BUSINDSS AT LLOYD'S

THE ORIGIN, HISTORY, AND METHOD OF REGISTERING.

A Coffee-House That Became Famous—Its Evolution into a Place of Business—Curious Claims and Insurance Policies.

The word Lloyd or Lloyd's is familiar in commercial circles language in Europe, being everywhere more or less distinctly associated with merchant shipping. The principal commercial publication of one of the most inland marts in Europe is known as the Pesther-Lloyd. The phrase A1 is used by schoolboys, and by thousands who never saw the heavy oblong book known as "Lloyd's Shipping Register," who perhaps never heard of Lloyd's at all. Lloyd's is, in most people's mind in connection with shipping, but just what it is few but ship-owners and others connected with ocean shipping know. For the information of Canadians in particular, and the world in general, Mr. Henry Fry, the agent of Lloyd's for Quebec district, has in a pamphlet described the origin, history and methods of Lloyd's. What Lloyd's is and is not is well told in Mr. Fry's pamphlet by describing its origin. About the middle of the seventeenth century a coffee house was established in London by a Greek whom an English-Turkey merchant took home with him on one of his voyages. Within a few years coffee houses became so popular and numerous that they were suppressed by a proclamation, but the order was revoked on the petition of traders, who found them useful as places at which they could meet on common ground and talk to one another on business or politics, or literature, or social affairs. The taverns which had been used for this purpose were superseded by the coffee houses, which became fashionable meeting places for all classes and conditions of men. Addison and Steele wrote in the Spectator and Tatler about the different coffee houses and the clubs which met at them, and Macauley, in his History of England, referred to them as an institution which must be counted with by the historians. It is not improbable that the oldest political or literary or art club in England if traced to its origin, would find it in the meeting of some political artist or literary man at "Tom's," or "Will's," of "Button's" or the "Rainbow."

The Royal Society of London for Improving National Knowledge, better known now as the Royal Society, originated in 1660 in the gathering of a few learned men at the Bull's Head tavern, in Cheapside, a name which recalls another club held at a tavern earlier still, which may also be called "Royal," since Prince Hal was a member, and Falstaff and with Shakespeare for its reporter it deserves the name of the "Wits," perhaps even more than "Will's." One of these coffee houses on Dover street, kept by a man named Edward Lloyd, was a favorite resort of "sailor men." The date is known because of an advertisement in the London Gazette for a thief who had stolen some watches, the reward for information to be paid at Lloyd's. In 1692 Lloyd removed his coffee house to Lombard street, in the very centre of that portion of the old city of London most frequented by merchants of the highest class, and these became his clientele. To make his coffee house popular with sailors, Lloyd kept up a correspondence, principally about shipping and sailors with home and foreign ports, which his clients were allowed to read. This proved the germ of "Lloyd's list" of "arrivals," "departures," "sighting," "reporting," and movements generally of ships the world over, and is the foundation of the large corporation of to-day. In 1696 Lloyd's News, a tri-weekly in which appeared all information received either by letter or report, was published, but for reporting some proceedings in the House of Lords it was suppressed, and thirty years later started again under the name of Lloyd's List, now a daily. Lloyd's coffee house became such a favorite resort for all interested in shipping that people with shipping business to do found it most convenient to do it there, and thus underwriters and brokers arranging for the insurance of ships' cargoes or freights came to arrange all their transactions there, where the earliest and most reliable news was received. Before the last quarter of the eighteenth century the principle use of this coffee house was as a place of business for the transaction of marine business, and the place being too small, larger quarters were found in the Pope's Head Alley.

It is significant both of the world-wide importance at that time of London as a port that a Dutchman and a Russian of German extraction were the prominent members of the coffee house who organized "Lloyd's" as an association and established it in suitable rooms in the Royal Exchange. The association of underwriters as formed was exactly of the same character and aims and with the same government as the Corn Exchange Association of this city was and still is, though now an auxillary of the Board of Trade. The Corn Exchange is an association managed by a committee which furnishes a meeting place for merchants who do business in grain, flour, provisions, etc., and in transporting and insuring them. Buyers, and sellers, grain brokers, underwriters, forwarders, railway agents meet on 'Change daily between 12 and 1 o'clock and, with market reports and newspapers and telegraph instruments and tickers at their service, do business with one another or talk it over. The association does no business as an association; the farthest it goes in interference is to lay down certain rules and regulations by which disputes between members are settled, and by penalty of expulsion it enforces its agreements upon its members. "Lloyd's" is a similar association of underwriters and brokers, which gathers news by means of agents at the principal ports of all the movements of shipping and accidents thereto. These agents superintend the valuation of wrecks and their cargoes, report sales of wrecked ships and goods, and investigate frauds in the interest of the association. With all this information thus gathered before them, the underwriters of "Lloyd's" and ship-brokers meet one another at "Lloyd's" arrange insurance of ships, cargoes and freights, and settlements also. There is still a coffee room in connection with "Lloyd's" and a room for captains to meet in, but these, of course, are now merely incidental and subsidary to this great association, one of the greatest of such corporations in the world, it having been incorporated in 1871. "Lloyd's" register of shipping, before referred to as being associated with "Lloyd's" in the minds of most people, is an entirely distinct association, which grew out of a registry of shipping established in London in 1760. The chairman of "Lloyd's" is on its committee, but that is the only connection, unless, indeed, it is a namesake of "Lloyd's." It appoints surveyors at British and colonial ports, who survey and class ships when building. Ninety per cent. of all the ships built in the United Kingdom have been surveyed and classed by this society, whose reports, published in annual volumes and in semi-monthly supplements, are absolute necessities to underwriters. A good deal of curious and interesting information is given by Mr. Fry in regard to the history of "Lloyd's," such as the insuring at "Lloyd's" in 1813 of the life of Napoleon for one month at three guineas per cent., and also that of a famous race horse, "Ormonde," which belonged to the Duke of Westminster; and about the settlement of claims arising out of accidents owing to strange causes, such as the thrust of a sword fish, the "whack" of a whale's tail, a sounding rod dropped too often in one spot going through the bottom of an iron ship, a red-hot iron put in a pitch pot to fumigate the steerage, causing the loss of a vessel and 471 lives, a single equinoctial gale in the Atlantic that wrecked 300 ships in the North Atlantic. The risks taken at Lloyd's are estimated as from 250 to 350 million pounds sterling per annum, and the premiums at between three and four million.—Montreal Witness.

WHITE LIES OF SOCIETY.

Worn and Meaningless Phrases Can be so Vitalized as to Have Charm.

Indulgence in social fibs grows apace into a habit. The conscience of the average person acquits these little subterfuges of immorality, but the use of them renders social intercourse even more insincere than it need be. Let a woman pause to think and she will be astonished when she takes to noting how many of these little fibiets she resorts to and without which she would do very well, says the New York Commercial Advertiser. There is that phrase, "charmed, I'm sure"—could anything be more foolish? Why miss the chance to make a hit by substituting for this idiocy an apparently sincere and grave "It will give me much pleasure." The phrase has at least the air of meaning something and of being originated for the occasion. Then there is "Quite well, I thank you," gabbled off in unheeding responses to an unheeded question. Try saying it as though it meant "Thank you for caring."

Sometimes the unexpected vitalizing of a worn and meaningless phrase on the lips of the one just introduced is what arrests the attention and gives an expression of individuality and sincerity before three sentences have been spoken. Often a serious and sincere reply to a gabbled catch remark will at once set the talk running along lines of interest. Try it! When he says to you, "Pleasant weather we are having," perhaps when its raining, in proof that he wasn't thinking a bit of what he said, you can return gravely, "I like the rain, too," this with an air of unfaltering and quite unaffected sincerity. And, behold! the topic of the weather, so threadbare, will be an interesting one inasmuch as it starts you to some sort of argument and exchange of opinions, instead of empty phrases.

The not-at-home fib is one that is difficult to avoid at times. It is often the gentlest way of denying one's audience, for the disappointed visitor is left the option of believing circumstances and not your unwillingness prevents an interview; but many times a candid excuse sent to a friend would meet the case much better. Let the maid say, "Mrs. S.—— is so sorry, but she is too ill to see any one to-day, and hopes you will call again soon," or something like that.

"I beg your pardon," is another phrase too really pretty to be spoiled by careless use. Don't fire it off on every occasion, and when you are really sorry about something say so. "I beg your pardon," said with moving sincerity, is absolutely startling, just because of its hackneyed use. She is a wise girl who takes to studying phrases and sets herself to give new life to them in her usage. She will find her social career advanced wonderfully without extraordinary wit or beauty to help.

All for Neptune.

The amount of provisions an ocean steamer requires is appalling. Fifteen hundred passengers in a six days' voyage will eat:

Sixteen thousand eggs.
Fifteen hundred pounds fresh beef.
One thousand of canned beef.
Seven hundred of mutton.
One thousand of lamb.
[illegible] hundred of pork.
[illegible] thousand of fresh fish.
Five hundred chickens.
One hundred and fifty ducks.
Seventy-five geese.
One hundred turkeys.
Three hundred brace of grouse.
Twenty tons of potatoes.
Fifty hampers of vegetables.
Five hundred quarts of ice-cream.
Two thousand quarts of wine.
Ten thousand lemons.
One thousand one hundred bottles of champagne.
Nine hundred and fifty claret.
Seven thousand ale.
Three thousand porter.
Five thousand mineral water.
Seven hundred of various spirits.

As to breakage, nervous housekeepers should look at this list for one voyage and count themselves lucky:

Nine hundred plates.
Two hundred and eighty cups.
Four hundred and thirty-eight saucers.
One thousand, two hundred and thirteen tumblers.
Two hundred wine glasses.
Twenty-seven decanters.
Sixty-three water bottles.

Bluebottles as Bacillus-Bearers.

That flies carry about infection from place to place, and from person to person, has long been an article of popular belief. Their influence in the spread of ophthalmia has attracted the attention of all who have written upon the social history of Eastern countries. As everyone knows, there is some sort of fatuous religious scruple that forbids the Egyptian or Asiatic from brushing away the flies that settle on and about his inflamed eyelids. Hence it has been generally assumed that the flies carried about the specific poison of ophthalmia, and that theory has of late years received scientific endorsement by the wonderful discoveries of bacteriology. At the Royal Society last month some interesting experiments were shown by Mr. T. W. Burgess, illustrating the capability of the common house fly for transmitting infection. His plan was to expose a fly to a momentary contact with a culture of bacillus prodigiosus and then allow it to escape into a large room. At various subsequent periods the fly was recaptured and made to walk over the sterilized surface of a cut potato. These infected slices were then placed in the incubator, and after a time showed flourishing cultivation of the original bacillus. These results, it is worthy of special note, were obtained even when the fly had spent several hours in active movement about the room between the time of its original infection and recapture. Mr. Burgess has certainly furnished us with some highly suggestive and interesting scientific data. It is to be hoped that he will extend his researches with pathogenic bacteria, so as to find out as far as may be whether the bluebottle may not be the unsuspected bearer to and fro over the face of the earth of many a baleful bacillus.—Medical Press and Circular.

When Adam Married.

Two children are "making up" conundrums at a party. One asks:

"At what time was Adam married?"

"Give it up."

"Oh, on his wedding Eve."—Philadelphia Lutheran.

Cows Milked by a Snake.

A strange snake story comes from Harvey County, Kan. It is told on the evidence of two reputable citizens—A. L. Bartlebaugh, a prominent grain buyer of Newton, and J. W. Miller, a Dunkard farmer of Walton. Mr. Miller has lost eight fine cows as the result of the strange freak of a monster bull snake that has fattened from the milk he has sucked from the udders of Mr. Miller's herd. For several weeks the farmer has noticed that his cows have come up to the barnyard occasionally in an excited condition. One of them was invariably without milk, and its bag badly swollen and inflamed. The cow in a few hours would die apparently in great agony. Mr. Miller, after losing eight cows, determined to learn the cause of the trouble.

One day he noticed that one of the cows was racing madly about the pasture at a terrible rate and in a state of great excitement, which was soon felt by all of the other cattle in the field. Approaching the cow, Mr. Miller saw a monster bull snake, eight feet in length, hanging to the teat of the animal with a grip that was not to be shaken by the frantic efforts of the thoroughly frightened bovine. As the cow plunged on the snake was rapidly absorbing the milk from the udder. When the last drop had been sucked away the snake dropped off, and Mr. Miller killed it. The body of the monster has been preserved in alcohol and will be donated to the museum of the State University at Lawrence. Since he killed the snake Mr. Miller has lost no more cows.

WORD HISTORY.

Some of Them Have Almost Outgrown Their Original Meaning.

Villa formerly meant a farm and not a house.

Daisy was originally the eye of day or day's eye.

Girl formerly signified any young person of either sex.

Hag once meant any old person, whether male or female.

Gallon was originally a pitcher or jar, no matter of what size.

Voyage was formerly any journey, whether by sea or land it did not matter.

Good-bye is an abbreviation of an old English form of parting, "God be with you until we meet."

Polite at first meant polished, and was applied to any smooth, shining surface.

Adieu formerly signified to God. It was an abbreviation of a benediction used by friends when parting.

A vagabond was originally only a traveler or person who went from place to place, with or without a definite object.

Shrewd once signified evil or wicked. Thomas Fuller uses the expression, "a shrewd fellow," meaning a wicked man.

Moonstruck is borrowed from astrology. It formerly described one who was driven mad by sleeping in the rays of the moon.

Peck at first meant a basket or receptacle for grain or other substances. The expression at first had no reference to size.

Starve was once to die any manner of death. Wycliffe's sermons tell how "Christ starved on the cross for the redemption of men."

The word miscreant formerly signified only an unbeliever, an infidel. Joan of Arc, in the literature of her time, was called a miscreant.

Acre once meant any field. It is still used with this significance by the Germans, who speak of God's acre, alluding to the cemetery.

Meat once meant any kind of food. In one old English editicm of the Lord's prayer the well-known petition is rendered, "Give us this day our daily meat."

Town originally signified a farm or farm house. It is used in Wycliffe in this sense, "and they went their ways, on to his town, another to his merchandise."

A saunterer is believed by some etymologists to have originally signified a man without lands, such a person naturally wandering to and fro in search of employment.

Tariff was the name of the Moorish chieftain, Abou al Tarifa, who had a fortress near the Straits of Gibraltar, and levied toll on ships and merchandise passing through.

Libel once meant any little book, but as many small tracts in the early days of printing were personal and offensive in character, the word acquired its present significance.

Yard was once any stick, rod or pole. The expression is still used with this meaning when applied to various parts of a ship's equipment, as yard-arm, sail-yard and the like.

Imp once meant a child. Shakespeare, speaking of the children in the tower calls them imps. Jeremy Taylor, in one of his sermons, speaks of "the beautiful imps that sang hosannas to the Saviour in the temple."

The expression blackguard originally indicated the scullion, kitchen boys and pot washers, who brought up the rear when a great man's household was moving from place to place. As these persons were by no means choice in their language or elegant in their deportment, the word was soon applied to those who, in speech or action resembled them.—St. Louis Globe-Democrat.

Ghost Stories in England.

England still begets ghost stories. The exceedingly sober Realm relates that not long ago, at a country seat in Cheshire, famous for its portrait gallery, a visitor was hastening down the main stairway. Suddenly he felt his progress arrested by two strong arms grasping him by the shoulders. On turning around he saw no one; but at that moment a large heavy picture fell from the wall directly in front of him, with force enough to demolish the very substantial balusters. The ghostly arms had saved his life. An Englishman's ghost is his castle—don't you know.

A Rare Plant.

Capt. McMaster has now in his horticultural collection at the Parliament buildings a very fine specimen of the amorphophyllis reverehi. The plant is a very rare one, grown from a bulb, and derives its name from its inability to form a perfect leaf. Its stems are covered with exquisite tentative efforts in that direction, one growing out of the other.

THE NATIONAL GAME.

Brampton Excelsiors to Play the Tecumsehs for the C.L.A. Championship.

The match to take place this afternoon on the Island oval promises to eclipse any game played in Toronto this season. Several bets have been made at evens, and considerable Tecumseh money will be played that the home team will win.

The following will be the positions: Goal, Pringle; point, Douglas, cover-point, Yorke; defence field, Brunnell, Davis, Irwin; centre, Jack; home field, Drury, McDonald, Snell; outside home, German; inside home, Baker; captain, H. B. Clemes. Fred. W. Garvin will act as referee.

The following teams will meet the Elms in the York District and City League championship:

York District—Tecumseh against Elms, at Upper Canada College—Bonsall, Lewis, Bell, Hornibrook, Weir, Lanson, Anderson, Hunter, Etwell, Lugadin, Hewitson, Mathers and Capt. W. Lewis.

Toronto League series—Tecumseh III. against Elms, II. will be as follows: Seiby, Tozer, McArthur, Nichol, Dowling, Lawson, Hackland, McArthur, Woods, Labatt, Whale, Mathers, with W. Lewis, captain.

Lacrosse Points

At Fergus: Junior Thistles of Fergus 3, Mount Forest 2.

The Independent Lacrosse Club would like another chance at the Elms' league team, the match to be played on neutral grounds, both clubs to play the same players that were played last Saturday.

At Cobourg: Cobourg 3, Peterboro' Athletics 1.

At Newmarket, Midland District, C.L.A.: Uxbridge 0, Newmarket Talagoos 4.

Mr. J. Birchard of Beaverton, as referee, gave good satisfaction. This virtually gives the Talagoos the championship of the district, with 4 games won, 1 lost, the remaining match being at Markham on Wednesday next.

Britannia's Meteor Shield.

Cowes, Aug. 9.—The Meteor Challenge Shield, given by Emperor William, delighted everybody to-day. The course was from Cowes around the Isle of Wight to the starting point, a distance of 60 miles.

The starting gun was fired at 9.30, and the Ailsa went over the line at 9.30.15, followed by the Britannia at 9.30.52. The conditions provide that three boats must start, or it would be no race. The Iverna, therefore, started simply to make it a race. She did not get away until ten minutes after the Britannia started.

When the start was made the wind was so strong that the boats had their topmasts housed. The Ailsa had not gone far before she had a lead of two minutes over the Britannia.

In the beat out to the Needles the Britannia did some excellent work, and was beautifully handled. She overhauled and passed the Ailsa and passed the Needles four minutes and five seconds ahead of the Ailsa. The Britannia continued to gain, and when she had Yarmouth abeam she had a lead of 5 minutes and 24 seconds. Their times at this point were: Britannia, 11.27.06; Ailsa, 11.32.40 At 11.44.16 the Iverna gave up the race.

When Bembridge was reached the Ailsa had cut down the Britannia's lead to 3 minutes, but the latter gained a little on the reach home, and won the race handily, finishing at 2.35.34. The Ailsa finished at 3.39.01. The conditions of the race provided that the shield should be won twice by the same yacht. The Britannia, therefore, will hold it, as last year she beat the Viking and Iverna.

The race for the yachts in racing trim was won by the Verena on time allowance, though she finished fourth, the Amphitite being the first to cross the finish lines. The times at the finish were: Amphitite, 2.57.37; Viking, 3.16.17; Freda, 3.16.53; Water Witch, 3.18.44; Verena, 3.34.09; Anemone, 3.20.34; Hyacinthe, 3.38.03. Only eight of the boats finished, the others retiring at different points of the race.

There being no race for the 20-raters on the official card to-day, a private sweepstakes was arranged to be sailed over a 25-mile course. The Lepe was rounded as follows: Luna, 1.29.55; Isolde, 1.31.53; Niagara, 1.32.17. The Niagara had taken in her topsail. It was a short distance now to the finish. The Isolde gained on the Luna, but could not get up to her, though she gave a close chase over the finish line. Appended are the times of the finish: Luna, 1.46.30; Isolde, 1.46.49; Niagara, 1.49.53.

Lawn Tennis at Woodstock.

Woodstock, Aug. 9.—The Stratford Lawn Tennis Club played a friendly game with the Woodstock Club on the club lawn here this afternoon. The home club won by 4 events to 2. Summary:

SINGLES.

Rhodes (W) beat Harding (S), 6—3, 6—2.
Little (W), beat Johnston (S), 12—10, 6—1.
Longmore (W), beat Buckingham (S), 3—6, 6—3, 6—1.
McLaren (S), eat Welword (W), 7—5, 6—3.

DOUBLES.

Rhodes and Little (W), beat Johnston and McLaren (S), 6—2, 6—4.
Harding and Buckingham (S), beat Longmore and Wellford (W), 6—4, 6—4.

Masters at the Chess Board.

Hastings, Aug. 9.—The fourth round of the masters' chess tournament was played at Brassey's Institute to-day. The results: Steinitz beat Mason in a philidore after 34 moves; Schiffers defeated Tschigorin in a two knights' defence, after 20 moves; Burn beat Marco in a French defence after 31 moves; Gunsberg and Schechter drew a Zukertort opening after 20 moves.

Must Serve Four Years.

The semi-annual session of the College of Pharmacy Council was concluded yesterday. Notice of motion was filed by Henry Watters of Ottawa to compel all students to serve four years' apprenticeship in Ontario. Prof. Heebner was appointed the council's representative on the University Senate.

Local Jottings.

At St. Matthias' Church, Bellwoods-avenue, to-morrow, the Rev. Mr. Fidler, Philadelphia, will preach at the High Celebration at 11.15 in the morning, and Rev. J. McKee McLennan at 7 in the evening.

The Rev. J. S. Broughall, incumbent of All Saints' Church, Whitby, will preach in St. Stephen's Church, College-street and Bellevue-avenue, on Sunday morning.

The Allan mail steamer Sardinian passed Heath Point at 11 a.m. Friday, and is due at Quebec 7 p.m. Saturday.

Those houses that handle "L. & S." brand of ham, bacon and lard, do the largest trade, because they buy the goods that best please their customers.

The Island Amateur Aquatic Association annual regatta will be held on the course to the west of the grand stand at Hanlan's Point, on Saturday afternoon, the 17th inst., at 2.30 o'clock. The sports are in aid of the Lakeside Home for Sick Children, and the program will be interesting and amusing.

George Jacobs and Edward Tinsley, who attempted to rob the second-hand store of Max Kurtz, in York-street, and were discovered by the wife of the owner, who was badly maltreated in defending her husband's property, were yesterday sentenced to 18 and six months' imprisonment in the Central Prison, respectively.

Courts Queen City and Concord held an excursion to Wilson Park on Thursday, and a most enjoyable time was spent. The features were a tug-of-war, in which the Concord men were laid out cold and stiff. The baseball game which followed was characterized by some phenomenalpitching by Bro. Tyner. The game was finally decided in favor of Concord by a fluke, Bro. Tyner having thrown the ball out in the lake in a vain effort to catch Allan at second. The wild throw brought in innumerable runs before the steamer rescued the ball.

Mission Mobbed in Tarsus.

Constantinople, Aug. 9.—Advices received here from Tarsus, Asia Minor, say a mob has attacked the Armenian Mission School at that place, maltreated several of the students and threatened the missionaries.

ISLAND AND WHARVES.

The Hayhurst Reception at Hamilton—American Visitors to the City.

Another large party of excursionists arrived here yesterday from the other side of the line. They came on the Empress of India and by the Niagara Navigation Company's boats. Many of those who were here on Wednesday did not return until yesterday, and some are still in the city.

The Cibola is missed very much from the Lewiston route, but officers of the Chicora and Chippewa are sparing no effort to fill all the requirements for facilitation of the enormous amount of traffic there is continually on that line.

Toronto Division of the R. T. of T. went on the boats of the Hamilton Steamboat Company to Hamilton. They spent the day at games in Dundurn Park.

The Garden City took the Oakville Good Templars to Queenston. They put in the day at the Falls.

There is very little change in the depth of the water, but the difficulties that mariners are now laboring under in the Western Gap will soon be overcome when the work of dredging gets well under way.

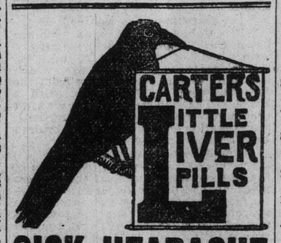
Notwithstanding the threatening aspect of the clouds, a number of private picnic parties went over to the Island in the morning, in the hopes that the weather would turn out fine. They were, however, doomed to disappointment, and returned dejectedly in the afternoon.

All of the boats arriving yesterday were well loaded with freight and passengers. Steamboat men say that this season so far has been an exceedingly good one, and that if things continue as satisfactory till navigation closes the amount of business done will eclipse that of all previous years.

The Salvation Army steamer, William Booth, arrived at Yonge-street wharf this morning after a three-months' trip around Lake Erie and Lake Huron, calling at all ports. The boat will be here until Monday, when she will leave on a trip to the Thousand Islands, calling at all the Canadian ports on the way down, coming back by the south shore.

A large excursion party from Galt came here by train, and went over to Island Park, many of them also visiting their friends in the city.

Arrangements are being made to have a special excursion by boat to Hamilton to accommodate the Toronto militia and others who are desirous of attending the Hayhurst reception there. If present arrangements are carried out, a boat will leave Hamilton at 3 o'clock a.m. on Wednesday, in order to enable those attending the celebration to be back in time for their work.



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They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remedy for Dizziness, Nausea, Drowsiness, Bad Taste in the Mouth, Coated Tongue Pain in the Side, TORPID LIVER. They Regulate the Bowels. Purely Vegetable.

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Cor. Yonge and Czar.

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Organic Weakness, Failing Memory, Lack of Energy, permanently cured by

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Also Nervous Debility, Dimness of Sight, Stunted Development, Loss of Power, Pains in the Back, Night Emissions, Dyspepsia, Seminal Losses, Excessive Indulgence, Drain in Urine and all ailments brought on by Youthful Folly. Every bottle guaranteed. Call or address, enclosing 3c stamp for treatise,

J. E. HAZELTON,
Graduated Pharmacist, 308 Yonge-street, Toronto, Ont.

Opening of the Toronto.

The big doors of the ever-popular Toronto Opera House will be thrown open for the fall and winter season on Monday, Aug. 19 (Civic Holiday), when Ward and Vokes, the duet of comedians who made such a hit when here with Bessie Bonehill two years ago, will present for the first time in Canada their farcical satire, 'A Run on the Bank." As a firm of merry-makers, Ward and Vokes hold a high place in popular affection, and it is pleasant to record, from knowledge, that they have met with a rich reward. They are now at the top of the list of those who have become identified as purveyors of light amusement, and it is reasonably sure that a sparkling dish of pleasing ingredients in the way of medley, song, dance and frolic will be served at the Toronto during its opening week. Besides the popular stars, the organization includes Tony Williams, Joe Kelly, Johnny Page, Maurice Levi, Wilmot Eckert, Arthur Deagan, Harry Leoni, Cyrus Riddell, George Nicolai, Charles Sturges, Gilberti Learock, Maggie Daly, Lottie Moore, Emma Berg, Inez Rad, Cora Carlisle, Lillian Maynard, Lillian Ward and May Werden.

FALL FASHION MAGAZINE

-SEPTEMBER NUMBERS OF-

"Le Bon Ton,"
"L'Art de la Mode,"
"Revue de la Mode,"
"La Mode de Paris,"
"Paris Album of Fashion,"
"Toilettes."

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Books, Stationery and News,

80 Yonge-street. 'Phone 1717.

The John Eaton Co. Ltd

Temperance and Yonge-sts.

20th Day

Building Sale. Where else in all this land is there such another sale, with a store but half as big as a month ago and yet the sales roll higher and higher? August has no bad effect. The rain may come, but we never heed. The great crowds keep coming and we keep daily knifing the prices. But one sorry point yesterday—the raspberry vinegar advertised at 5c bottle got out by 3.15 p.m. and those who came afterwards got left. However, forget that, good people, this time, it won't occur again. Remember what we've had to contend with. Remember the great annoyance of building, and it is wonderful how we handle the crowds without more inconvenience, but wait for our coming grand depot. The bugle will blow. Sales open sharp and close sharp on time—hour sales—and let all the people come Monday.

From 8 till 9, Best Granulated Sugar, 7 lbs. for 25c.
From 10 to 11, Ladies' Samples in Gloves, Silks and Satellas, new shades, worth 20c and 25c, for 10c pair.
10 to 11 a.m., Ladies' Cotton Hose, double heel and toe, full-fashioned, fast dye, regular price 25c, for 12 1-2c.
8 to 9 a.m., 1500 yards Satin Ribbon, regular price 5c, for 3c yard.
4 to 5 p.m., Scissors, 80 pairs, worth 10c, for 4c.
3 to 4 p.m., Japanese Fans, 2 for 1c.
11 to 12, Testaments, regular price 40c, for 25c.
2 to 3 p.m., Ladies' Blouse sets, regular price 15c, for 10c.
10 to 11 a.m., Laces, all qualities and widths, worth up to 25c, for 5c.
4 to 5 p.m., Butter Dishes, regular price 12c, for 7c.
5 to 6 p.m., Vases, 500 of them, worth up to 20c, for 6c.
11 to 12, Bracket Lamps, worth 12 1-2c, for 8c.
3 to 4 p.m., Ladies' Duck Suits, regular price $2.25, for 98c.
10 to 11 a.m., Men's Dongola Lace Boots, extension soles, regular price $2, for $1.50.
8 to 10 a.m., Men's Tweed Pants, regular price $1.50, for 81c.
10 to 12, Men's Tweed Suits, regular price $8.50, for $4.49.
2 to 3 p.m., Boys' Suits, regular price $3.50, for $2.25.
4 to 5 p.m., Boys' Blouses, 2 for 25c.
5 to 6 p.m., Men's and Boys' Blazers, worth $1, for 25c.
10 to 11 a.m., Tam o' Shanters, worth 20c, for 9c.
4 to 5 p.m., Men's Cambric Shirts, 2 collars, detached, worth $1, for 62 1-2c.
11 to 12, 100 pieces Dress Tweeds, regular price 50c, for 34c yard.
2 to 3, Double-Fold Linings, 10c, for 5c yd.

It will soon be up to the 50th correct answer. Ask what's the difference between John Eaton's new store and an old maid. You have a splendid chance to win the $50 or $25 or $10 prizes.

The John Eaton Co. Ltd

Temperance and Yonge-sts.

Great Building Sale.

LEGAL CARDS.

CLARKE, BOWES, HILTON & SWABEY Barristers, Solicitors, etc., Janes Building, 75 Yonge-street. J. B. Clarke, Q.C., R. H. Bowes, F. A. Hilton, Charles Swabey, R. Scott Griffin, H. L. Watt.

LOBB & BAIRD, BARRISTERS, SOLICITORS, Patent Attorneys, etc., 9 Quebec bank Chambers, King-street east, corner Toronto-street, Toronto: money to loan. Arthur F. Lobb, James Baird.

GEORGE H. KILMER, BARRISTER, SOLICITOR, etc., 10 King-street west.

BUSINESS CARDS.

FINCH'S WOOD PRESERVATIVE PREVENTS decayed lumber, waste and unsanitariness; proved. Toronto.

ENGLISH RIDING SCHOOL — EARLY morning and evening classes during summer months. Riding taught in all branches. Pupils schooled carefully over jumps. Tourists personally conducted around city on horseback. Apply 72 Wellesley-street.

THE TORONTO SUNDAY WORLD IS FOR sale at the Royal Hotel newsstand, Hamilton.

NELSON R. BUTCHER & CO., CANADA Life Building, Toronto; Shorthand Writers; Smith Premier Typewriters; Graphophones and Phonographs. Machines rented and supplies.

OAKVILLE DAIRY—473 YONGE-STREET—guaranteed pure farmers' milk supplied, retail only. Fred Sole, proprietor.

FINANCIAL.

THE EDINBURGH LIFE ASSURANCE Company are prepared to lend money at 4½ per cent. on first-class business and residential property in Toronto and other leading cities. Apply to Kingstone, Wood & Symons, solicitors for the company, 18 King street west, Toronto.

4 1-2 PER CENT—LARGE AMOUNT OF private funds to loan. Apply Maclaren, Macdonald, Merritt & Shepley, 28 Toronto-street, Toronto.

A LARGE AMOUNT OF PRIVATE FUNDS to loan at low rates. Read, Read & Knight, solicitors, etc., 75 King-street east, Toronto. ed

MONEY TO LOAN ON MORTGAGES of life endowments and other securities. Debentures bought and sold. James C. McGee Financial Agent, 5 Toronto-street. ed

HOTELS.

GRAND UNION HOTEL, ORILLIA, Ont. Close to G.T.R. Station. Terms $1 per day. W. W. Robinson, proprietor.

RUSSELL HOUSE, ORILLIA—RATES $1 to $1.50 per day; first-class accommodation for travelers and tourists. P. W. Finn, proprietor.

LAKEVIEW HOTEL, Cor. Winchester & Parliament-st

Every accommodation for families visiting the city; take Winchester car from Union Station to the door; terms moderate.

JOHN H. AYRE, Manager.

ST. LAWRENCE HALL

135 to 139 St. James-street, Montreal. 246

HENRY HOGAN, Proprietor.

The Best Known Hotel in the Dominion.

Established 80 Years.

FUR WORK . .

No Branch Stores

It will pay you in every way to have your FURS REPAIRED and RESTYLED now.

A call on us will prove right prices.

JAS. H. ROGERS

Cor. King and Church-sts.

We Guarantee Satisfaction

AS REGARDS

PRICES QUALITY

And the Reliability of the Goods We Sell.

JAMES GOOD & CO.,

220 YONGE-STREET.

TEL. 424.

Customers waited on for orders, and goods promptly delivered.

CATTO'S

BETWEEN SEASON SPECIALTIES.

EXTRA VALUE DURING THIS MONTH IN

LINEN DAMASKS, SILKS, Wool Dress Fabrics.

TOURISTS WILL FIND MUCH TO INTEREST THEM IN OUR DISPLAY OF

Real Scottish Clan and Family Tartans and Wool Wraps, Rugs and Shawls,

OF WHICH WE AT PRESENT HAVE AN ENORMOUS STOCK.

John Catto & Son,

KING-ST.,

(Opposite the Post Office)

TORONTO.

JUNE PRICES:
75c. PER DOZEN.
SOME MORE.
SOME LESS.

JUNE ROSES.

SWEET PEAS.
CARNATIONS.
DUNLOP'S,
5 King-st. w. and 445½ Yonge-street.

TO RENT

DEER PARK — NEAR U.C. COLLEGE — modern brick house, pretty grounds, close to electric cars, immediate possession. John Fisken & Co., 23 Scott-street. 246155

BUSINESS CHANCES.

KENNY'S CELEBRATED HAIR RESTORER cleanses and stimulates the scalp, beautifies, strengthens and prevents the hair falling out, preserves the color, removes dandruff and positively cures baldness. 395 Queen-street west. 249

ART.

J. W. L. FORSTER, PUPIL OF MONS Bougereau. Portraits in Oil, Pastel, etc. Studio, 81 King-street east.

EDUCATIONAL.

BARKER'S SHORTHAND SCHOOL, corner Yonge and Bloor, the place for Stenographers. Circulars free.

CENTRAL BUSINESS COLLEGE, TORONTO—Canada's Greatest Commercial School. Shaw & Elliott, Principals.

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"DOWNTOWN OFFICES" OF DRS. NATTRESS, Henwood & Temple, Janes Building, N.E. corner King and Yonge-streets.

DR. SCHAEFER'S SPECIFIC—PRIVATE diseases of men permanently cured by Dr. Schaefer's world renowned remedy for (Gonn.) Complete cures effected; medicines sent to any address. Write the Schaefer Medicine Co., room 4, Dominion Bank Chambers, corner College and Spadina-avenue, Toronto, Canada.

STORAGE.

STORAGE — BEST AND CHEAPEST IN city. Lester Storage Co., 369 Spadina-avenue.

MARRIAGE LICENSES.

H. S. MARA, ISSUER OF MARRIAGE Licenses, 5 Toronto-street. Evenings, 680 Jarvis-street.

AUCTIONEERS.

HAMILTON TEBBS, AUCTIONEER, CENTRAL Auction Mart, 275 Queen west, opposite McCaul, desires consignments of any class of merchandise. Goods converted into cash expeditiously. Sales at private houses receive careful attention. Prompt settlements. Advances on goods consigned for absolute sale. Confidential.

BILLIARDS.

BILLIARD AND POOL TABLES—We have a large stock in beautiful designs, fitted with our patent steel cushions, or club cushions, as desired, also full size English Billiard Tabes with the extra low quick English cushions; can also furnish at low figures good second-hand tables. Our stock of ivory and composition balls, cloth, cues, etc., etc., is complete; also everything in the Bowling Alley line, such as balls, pins, marking boards, swing cushions, etc. Estimates given for alleys on application. Send for catalog and terms to Samuel May & Co., 68 King-street west, Toronto, Ont.