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WEDNESDAY MORNING, FEB. 18, 1885.

Land Law Reform.

A few years ago the task of instructing the public on the defects and dangers of our present method of conveying land from one person to another was voluntarily undertaken by one or two legal gentlemen, whose efforts were after a time seconded by a few laymen whose business made them acquainted with the subject. The result was the formation of an association for the promotion of land law reform, under the presidency of J. Herbert Mason, manager of the Canada Permanent savings company. A prominent part in the proceedings of the society has been taken by its secretary, Beverley Jones, the solicitor of the same financial company, his experience as a searcher of titles being perhaps as extensive and instructive as that of any other lawyer in the dominion.

Mr. Jones has long been an earnest advocate of the adoption of the Torrens system of transfer, which has the double merit of economy and certainty. It was devised by Sir Robert Torrens, an Australian statesman who was not a lawyer. It was adopted in his own province and in nearly all the other provinces in Australia, as well as in New Zealand and Tasmania, and is about to be introduced into the Northwest Territories by the dominion parliament. Its influence has produced a measure of reform in England, and now Mr. Mowat has resolved to make the system optional with owners of real estate in this province.

The essence of the Torrens system is (1) that it does away with the necessity of searching the title back to the crown in every separate conveyance, and (2) that it gives the purchaser and holder of real property an absolutely indefensible title. At present if a man wants to borrow a few hundred dollars on a farm or city lot he must pay for having his title searched, and the cost of doing so greatly increases the rate of interest to him. When his title is pronounced good he can borrow, but if after that loan is paid he wishes to mortgage his property again he must have his title again searched at his own expense. This is more than absurd; it is absolutely farcical. The wonder is that it has been endured so long, more especially as the most minute search often fails to discover a flaw in the title which may be the means of ousting an owner who has had the property for years in undisturbed possession.

The chief defect in Mr. Mowat's bill is that it proposes to confine the operation of the system for the present to the city of Toronto and the county of York. There is absolutely no reason for this limitation, and there are many reasons why it should not be imposed. It looks like a political dead-set on the registrars of these two districts, and, though we are certain that Mr. Mowat does not mean it to be so, we are equally certain that this is the view of it the public generally will take. It is to be hoped that when the bill goes into committee the members on both sides will exert sufficient pressure to secure the extension of the measure to the whole province. The only opposition to such an extension must come from the county registrars, and they cannot be allowed to stand in the way of a great public improvement.

Mr. Mowat has wisely made the system entirely optional. In other words it is left to the owner of land whether it is registered in the old way or the new. No doubt the system will gradually become popular, but it will in time draw under it all the real estate in the province. Much of it is held by defective titles. In the case of property so situated, the law might be so arranged that defects prior to a change to the new system should not be allowed to affect any new transfers. Thus A owns land which he transfers to B, subject to a defect in the title. B's ownership is subject to the same flaw, but when B conveys to C, no search need be made behind the conveyance from A to B, for the certificate of B's title carries on its face a full account of the defect. In this way bad titles would gradually become good by prescription, while under the present system they never become good at all.

War in Prospect.

We are on the eve of a great war, unless a miracle of diplomacy intervenes. Two of the most important signs of the times are—the temporary triumph of the mahdi in the Soudan, and the conspicuous announcement of an Anglo-Italian alliance following thereafter. The first may turn out to be the occasion, long waited for by Russia, for seizing Herat, throwing off all the disguises of diplomacy, and openly attacking England's position in India. This is what Russia has been aiming at all the time, but in a quiet way, and with any amount of pretence to the effect that her intentions were always honorable. The recent disaster may appear to Russia to be just the opportunity waited for, and may precipitate forthwith such fresh advances in Asia as otherwise might have been delayed for years to come. Now we hear from Berlin that Russia has ordered 2000 Krupp guns, of a kind evidently intended for fortresses, for the purpose of strengthening her position in Asia. There was a long session of the British cabinet on Monday, and it was rumored that the news from Berlin elicited a discussion upon Russia's advance, but no definite action was decided upon.

If the fall of Khartoum be important in its bearing on the prospect of war between Russia and England, equally important in another respect is the rush of Italy into an alliance with the latter power. What this points to is—war between France and Italy at an early day. On the 8th instant, the day on which the alliance was published so conspicuously to the world, an Italian paper said that no troops would be sent to the Soudan by Italy, unless under a formal treaty providing for an offensive and defensive alliance, and guaranteeing English aid to Italy in the event of war with any maritime power. This means France, beyond all doubt. For Italy and France are maritime rivals in the great inland sea, and each wants to be *the* Mediterranean power, to the exclusion of the other from that special position and dignity. Italian statesmen see that the issue between the two must be settled by war some time, and against this contingency they seek to strengthen themselves by alliance with England. Further, the suddenness with which the Anglo-Italian alliance has been sprung upon the world suggests that the great event of war for first place in the Mediterranean is in inside circles believed to be very near at hand.

A great war, with France and Russia on one side and Italy and England on the other—that is what the signs indicate just now. Instead of wonder how such a war is to be brought about, we should wonder rather how it can possibly be avoided.

Italian Statesmanship.

Speaking of the alliance between Italy and England, we remarked on Saturday last that Italian diplomatists were the ablest in Europe to-day. Since then we have to hand the New York Tribune of Sunday, from which we take this paragraph:

> The movement in favor of colonial extension has suddenly become popular throughout Italy. The English alliance is hailed by all parties at Rome as a triumph of practical statesmanship. This new departure in diplomatic and national policy ought not to excite surprise. Activity in foreign affairs is a tradition handed down from the time of Cavour. The feeble state that unexpectedly sent a contingent to the Crimea was admitted to the next European congress. This was the real beginning of Italian unity, and the present greatness of the nation dates from that campaign of adventure with the western powers as allies. From that time ministries at Rome have never neglected an opportunity for displaying activity in European councils. First it was a French alliance, and then a German coalition; and now that the great powers are in the race for colonial extension, an English alliance is readily accepted.

And the New York Times of Monday takes up the same matter in the following strain:

> The Italian statesmen have not forgotten the cunning of their ancestors. It is a very clever idea to seize upon Egyptian territory and at the same time to convert England into an ally who must support Italian conquests in Egypt whether she wants to support them or not. If some other nation tries to drive Italy out of Egypt how can England stand quietly aside and let the gallant nation which rushed to her aid in time of peril suffer for her generosity? Italy has long wanted an ally with whose help she could get a cure on French power on the Mediterranean. She has now secured this ally by the cleverest stroke of statesmanship since Cavour's dispatch of an army corps to the Crimea.

The Pope and Workingmen.

Here is a remarkable new departure, the further development of which it will be interesting to observe. One of yesterday's afternoon cables says that over 100 representatives of French factories are going to Rome to have an audience with the pope. They will present an address on the duties of employers towards workmen, affirming the necessity of the submission of employers and employes to the teachings of the church. The pope has prepared a reply in the form of an encyclical letter on the reconciliation of capital and labor.

His Holiness must have had timely notice, for it is mentioned that his reply is already prepared. The important point to be noted is that he has evidently invited or at least encouraged the workingmen to approach him on the burning question of the relations of labor and capital. It may be the policy of the Vatican—who knows?—to let the governments of Europe understand that it would be well worth their while to accept the aid of the Roman catholic church in their war against socialism. Should they see the wisdom of accepting this friendly offer, they will of course have to be prepared with a *quid pro quo*. There are diplomatists in the Vatican as well as in the Quirinal.

The death of Cardinal McCabe of Dublin removes a conservative influences from Irish politics. He was unpopular with the masses because he was conservative, and because he steadily set his face against every popular movement that verged upon the extreme. There will be some nice negotiation between London and Rome before his place is filled to the satisfaction of both.

The Stratford Beacon, a leading reform organ in the west, hopes that "the government will be cautious in taking any steps in the direction of building." This is the sort of thing that makes Mr. Mowat slow to move in the direction of new parliament buildings. A million dollars looks very big in the eyes of the rural reformer.

"Wanted, a situation as fore-lady." If fore-lady why not fore-gentleman? We are said to be living in a country where titular distinctions are at a discount. Will not Mr. Blake urge his countrymen and countrywomen to be satisfied to be known as men and women and see the absurdity of aped gentility in the assumption of such a classification as "foreladv."

A Brideport, Conn., reporter has been bequeathed a fortune by his uncle. Reporters' uncles are always kind. In Toronto they sometimes hold the reporters' coats while the latter go around to do business.

The Ottawa Sun thinks that the exemption agitation "is not dead but sleepeth." It has taken some of Mr. Mowat's soothing syrup, as it were. The blunt truth is that the agitation will amount to very little until it becomes a factor in our practical politics.

The importance of this workingman's parade in London may easily be exaggerated. In so large a city as is the world's metropolis it would be no difficult matter for designing men to organize a demonstration of the sort against Gladstone's government. As much was done in Ottawa during the Mackenzie regime, and it was only the other day that similar tactics were brought to bear against Sir John Macdonald in Montreal. Doubtless there is distress in London, and in every other English city, for that matter; but distress does not often organize itself. The politicians have probably been at the bottom of the Thames embankment scheme.

Ottawa rumor's thousand tongues proclaim that Martin J. Griffin cannot become librarian because he is a Roman catholic, to which creed the deputy librarian is also attached. Piety and patronage would seem to go hand-in-hand in this country. Or an Englishman might call it 'alf-and-'alf. Even the religion of our license commissioners has to be taken into consideration, and a fair division made. The moral to our youth is that if they wish to prosper politically they had better attach themselves to some popular church.

AN ASH WEDNESDAY EXCURSION.

The Legislators to Make a Trip to Guelph.—Debate on the Budget.

After routine in the legislature yesterday Hon. Treasurer Ross stated that the government had had an application from fifty members of the house to pay a visit to the Agricultural college at Guelph to-day. As there would not be a quorum left he suggested that the house should, on rising, stand adjourned until Thursday. "It is a bad day to go on Ash Wednesday," interjected Mr. Meredith, and Mr. Robillard said that when he signed the application he did not think the government would fix a fast day for the excursion, and hoped that plenty of fish would be provided.

Several bills, none of them very important, received a second reading, and the adjourned debate on the treasurer's financial statement was resumed by Mr. McLaughlin, who began by using the schoolboy argument of "you're another," and by way of justifying the over-expenditure of the government denounced the iniquities of the dominion administration, snowing that they were also in the habit of outrunning their appropriations. He defended the over-expenditure in the item of administration of justice on the ground that there were more crimes committed in hard times. He contended that the administration of the affairs of Ontario was more economical than that of any of the other provinces. The cost was only 7½ cents per head. He read statistics as to the cost of public institutions in the United States, and contended that those of Ontario were on a much more economical basis. Mr. McLaughlin gave the total amount of municipal and provincial aid extended to the Brockville and Ottawa, Canada Central, Credit Valley and Toronto, Grey and Bruce railways at $4,938,000 and urged that the province should insist upon being recouped by the dominion government, which had taken these roads under its control.

Mr. Carnegie made a caustic opposition speech, reviewing in detail the different items of over-expenditure. He characterized the outlay as rapid and wasteful and said that even if Ontario looked to Ottawa for an increased subsidy or a readjustment of claims the effect would be to increase dominion taxation. Where was the revenue of the dominion to defray these demands to come from, he asked. The over-expenditure was $260,000, something that had never occurred before in the history of the province, and was in direct contradiction to the boasting speech of the treasurer last session. He dealt in a style of sharp criticism with the expenditure in connection with legislation, immigration, and colonization roads, charging the government with having used the appropriations for the latter as a corruption fund. The accounts, he said, were kept in so confused a manner that it was difficult to trace the actual expenditures under the different heads. Mr. Carnegie made a very good point in reply to Mr. McLaughlin's comparisons between Ottawa and Toronto methods, charging the ministerialists with appealing for justification to those whom they continually condemned. Six o'clock having arrived and Mr. Carnegie not having concluded his speech he moved the adjournment of the debate and the house rose.

Speaker Clarke gave his first dinner of the session last evening, about fifty guests being invited including Lieut.-Gov. Robinson, a quartet of high church dignitaries, the members of the cabinet, seven colonels, three captains, the sheriff, mayor, sergeant-at-arms and Goldwin Smith and numerous M.P.P.'s and journalists.

Encore?

Editor World: There is manifestly a deadlock between the two political parties as to the new legislative buildings, and Mr. Mowat says that Mr. Meredith holds the key. Then let Mr. Meredith slip the bolt. In Montreal once, many years ago, the tories surmounted the difficulty by burning down the parliamentary buildings. Mr. Meredith now being forced into the responsible position popularly supposed to be Mr. Mowat's, might act upon the Montreal traditions of his party and go and do likewise. By burning down the brick barracks he would gain more esteem than by opposing the erection of new buildings. According to Mr. Mowat the leader of the opposition is practically premier in this instance. Therefore let the tory party be true to itself and do it again, a la Montreal.

ADULLAMITE.

Manager Sheppard Replies.

Editor World: I do not think that any plays could be produced in Toronto by a stock company with the slightest chance of success. It has been tried and has failed. And as the plays mentioned by Histrionic are not in the repertoire of any company now traveling, it would be the only way they could be produced.

The best proof of what the public want is what they patronize, and patronage is the only guide to successful management.

As to the suggestion in regard to the price of seats, allow me to say that they are at present so regulated that he or his wife can get a good seat for fifty cents and at matinees for twenty-five.

O. B. SHEPPARD.

Grand Opera House, Feb. 17, 1885.

Letters from Lamb.

From the London World.

Six unprinted letters of Charles Lamb are to find new owners on March 2. Here is a description from one of them of his fellow-clerks in the India house: "I am determined my children shall be brought up in their father's religion, if they can find out what it is. Bye is about publishing a volume of poems—they are chiefly amatory. They are most like Petrarch of any foreign poet, or what we might have supposed Petrarch would have written if Petrarch had been born a fool. If I am singular in anything, it is in too great a squeamishness to anything that remotely looks like a falsehood. I am called Old Honesty, sometimes Upright Telltruth, Esq., and I own it tickles my vanity a little. The committee have formally abolished all holidays whatsoever, for which may the devil, who keeps no holydays, have them in his eternal burning workshop!"

Another line, addressed to Mr. Ollier, at Colburn's, the publisher, dated 1826, reads: "I inclose you eight more jests with the terms which my friend asks—considering the scarceness of the materials, what he asks is, I think, mighty reasonable."

FINANCE AND TRADE.

TORONTO, Feb. 17.

No sales of flour at Montreal to-day; rates unchanged; receipts 300 bbls.

Hudson Bay in London to-day was £21; Northwest Land 42s 6d; so said a cable to Cox & Co.

The local exchange was dull to-day. Transactions: Morning—Western Assurance, 25 at 76¾; 20-5 at 76½. Dom. Tel., 20 at 83, after board. Afternoon—Commerce, 50 at 119½; 18 at 119¼. Standard, 20 at 113½. Lon. and Can. L. and A., 380 at 141.

New York stocks were fairly active today., Lackawanna sold up to 99¾. Another strong feature was New York Central, which sold up to 94⅝, the highest since it was 83½. Louisville and Nashville went up to 27¾, highest since 22. Western Union and Union Pacific barely sympathized with the general strength of the market. West Shore bonds reached 37⅞, and closed at 36; yesterday they closed at 35. Erie seconds sold from 54½ last night up to 56½, closing at 55⅞.

Petroleum opened in New York at 71, sold up to 72⅜, and closed at 72½ bid.

In Chicago to-day May wheat was 84⅜c, corn 41⅜c, pork $11.37½, lard $7.25, all being slightly better than yesterday although as will be seen by Bserbohm's the English markets were one and two penny cheaper.

Toronto Stocks.

Morning board—Montreal 191½, 190½; Ontario 109½, 108½; Toronto 180, 179¾; Merchants' 111, 110½; Commerce, 119½, 119¼; Imperial, 125, 123; Federal 47½, 47; Dominion buyers 187; Standard 114, 113; Hamilton 120, 118½; British America, 80, 82; Western assurance 76½, 76¼; Consumers' gas buyers 150½; Dominion telegraph 83¼, 83; Northwest land 41½, 41; Canada permanent buyers 209½; Western Canada buyers 185; Canada landed buyers 121; B. & L. buyers 106; Imperial S. & I. 110, 109; Farmers' L. & S. 112, 109; Lon. & Can. L. & A. buyers 138; National investment 109, 106; People's loan buyers 102; Land security buyers 136; Manitoba loan sellers 110; Huron & Erie buyers 157; Dominion S. & L. 110½; Ontario L. & D. buyers 124; Hamilton provident sellers 119.

Afternoon board—Montreal, 191½, 190½; Ontario 109½, 108¾; Toronto, 180, 179½; Merchants 112, 111; Commerce 119½, 119¼; Imperial 125, 123; Federal 47½, 47; Dominion, buyers 187½; Standard 114, 113½; Hamilton, 120, 118; British America sellers 81; Western assurance 77½, 76; Consumers' buyers 150½; Dominion telegraph, buyers 81; Northwest land 41½, 40; Lon. and Can. L. & C., buyers 140.

Montreal Stocks.

Closing quotations—Montreal 191, 190½; sales 20 at 190¾, 1 at 191; Ontario offered 108½; Du Peuple 50⅞, 48; Molsons offered 110; Toronto 181, 179½; Jacques Cartier 64, 55; Merchants 111½, 110¾; Commerce 120, 119; Federal offered 46½; Montreal telegraph 116½, 116; Richelieu, 56, 55½; sales 25 at 56; City passenger 120; Gas 183, 182½; sales 20 at 183½; Northwest land 41s 53, 40s 6d; Canadian Pacific 38½.

Local Produce Markets.

FARMERS' MARKET—Two hundred bushels of wheat sold at 80c. to 82c. for spring and fall; 66c. to 67c. for goose. Barley ranging from 60c. to 72c., the bulk of it selling at 65c. Oats brought 36c. and 38c; peas 57c. to 59c. Timothy sold at $11 to $14; clover at $7 to $9; straw at $7 to $9. Potatoes are selling by the load at 40c.; single bags 40c. Apples may be had at $1.50 to $2 per barrel.

ST. LAWRENCE MARKET.—Beef, roast, 11c to 15c; sirloin steak, 12½c to 15c; round steak, 12c to 13c; mutton, legs and chops, 12½c to 15c; inferior cuts, 8c to 10c; lamb, per pound 12½c to 15c; veal, best joints, 12c to 15c; cutlets, 15c to 16c; inferior cuts 8c to 10c; pork, chops and roasts, 9c to 10c; butter, pound rolls, 20c to 25c; cooking, 14c to 16c; lard, 11c to 12c; cheese, 15c; bacon 10c to 12c; eggs, 20c to 24c; turkeys, $1 to $2; spring chickens, 65c to 80c per pair; ducks, 80c to $1; geese, 70c to $1; heavy hogs are selling at $5.70, and light hogs from $6 to $6.25; forequarters of beef bring from $4 to $5.75; hindquarters from $6.25 to $7.50; mutton sells at $6 to $7.25 per cwt., and lamb at $7 to $8.

New York Markets.

NEW YORK, Feb. 16.—Cotton firm and unchanged. Flour—Receipts 15,000 bbls., dull; sales 12,000 bbls.; superfine $5.50 to $3, common $3 to $3.50, Minnesota extra $4.75 to $5.50, rest unchanged. Rye flour and cornmeal steady and unchanged. Wheat—Receipts 26,000 bush.; spot shade higher; options opened weak, strengthened, closed firm; sales 2,008,000 bush. futures, 165,000 bush. spot; exports 41,000; No. 2 spring 91½c, No. 2 red 92½c cash, 91½c March, 94⅜c May, No. 1 red state 98c, No. 1 white 91c. Rye dull. Barley firm, two-rowed state 65c. Malt firm, Canada 95c. Corn—Receipts 144,000 bush.; spot ⅜c to 1c, options ⅜c to ⅝c better; closing firm; sales 1,824,000 bush. future, 213,000 bush. spot, exports 125,000 bush.; No. 2 52½c to 52⅝c cash, 50⅝ March, 49⅝c May. Oats—Receipts 54,000 bush., active; sales 335,000 bush. future, 91,000 bush. spot, No. 2 37½c to 38c cash and Feb., 36⅝c May, mixed western 37c to 38c, white state 39c to 41c. Hay, hops, coffee, sugar, molasses, rice, petroleum, tallow, potatoes, eggs, pork and beef unchanged. Cut meats strong; pickled bellies 8⅜c to 6⅝c, middles strong. Lard higher at $7.35 to $7.40. Butter and cheese unchanged.

Chicago Markets.

CHICAGO, Feb. 17.—Flour neglected. Wheat firm; February closed at 78⅜c, March 78⅝ to 77c, May 84⅝c. Corn higher; February closed at 38½c, March 38⅝c to 38½c, May 41⅝c to 41⅜c. Oats unsettled; February 27⅝c, March 27⅝c, May 31c. Rye quiet at 63c to 63½c. Barley dull. Whisky steady. Pork firmer; cash $13.10 to $13.15, February and March closed $13.15 to $13 17½, May $13 35 to $13 37½. Lard firm; cash and February $7.02½ to $7.10.

Foreign Grain Markets.

Bearbohm—Floating cargoes, wheat and maize few buyers, probably easier. Cargoes on passage, wheat and maize, buyers hold off, hoping to obtain some concessions. Good cargoes red winter wheat off coast, 34s to 34s 6d, was 34s 6d; mixed American steamer maize off coast 22s 1½d bid. London good shipping, No. 1 Cal. just shipment, etc, 35s 6d, was 36s; ditto nearly due 35s 6d to 36s. Arrivals off coast, wheat and maize very small. Liverpool, spot wheat and maize very quiet. No. 1 Cal. 7s, No. 2 6s 9d; both 2d cheaper. A. R. W. 7s, W. M. 6s 11d, spring 6s 11d; all 1d cheaper; maize 4s 8d, half pence cheaper. Paris, wheat and flour quiet.

"Crisp" is the Word.

It is no longer permissible to speak of persons as being "smartly" dressed. A man's dress is never alluded to, but a well-dressed woman is now a "crisp" woman. To be "crisp" is at present to have reached the apex of fashionable style. But how is this quality to be obtained? Mem: having one's gowns made by "my tailor," one's head-gear by "my hatter," one's "hand shoes" by "my glover," and one's boots by the varlets who shoe the cavalry regiments, are all means to the desired end of being a "crisp" woman.

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Since the above dissolution, Mr. Rainer, sr., has greatly improved the small Cross-scale Piano by adding one string more to each note throughout the middle, making three strings to each note instead of two, thus giving the Piano a third more power of tone throughout the middle. There will be fifty-three notes from the treble down that will have three strings instead of twenty-four notes from the treble down as formerly. The undersigned will give to wholesale and retail customers the benefit of this improvement by letting them have these Pianos for the same price as the ones formerly made with two strings.

These Pianos have now been before the public for 23 years, and have always ranked among the very best, and are celebrated for quality of tone, great power and durability of action, prompt elastic touch, fine finish and elegant style of case, combined with every known improvement. The most complete and unbroken list on record, embracing a period of 30 years, and made up of 26 first prizes, medals and diplomas, received at the principal exhibitions in Canada—Montreal, Kingston, Toronto, Hamilton and London. At the Centennial Exhibition in Philadelphia, in 1876, we secured a medal and diploma for our piano. The great favor with which the cross-scale pianos have been received for so long a period, and the reputation they bear, has induced others to imitate them. We therefore caution intending purchasers and dealers wishing to obtain the original cross-scale piano to see that the name of "Rainer & Co." is on each instrument. We make the Upright and Square Grand Pianos.

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For ten years with $1000 policies issued 1875.

Age at Ent'y	Annual Prem'ms Paid.	P'd-up Polic's	Value of Paid up Policies.	Av'r'ge Annual Cost.	Present Age.
20	$11 00	$115 00	$35 21	$7 57	30
25	12 64	135 00	45 86	8 05	35
30	14 67	157 00	59 85	8 69	40
35	17 36	184 00	77 86	9 47	45
40	21 02	210 00	101 36	10 88	50
45	26 19	231 00	124 29	13 71	55
50	33 17	217 00	148 20	18 35	60

Annual cost average of all ages, $10 96.

On this plan there are no Entrance Fees, Expense Charges, Monthly Dues, Night Meetings, Traveling Expenses, Relief Assessments, Funeral Calls or Annual Increases. All Policies are Nonforfeitable and Indisputable after three years, and can at any time be exchanged for Endowments, and the money which has accumulated be applied toward paying the endowment premium. Or they may be cancelled for cash after three years. A new medical examination is not needed at the end of any ten years, or in changing to any other plan while the original is in force.

Premiums may be taken annually or semi-annually. No greater risk than $10,000 taken on this plan on a single life.

For further particulars respecting this plan of life insurance call upon or write the undersigned,

WILLIAM H. ORR, Manager.

Office No. 9 York Chambers, Toronto.

Life Insurance.

Business of all Companies in Canada Last Year:

Premiums received.....$3,837,295
New insurances issued.....$21,572,960
Total business in force.....$124,196,875

Business of the New York Life Insurance Co. Last Year:

Premiums received.....$10,948,488
New insurances issued.....$32,735,564
Total business in force.....$197,746,043.

Toronto Branch Office, Mail Build'g.

DAVID BURKE, General Manager.

TOTAL LIFE INSURANCE In Force in Canada.

$124,000,000,

Equal to $25 on every man, woman and child. Amount held by

CANADA LIFE

$32,252,126.

ASSURERS JOINING NOW will share in THE PROFITS to be divided this year.

246

J. D. HENDERSON, Agent.

INSURE IN THE Confederation Life Associa'n

Has made greater progress than any Canadian Company in similar time. 36

R. S. BAIRD, City Agent. J. K. MACDONALD, Man'g. Director.

WOODMANTLES AND OVERMANTLES

CABINET MAKER.

R. RAWLINSON, 548 Yonge St.

All kinds of art furniture kept in stock or made to order. 246

Dr. Ryerson, L.R.C.P., & S.E.

Surgeon for the Eye, Ear, Throat and Nose

317 CHURCH STREET.

Hours: 10—1 4—6; Saturdays excepted. 246

WANTED 500

Watches and Clocks to Repair.

Lowest Prices and best work in the City.

WALL & CO.,

22 ADELAIDE STREET EAST, 1020 QUEEN STREET WEST.

☞ Clocks, etc., called for upon receipt of address. 36

TORONTO RIDING SCHOOL.

Lessons given two days a week. Persons wishing to join the class address 666 Yonge street.

36 C. E. LLOYD, Proprietor.

ARTHUR LEE & BROTHERS,

BRISTOL, ENGLAND.

ROBERT RAE,

AGENT, 39 COLBORNE ST., TORONTO.

Marble and Enamelled Slate Mantels, Grates, etc. Samples on view at

AUSTIN WERDEN'S

343 Yonge Street, Toronto. 36

CALL AT

T. McCONNELL & CO.'S,

37 and 39 Sherbourne St.,

where you can purchase

Best Scranton Coal at $6 per ton,

and best four foot sawed ends, beech and maple wood for $5 per cord, and first-class pine $4 per cord, and first-class dry slabs $3.50 per cord. Also hay, grain, potatoes, etc., at moderate prices. 36

ROBERT ELDER,

Carriage and Wagon Builder, AND GENERAL BLACKSMITH.

JOBBING PROMPTLY ATTENDED TO. 36

Corner of Soho and Phoebe streets, Toronto

J. MOORE,

FINE COMMERCIAL PRINTING,

39 COLBORNE STREET,

Orders by mail promptly executed. 135

TORONTO POSTAL GUIDE.

Mails close and are due as follow:

	CLOSE. a.m.	CLOSE. p.m.	DUE. a.m.	DUE. p.m.
G. T. R., East	6.00	6.30	9.30	10.45
O. & Q. Ry	6.00	6.30	9.45	10.45
G. W. R	11.30	9.30	10.30	7.30
G. T. R., West	7.00	3.00	11.45	7.30
N. & N.W	6.30	4.00	10.30	8.30
G. T. & B	6.00	4.00	11.15	8.50
Midland	6.00	3.00	12.00	9.15
C. V. R	6.00	7.45	9.50	5.50
U. S. N. Y	6.00	2.45	9.00	1.10
U. S. Chicago	11.30	9.30	8.30	7.30
British Mails—Monday		2.30		
" " Wednesday		9.3		
" " Thursday		2.3		

TORONTO RAILWAY TIME TABLE.

Departure and Arrival of trains from and at Union Station.

GRAND TRUNK RAILWAY.

Departures, Main Line East.

7.15 a. m.—Mixed for Belleville.
8.30 a. m.—Fast express for Kingston, Ottawa, Montreal Quebec, Portland, Boston, etc.
1 p.m.—Mixed for Kingston and intermediate stations.
5.30 p.m.—Local for Belleville and intermediate stations.
8.00 p.m.—Express for main points, Ottawa Montreal, etc., runs daily.

Arrivals, Main Line East.

9.18 a.m.—Express from Montreal Ottawa and main local points.
10.18 a.m.—Local from Belleville.
6.48 p.m.—Mixed from all points east.
10.35 p.m.—Express from Boston, Quebec, Portland, Montreal, Ottawa, etc.

Departures, Main Line West.

7.55 a.m.—Local for all points west to Detroit.
1 p.m.—Express for Port Huron, Detroit, Chicago and all western points.
4.00 p.m.—For Stratford and London.
6.25 p.m.—Mixed for Stratford and Sarnia.
11.15 p.m.—Express for Sarnia and western points; sleeping car for Detroit.

Arrivals, Main Line West.

8.55 a.m.—Mixed from Sarnia and intermediate points.
8.10 a.m.—Express from Chicago, Detroit, Port Huron, and all western points.
12.32 p.m.—Local from London, Goderich, etc.
7.10 p.m.—Express from all points west, Chicago, Detroit, etc.
11.15 p.m.—Local from London Stratford, etc.

Departures, Great Western Division.

7. a.m.—For Niagara Falls, Buffalo and local stations between Niagara Falls and Windsor.
9.25 a.m.—For Detroit, St. Louis and points in the southwest.
12.20 p.m.—For Detroit, Chicago and the west and all points east from Hamilton; runs daily.
3.55 p.m.—For Niagara Falls, Buffalo, New York, Boston and local stations between Hamilton and London, and Brantford, St. Thomas, etc.
6.30 p.m.—Local stations between Toronto and Niagara Falls.
11 p.m.—For Niagara Falls, Buffa'o, New York, Boston and all points east and west of Hamilton

Arrivals, Great Western Division.

8.25 a.m.—Express from Chicago, Detroit, Hamilton, etc.
10.15 a.m.—Express from London, St. Catharines, Hamilton, etc.
1.45 p.m.—Express from New York, Boston Buffalo and all points east.
4.20 p.m.—Express from New York, Boston Chicago, Detroit, London, etc., runs daily.
7.05 p.m.—Mail from Buffalo, Detroit, London, Hamilton and intermediate stations.
7.45 p.m.—Express from Detroit, St. Louis, etc.
11.10 p.m.—Local from London and intermediate stations.

Suburban Trains Great Western Division.

Leave Toronto at 7.35, 10.55 a.m., and 2, 4.30 and 5.30 p.m.

Returning leave Mimico 8.25 and 11.35 a.m., and 2.35, 4.55 and 6.05, calling at Queen's wharf, Parkdale, High park and the Humber, both going and returning.

Sunday Trains, G. W. Division.

Trains leaving Toronto for Hamilton at 12.20 and arriving from Hamilton at 4.30 p.m., run on Sundays, but do not stop at intermediate stations.

Departures, Midland Division.

9.15 a.m.—Mixed—Peterboro and intermediate stations.
7.35 a.m.—Mail—Sutton, Midland, Orillia, Coboconk, Haliburton, Lindsay, Port Perry, Whitby, Peterboro, Lakefield, Port Hope, Madoc, Belleville, Hastings, Campbellford and intermediate stations.
4.35 p.m.—Mail—Sutton, Midland, Orillia, Coboconk, Lindsay, Port Perry, Whitby, Peterboro, Port Hope and intermediate stations.
3.15 p.m.—Mixed—Sutton and intermediate stations.

Arrivals, Midland Division.

12.25 p.m.—Express, 10.15 a.m.—Mixed from Sutton and intermediate stations, 9.20 p.m.—Mail, 8.35 p.m.—Mixed from Peterboro.

CANADIAN PACIFIC RAILWAY.

Departures Credit Valley Section.

8.10 a.m.—St. Louis express, for principal stations on main line and branches, and for Detroit, Toledo, St. Louis and Kansas city.
1.25 p.m.—Pacific express, for Galt, Woodstock, Ingersoll, St. Thomas, Detroit, Chicago, and all points west and north-west.
4.10 p.m.—Local express for all points on main line, Orangeville and Elora branches.
6 a.m.—Mixed for all stations.

Arrivals, Credit Valley Section.

9.