M. Manly, artist | 52 |
| Macdonald, Austin & Co., real estate brokers and architects | 65 |
| Brown & Wilson, accountants | 67 |
| Meredith & Fellowes, real estate brokers and insurance agents | 66 |
| School of Languages (Ingres-Coutellier School of Languages.) | 68-69-70 |
| Brown Bros., nurserymen | 71-2 |
| E. O. Graham, nurseryman | 73 |

## FOUR DECADES OF BUSINESS

**A Record of Continuous Business Prosperity—Growth From Small Beginnings to National Importance.**

The Canada Life Assurance Company has one feature which distinguishes it from all other companies of the country—it is national. The organization of the Canada Life marked the beginning of the history of Canadian life assurance. It was also organized for a patriotic purpose, that of retaining business in the hands of Canadians, instead of sending exhausting annual money drains across the Atlantic. The Canada Life is not only first as regards priority of organization in Canada but first in the volume of business and first in national importance. As a financial institution it ranks second only to the Bank of Montreal.

The reasons for the establishment of the Canada Life in 1847 are concisely and somewhat quaintly set forth in the prospectus. "In the design of this company," this document says, "its originators had a threefold object in view: They were wishful that life assurance should be extended throughout the Province, and that it should be so brought before the working classes as to induce them to become participants in advantages so peculiarly adapted to their circumstances, that it might not alone be confined to what are termed the higher orders of society, with whom, as they are acquainted with its good results, it is more general, and for whom, so rare has been the instance of one of the industrial classes assuring his life, it seemed especially intended, an error now, it is gratifying to observe, is being gradually overcome. They were also desirous of forming a reduced scale of premiums, more consistent with the value of money and the rate of mortality as it gradually becomes ascertained in this country than the rates generally in use by the British companies, whose premiums, being calculated on the presumption that money will yield only three and a half per cent, are, of course, unnecessarily higher; whereas *six per cent.* is the legal value of money here, and readily attained, thus enabling a Canadian company for the assurance of lives to charge correspondingly reduced premiums.

"With the earnest desire, ultimately, to reduce their scale of premiums to the lowest cost compatible with safety, and thus to form an effectual hindrance to this, the first Canadian Life Assurance Company, earning the stigma attached to most of the British companies of charging premiums unjustly too high, applied not only by the newspaper press of Great Britain, but by her most eminent actuaries, and at the same time jealous of the annual drain from Canadian funds of not less than £15,000, to pay for life assurance, when the same can, with more ease and at a reduced cost, be obtained here, the Originators of the Company commenced their pleasing, but, at the the same time, arduous task, and so far have their efforts been attended with success that in 22 months they have issued no less than 399 policies, from which, and the very profitable investments that they have made, they derive a revenue amply sufficient to provide for all losses, without reference to the capital."

No doubt there was a large amount of examination, speculation and prognostication indulged in by the agents of the old British companies when the young Canada Life entered the lists armed with such new and striking arguments.

The company, however, was confident and went boldly into the combat to prove the strength of its contentions. Success followed from the beginning. The first policy was issued on October 29th, 1847, and by June 1st 144 were issued, assuring the sum of £59,650. From June 1st, 1848, to April 30, 1849, 196 policies were issued, assuring the sum of £85,430. The business of the company rapidly widened. Agencies were established in many places and the annual income was steadily increased year by year. The career of the Canada Life has been one of steady growth and uniform prosperity. Its promoters had the foresight to see their opportunity and the ability to take advantage of it. Able management has been the rule from the beginning. The directorate has been composed from year to year of the most prominent business men of the country, while the office of President has been filled in an eminently satisfactory manner. Only three times since 1847 have there been changes in the Presidency. In 1859 Mr. Baker, the first President, died. He was succeeded by Mr. John Young, the vice-president. On the death of Mr. Young in 1873, Mr. E. Cartwright Thomas was elevated to the presidency, and on the death of Mr. Thomas, Mr. A. G. Ramsay, the present president, who has been identified with the company for many years, was elected to the chief executive office.

The story of the success of the company, its growth from small beginnings to immense magnitude, cannot be told in a more striking manner than by showing the amount of its business as it developed year by year:

| Year. | Policies in force. | Amount of Insurance in force. | Income |
|---|---|---|---|
| 1847 | 144 | $ 288,660 | $ 9,097 |
| 1848 | 303 | 500,100 | 15,508 |
| 1849 | 473 | 814,900 | 26,892 |
| 1850 | 665 | 1,099,468 | 35,676 |
| 1851 | 768 | 1,306,300 | 42,696 |
| 1852 | 934 | 1,600,336 | 53,956 |
| 1853 | 1,150 | 2,049,196 | 69,144 |
| 1854 | 1,307 | 2,340,608 | 82,108 |
| 1855 | 1,436 | 2,657,427 | 94,998 |
| 1856 | 1,618 | 3,048,128 | 121,344 |
| 1857 | 1,638 | 3,157,097 | 133,342 |
| 1858 | 1,617 | 3,105,401 | 134,826 |
| 1859 | 1,807 | 3,365,408 | 133,446 |
| 1860 | 2,046 | 3,747,108 | 139,070 |
| 1861 | 2,288 | 3,995,777 | 147,301 |
| 1862 | 2,358 | 4,017,141 | 150,597 |
| 1863 | 2,461 | 4,103,218 | 143,469 |
| 1864 | 2,453 | 4,013,269 | 141,968 |
| 1865 | 2,690 | 4,301,453 | 156,478 |
| 1866 | 2,931 | 4,550,355 | 170,374 |
| 1867 | 3,149 | 4,755,993 | 182,446 |
| 1868 | 3,650 | 5,476,359 | 233,283 |
| 1869 | 4,270 | 6,404,438 | 273,728 |
| 1870 | 5,390 | 8,300,111 | 325,421 |
| 1871 | 6,351 | 9,693,746 | 411,165 |
| 1872 | 7,373 | 11,066,093 | 474,953 |
| 1873 | 7,903 | 11,954,659 | 514,979 |
| 1874 | 8,829 | 13,430,057 | 582,734 |
| 1875 | 9,384 | 15,034,486 | 601,748 |
| 1876 | 9,994 | 16,412,993 | 674,604 |
| 1877 | 10,605 | 17,055,907 | 701,318 |
| 1878 | 11,287 | 19,060,516 | 743,307 |
| 1879 | 12,588 | 21,547,759 | 835,516 |
| 1880 | 13,968 | 25,094,671 | 957,388 |
| 1881 | 15,202 | 27,409,[illegible] | 1,008,164 |
| 1882 | 16,425 | 30,139,995 | 1,150,337 |
| 1883 | 17,430 | 32,252,126 | 1,309,033 |
| 1884 | 18,713 | 34,890,226 | 1,336,681 |
| 1885 | 20,073 | 39,511,347 | 1,493,406 |
| 1886 | 21,073 | 41,546,632 | 1,588,568 |
| 1887 | 22,207 | 43,975,251 | 1,695,071 |
| 1888 | 23,288 | 46,848,870 | 1,839,906 |
| *1889 | 24,375 | 49,519,558 | 1,944,884 |

*For a period of eight months only.

The annual income is now ten times as large as the total capital at the beginning, and a small institution with nothing more than provincial aspirations has become a power all over the land. It is represented in almost every town, city and village in the Dominion, and has crossed the border to Michigan to compete for United States business. Compare the following from the 1889 annual report with the extract from the first annual report quoted above:

The New Assurances applied for during the eight months were 19[illegible]7 in number, for $4,455,098, of which 1856 for $4,190,098 were accepted. Of the balance, 141 for $265,000, were declined, the lives not appearing desirable risks for the company to assure; and 66 for $119,500 not being completed, the business of the eight months amounted to 1790 policies for $4,070,598, with a new Premium Income of $135,035.14. The total amount assured, with Profit Bonuses, as at 31st December 1889, was $49,519,558.48, upon 18,536 lives, under 24,375 policies.

The following shows the extent of the company's business and the various agency points, together with a list of the gentlemen throughout Canada connected with the company:

**Capital and Funds, $11,000,000—Annual Income, $2,000,000.**

**A. G. RAMSAY, Esq., President.**

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#### The Talking Oak.

The sapling of life insurance has become an oak and a talking oak withal, which, like Tennyson's, tells its listener something to his advantage. It tells to helpless women and children that it can protect them when their natural protectors are taken from them by the hand of death. It tells them that death to them may bring sorrow but not poverty—it may bring tears, but it cannot bring temptation, the wows of want and the wail that costs a meal. It tells them that they will be excused from swallowing the plums (or picking the bones, which is it?) of sweet charity whose warmest temperature is one hundred degrees below zero, and whose scraps have poisoned dogs. This giant, beneath whose shelter God's troubled bairns can cuddle doon—can fly to for shelter in the hour of need—is the Manufacturers' Life and Accident Insurance Company of Toronto.

The very best gift you can possibly bestow upon your wife and family, in fact one which it is your duty to bestow, one which will provide for them in case of your demise with an amount sufficient to protect them, can be secured for them by a policy on the Compound Investment Plan, or by the 15 or 20 year Income Bonds of the North American Life Assurance Company of this city. Write or call at the head office, Manning Arcade, for their descriptive pamphlets on the above plans. 246

**The Toronto Pupils of Bishop Ridley College.**

By arrangement with the G.T.R., through the kindness of Mr. Wragge, a special car will be attached to the 12.20 train on Monday for the convenience of the Toronto pupils of Bishop Ridley College, returning after the Christmas holidays.

**Beeman's Pepsin Gum makes you feel happy, whitens the teeth and sweetens the breath. Ask your druggist for it.**

The largest stock of trusses, crutches, abdominal supporters, shoulder braces is carried by the one-price firm, established twenty years, of Charles Cluthe, 134 King-street west. Trusses in hard rubber, celluloid and leather, from 75c upward. 26

**Does time hang heavy? Is life a burden? Caused by indigestion. Chew Beeman's Pepsin Gum. Sold by druggists only.**

**Real Estate For Sale.**

That desirable freehold property, 317, 319 and 321 Queen-street west, opposite Beverley-street. For further particulars apply to Griffith & Co., 105 Bay-street.

**How many subscribers have you secured for The Labor Advocate? 246**

**Jurgenson Watches.**

If you carry a "Jurgenson" don't risk a large depreciation in value by allowing it to run till it stops. Ed. Beeton, High Grade Watch Specialist, 25 Leader-lane. 246

**The Labor Advocate favors Free School Books. 246**

## THE STARVING IRISH POOR.

*A FORCE ONE HUNDRED STRONG DEFY THE POLICE.*

**Terrible Tales of Suffering—Men Who Have Only Earned a Shilling in Six Months—Died While Dancing an Irish Jig—Cabinet Crisis in Portugal—General Cable Notes.**

CORK, Jan. 9.—While a meeting of the Board of Guardians of Clonakilty was in progress to-day a mob of about 100 laborers from the seacoast neighborhood suddenly broke in on the board. Heedless of remonstrances and of the show of resistance made by the police the laborers insisted upon having a hearing. The guardians finally consented to listen to the spokesman of the party. The latter said that they and their families were literally starving, and that they had individually not been able to earn a shilling in six months. They demanded work and told the guardians that they were driven to desperation by the suffering they and their families endured. The guardians promised to do their utmost to relieve the distress, but the means of the guardians are limited.

#### Arctic Weather in Europe.

BRUSSELS, Jan. 9.—The coast of Belgium, notably in the neighborhood of Ostend to Blankenberghe, presents a remarkable appearance. Large blocks of ice are washed about the shore and many vessels are forced by the ice to remain in port. The fishermen are suffering severely. Few of the fishing boats put to sea and the crews of those able to do so tell startling tales of the hardships the fishermen have endured. The coast presents a spectacle the like of which the oldest inhabitants say has not been seen in years, if ever before.

#### $250 from a Penny in the Slot.

LONDON, Jan. 9.—A jury has just awarded £50 ($250) damages to Compositor A. F. Woodward, who broke his arm last summer after putting his penny in the slot to try a public strength-testing machine, the spring of which gave way and broke his limb. The verdict is against the company that exhibits such unattended machines.

#### Died Dancing an Irish Jig.

BERLIN, Jan. 9.—The Burgomaster of the village of Engers, in Rhenish Prussia, telegraphs that Henry Schulider of New York, who had just married a farmer's daughter of Engers named Luyen Dickerin, died suddenly dancing an Irish jig there, while on a visit to his wife's parents. Heart failure was the cause of his death.

#### Cabinet Crisis Imminent.

LISBON, Jan. 9.—A cabinet crisis is imminent and it is stated there is a probability that the new cabinet will be completely composed of the members of the Progressist party.

#### 1,000,000 Francs Damage.

PARIS, Jan. 9.—The fire in the pianoforte warehouse in the Boulevard St. Martin last night caused a loss of 1,000,000 francs. Several persons were injured.

#### Shot Himself in the Breast.

HALIFAX, Jan. 9.—A 10-year-old son of Mrs. Mackenzie, proprietress of the Windsor Hotel, New Glasgow, accidentally shot himself in the left breast to-day, inflicting a terrible wound. The doctors have little hope of his recovery.

**$1000 A DAY.**

That's Dineen's gait for this month. They have done even better during the past few days, but the thing is to keep up this average for the remainder of this month. They are now driving as they never did before with lower prices to back them up. Their annual stock-taking begins Feb. 1st, and every inducement possible is offered to purchasers every day to enable us to turn the $30,000 tied up in their made-up fur garments into ready cash by that time. Those who desire an elegant fur garment at their present exceptionally low clearing sale prices should call early to secure first choice.

The sale comprises Seal Mantles and Jackets, Beaver and Sable Capes and Muffs, Storm Collars of all kinds, Gentlemen's Persian Lamb Overcoats and Fur-Lined Coats, Musk Ox, Buffalo and other Fur-Sleigh Robes; about 100 fine Fur Circulars for ladies at from $15 to $50; several valuable Fur Wraps, and a lot of Children's Fur Coats and Caps in various kinds of furs.

All those garments will be cleared out for Spot Cash before Feb. 1. Exceptional bargains will be given on every article every day at Dineen's on the corner King and Yonge-streets until Feb. 1st.

**Beeman's Pepsin Chewing Gum, sold by druggists only.**

**A Necessity For Rich or Poor.**

If a man be poor his family's entire support may be removed by his death, unless by the practice of a little self-denial during his life he insures them a competency through Life Assurance. A small monthly, quarterly, half-yearly or yearly deposit in the Ontario Mutual furnishes a competency which every prudent man can afford.

Rates and information at office, 32 Church-street.

**Gurney's stoves repaired by competent men Wheeler & Bain, 179 King-street East.**

**Fine Furs**

Manufactured and to order at greatly reduced prices for the remainder of the season at Grant & Co., 77 King-street east. Ladies' sealskin and Persian lamb jackets, mantles and fur wraps of every description, gentlemen's coats, caps and gauntlets, ladies' fur capes, muffs, collars and boas. A large assortment of Alaska, sable and beaver shoulder capes. Purchasers will find it to their interest to see us. 246

**Read The Labor Advocate and see which aldermen favor the Street Railway monopoly. 246**

**Through Wagner Vestibule Buffet Sleeping Car Toronto to New York via West Shore Route.**

The West Shore through sleeping car leaves Union Station, Toronto, at 4.55 p.m. daily except Sunday, arriving in New York at 10.10 a.m. Returning this car leaves New York at 5 p.m. arriving in Toronto at 10.25 a.m. Sundays leaves Toronto at 12.30 p.m. connecting with through car at Hamilton.

**Read The Labor Advocate on the Street Railway Franchise. 246**

**Catarrh—Hay Fever—Catarrhal Deafness**

A New Home Treatment has been discovered whereby the worst cases are permanently cured by a few simple applications made forcibly by the patient at home. Send stamp for circular. A. H. Dixon & Son, 345 West King-street, Toronto.

**Business men should try Saturday dinner at the Hub.**

**The Sheffield House Importing Company (Registered).**

65 Yonge-street (below King). New goods in solid silver English spoons and forks; wholesale prices. C. E. Robinson, Manager.

**If you want a cure for indigestion, chew Beeman's Pepsin Gum. Sold by druggists only.**

**Nickel City.**

If you cannot buy mining claims any more you can secure a few lots in Nickel City, which are an equally good investment. A. McCharles, 28 Adelaide-street east. ed

**The Labor Advocate is the only Labor paper in Ontario. 246**

**Dime Banks.**

The latest device, only $1.50. Call early, 199 Queen-street west. 135

**No cuisine equal to the Hub.**

**Every working man should read The Labor Advocate. 246**

**Forecast of the Weather.**

*Mostly fair weather with light local falls of snow. Stationary or a little higher temperature.*