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SAVINGS AND INVESTMENT
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To Farmers, Mechanics and others Wishing to borrow Money upon the Security of Real Estate.

Having a large amount of money on hand we have decided, "for a short period," to make loans at 6 or 6½ per cent., according to the security offered, principal payable at the end of term, with privilege to borrower to pay back a portion of the principal, with any instalment of interest, if he so desires.

Persons wishing to borrow money will consult their own interests by applying personally or by letter to

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BAKING POWDER
HAS HAD
FIRST PRIZES
Awarded everywhere exhibited.
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BRONZE MEDALS AWARDED.
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Composed of ingredients, the healthfulness of which is unquestioned, the COOK'S FRIEND has long held a first place in the esteem of the public as a *perfectly reliable article of household use.*

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W. D. McLAREN,
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Retailed everywhere.

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REAL ESTATE AGENTS, &c.
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MANUFACTURERS OF
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THOS. BRYAN,
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CONDUCTED BY THE LADIES OF THE SACRED HEART LONDON, ONT.

Locality unrivalled for healthiness offering peculiar advantages to pupils even of delicate constitutions. Air bracing, water pure and food wholesome. Extensive grounds afford every facility for the enjoyment of invigorating exercise. System of education thorough and practical. Educational advantages unsurpassed.

French is taught, free of charge, not only in class, but practically by conversation.

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TERMS to suit the difficulty of the times, without impairing the select character of the Institution.

For further particulars apply to the Superior, or any Priest of the Diocese.

ST. MARY'S ACADEMY, WINDSOR, ONTARIO.—This Institution is pleasantly located in the town of Windsor, opposite Detroit, and combines in its system of education, great facilities for acquiring the French language, with thoroughness in the rudimental as well as the higher English branches. Terms (payable per session in advance) in Canadian currency: Board and tuition in French and English, per annum, $100; German free of charge; Music and use of Piano, $40; Drawing and painting, $15; Bed and bedding, $10; Washing, $20; Private room, $20. For further particulars address:—MOTHER SUPERIOR. 43.1y

URSULINE ACADEMY, CHATHAM, ONT.—Under the care of the Ursuline Ladies. This institution is pleasantly situated on the Great Western Railway, 50 miles from Detroit. This spacious and commodious building has been supplied with all the modern improvements. The hot water system of heating has been introduced with success. The grounds are extensive, including groves, gardens, orchards, etc., etc. The system of education embraces every branch of polite and useful information, including the French language. Plain sewing, fancy work, embroidery in gold and chenille, wax-flowers, etc., are taught free of charge. Board and Tuition per annum, paid semi-annually in advance, $100. Music, Drawing and Painting, form extra charges. For further particulars address, MOTHER SUPERIOR. 41.1y

ASSUMPTION COLLEGE, SANDWICH, ONT.—The Studies embrace the Classical and Commercial Courses. Terms (including all ordinary expenses), Canada money, $150 per annum. For full particulars apply to REV. DENIS O'CONNOR, President. 46-1y

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MINNESOTA, DAKOTA, MONTANA, WASHINGTON AND OREGON, IN THE NORTHERN PACIFIC COUNTRY.

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CHAS. B. LAMBORN,
Land Commissioner, St. Paul, Minn.

LONDON (CANADA) POSTAL GUIDE.

WINTER ARRANGEMENT.

MAILS AS UNDER.	CLOSE. A.M.	CLOSE. P.M.	CLOSE. P.M.	DUE FOR DELIV'RY A.M.	DUE FOR DELIV'RY P.M.	DUE FOR DELIV'RY P.M.
Great Western Railway Going East—Main Line.						
For Places East—H. & T. R., Buffalo, Boston, Eastern States	5 00	1 00	....	8 00	1 30	6 30
New York, &c. (Thro Bags)	....	1 00	10 30	8 00	2 45	6 30
G. T. R. East of Toronto, Kingston, Ottawa, Montreal, Quebec and Maritime Provinces	....	1 00	5 00	8 00	....	6 30
For Toronto	5, 7 30	1 00	5, 10 30	8 00	1 30	6 30
For Hamilton	5, 7 30	1 00	10 30	8 00	1 30&2 45	6 30
G. W. R. Going West—Main Line.						
Thro Bags—Bothwell, Glencoe	5 00	1 15	....	8 00	....	2 45
Railway P. O. Mails for all places West of London, Detroit, Western States, Manitoba, &c.	....	1 15	....	....	2 45	....
Thro Bags—Windsor, Manitoba, Detroit, W'rnStates	....	1 15	10 30	8 00	2 45	....
Thro Bags—Chatham	....	....	10 30	8 00	2 45	....
Mt. Brydges	5 00	1 15	....	....	....	6 30
Newbury	5 00	1 15	....	....	....	2,45
Sarnia Branch, G. W. R.						
Thro Bags—Petrolia, Sarnia, Watford and Wyoming	6 30	1 15	....	8 00	2 45	....
Railway P. O. Mails for all places West	....	1 15	....	....	2 45	....
Strathroy	6 30	1 15	....	8&9 30	2 45	....
Canada S. R., L. & P. S., & St. Clair Branch Mails.						
Glanworth	7 30	....	....	....	2 45	....
Wilton Grove	....	1 15	....	9 00	....	....
Canada Southern East of St. Thomas, and Pt. Bruce and Orwell	7 30	....	....	....	2 45	....
Aylmer	5 00&7 30	1 15	....	....	130&2 45	6 30
C.S.R. West of St. Thomas, Essex Centre, Ridgetown and Amherstburg	....	....	....	....	2 45	....
St. Clair Branch Railway P. O. Mails—Courtwright to St. Thomas, &c.	7 30	1 15	....	....	2 45	....
St. Thomas	....	1 15	....	....	2 45	....
Port Stanley	7 30	1 15	....	9 00	2 45	6 30
Port Dover & L. H. Mails	7 30	1 15	....	....	2 45	6 30
London, Huron & Bruce—All places between London, Wingham, Hyde Park, Clinton, Seaforth, White Church, Ripley, Kincardine & Lucknow	5 00	....	....	8 00	....	....
Ailsa Craig	7 00	....	....	....	6 30	....
W. G. & B. South Extension	7 00	12 15	....	....	6 30	....
W., G. & B.	5 00	....	....	11 00	....	....
Thro Bags—Hensall, Lucan, Exeter, Clinton, Blyth, Wingham, Lucknow and Kincardine	5 00	1 00	2 30	8 00	1 30	6 30
Between Harrisburg and Fergus	....	2 30	....	....	11 00	....
B. L. H. West of Stratford	....	1 15	....	8 00	....	....
G. T. R. West of Stratford	7 15	....	....	....	....	6 30
B. L. H. between Paris and Stratford	....	12 00	....	....	....	6 30
B. L. H. between Paris S. and Buffalo	....	12 00	....	....	1 30	6 30
G. T. R. between Stratford and Toronto	5 00	12 00	....	....	2 45	....
Georgian Bay and Lake Erie Division	....	12 00	....	....	....	6 30
St. Mary's and Stratford	7 15	....	....	11 30	....	....
Thro Bags—Goderich and Mitchell	7 15	12 00	4 05	8 00	11 30	6 30
Belton, Thorndale, (daily) Cherry Grove, St Ives, (Tuesday and Friday)	7 15	....	4 05	11 30	....	6 30
The Grove, Clinton and Seaforth	....	12 00	....	....	....	6 30
	....	....	4 15	11 30	....	....

For Great Britain.—The latest hours for despatching letters, etc., for Great Britain, are:—Mondays, at 1 p. m., per Cunard packet, *via* New York: Wednesdays, at 5 p.m., per Canadian packet, *via* Halifax; Thursdays, at 1 p.m., per Inman or White Star Line, *via* New York.

Postage on letters, 5c. per ½ oz.; Newspapers 1c. per 2 oz.; reg. fee, 5c.

Rates of Postage on Letters between places in the Dominion, 3c. per ½ oz., prepaid by postage stamp; if posted unpaid, will be sent to the Dead Letter Office. Letters posted exceeding ½ oz. in weight, and prepaid only 3c., will be rated double the amount of deficient postage not prepaid. Newspapers, through Canada or to the United States, 1c. per 4 oz.

Post Cards for United Kingdom, 2 cents each.

Money Orders issued and paid on and from any Money Order Office in the Dominion of Canada, Great Britain and Ireland, British India, Newfoundland and United States.

Post Office Savings Bank.—Deposits from $1 upwards, on which 4 per cent. interest is allowed, will be received for transmission to the Central Office of the Post Office Savings Bank. Pass Books, and every information, to be had on application.

Money Order and Savings Bank.—Office hours 9 a. m. to 4 p. m.

Post Office.—Office hours from 7 a. m. to 7 p. m.

London, December 27th, 1882.

R. J. C. DAWSON, Postmaster.

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MAKE NEW RICH BLOOD
And will completely change the blood in the entire system in three months. Any person who will take ONE PILL EACH NIGHT FROM ONE TO TWELVE WEEKS, may be restored to sound health, if such a thing is possible. For curing Female Complaints these Pills have no equal. Physicians use them in their practice. Sold everywhere, or sent by mail for 25 cents in stamps. Send for pamphlet. I. S. JOHNSON & CO., Boston, Mass.

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Largest in the World. J. D. KERGAN, M.D., Med. Supt.
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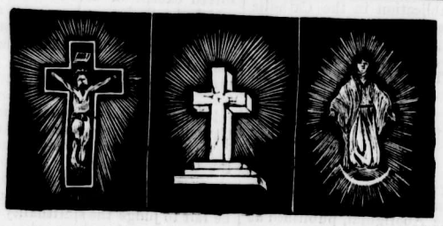
NIGHT Crosses! NIGHT Crucifixes! NIGHT Ornaments!



NIGHT Crosses NIGHT Crucifixes! NIGHT Ornaments

THESE CROSSES, STATUES & CRUCIFIXES
— ARE
VISIBLE ALL NIGHT
—IN THE—
DARKEST ROOM!
When Nothing Else Can be Seen They Shine Out Like GLOWING STARS!

HIS GRACE ARCHBISHOP WOOD, OF PHILADELPHIA,
Has a Luminous Crucifix, and says, "It is a great incentive to devotion."

READ! READ! READ! READ!

The Testimonials Received from Those who Have Our Crosses!

M. CERQUI. Rue Rivole, 41.

MONSIEUR—As the Star of the East led and guided the magi to our Redeemer's feet, so does the crucifix treated with your compound, in the darkness of my chamber, in the solemnity of the night, lead my soul from earth to heaven, where in eternal glory reigns the Being whose emblem shines and over-shadows my sleeping moments.

Yours in X. BRO. JOACHIM.

From the New York Correspondence of the Dublin Freeman's Journal, February, 16th, 1881.

Through the courtesy of Mr. J. R. Maxwell, & Co., proprietor of M. Cerqui's Chemical Compound, we were favored with a private view of one of the most wonderful discoveries of the century. I was led into a room, the curtains were drawn and every ray of light was excluded, and in the darkness where first I saw only plain plaster figures, there stood out in clear, bright, awe-inspiring distinctness, first the figure of the Saviour suspended in space, as it were, then, on either side the figures of Mary and Joseph, while looming up in the foreground was the figure of an angel bearing a crown that seemed to rain light. If ever a scene was so novel and reverential. Upon leaving we were presented with a cross; it is kept on a bracket in our chamber, and in the darkness of night it seems to say, sleep safe, His cross watches and guards you.

We also have the honour to refer to the following Clergymen and Sisters:

Rev. Thos. Kierns, Lehigh avenue, Philadelphia, Pa.; Rev. J. Slattery, Susquehanna, Pa.; Rev. J. Murphy, Blossburg, Pa.; Rev. M. Voigt, Franciscan College, Trenton, N. J.; Rev. T. Reardon, Easton, Pa.; CONVENT OF GOOD SHEPHERD, Baltimore, Md.

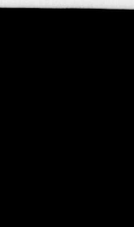
Send $1.00, *One Dollar,* $1.00, *Send and Get One of Our Luminous Crosses.*

If you possessed a Cross of any religious object treated with this compound, you will readily see how much satisfaction and with what a reverential feeling such an object would be viewed at night, when darkness and silence reign supreme, then like protecting figures, an insignia for of our faith, beautifully bright, uninfluenced by the surrounding gloom, they are an inspiration for the last thought or word before sleep overcomes us.

We are now manufacturing such crosses, and a number of different statuettes, crucifixes, and the usual church ornaments, and treating them with this wonderful compound. We also desire to inform you that we are prepared to treat, at a nominal cost, any article of a like nature you may wish to have rendered as distinct at night as they are during the day confident that after once witnessing the feeling it inspires, looming up like *a torch of faith in the blackness of night,* you will order more, and urge upon your friends the satisfaction the possession of one gives in the silent hours of the night.

$1.00 each for Crosses.
$2.00 each for Crucifixes, 9 inch figures.
$3.00 each for Crucifixes, 17 inch figures.
$3.00 each for of Statues B. V. or Saints.
Crosses $9.00 per dozen, or $5.00 per half dozen.

Send Money by Registered Letter and we send Crosses free of charge.
Respectfully,
J. R. MAXWELL & CO.
No. 719 Sansom Street, Philadelphia.

BACK TO LONDON.

W. D. McGLOGHLON, Jeweller, etc., has returned to London and permanently located in the *MASONIC TEMPLE,* Richmond street, where he will keep constantly on hand a large stock of finest Watches, Clocks, Jewellery, and Fancy Goods, at the Lowest Prices, and hopes to meet all his old customers and many new ones. Repairing in all its branches. W. D. McGLOGHLON, Practical Watchmaker and Jeweller.

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$5 to $20 per day at home. Samples worth $5 free. Address STINSON & Co., Portland, Me.

TRADE MARK REGISTERED.
Pride of the Valley cures Catarrh, Dyspepsia, Liver Complaint, Coughs, Colds, Chills and Fever, Fever and Ague

Read one of the testim[illegible] of which we could give thousands,

"I certify the [illegible] with Catarrh in the head, [illegible] phlegm in the throat, choking and [illegible] at night for years, so I could no[illegible] sleep, often troubled with dull, lifeless fee[illegible] pains in the chest and back. After giv[illegible] hundreds of dollars to doctors and giving up all hopes, I tried the PRIDE OF THE VALLEY, and am now able to do my work after seven year's sickness."

MRS JAMES McNEIL,
202 Simcoe Street, London, Ont.
'The above statement of my wife's is correct.'
JAMES McNEIL.

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THE GREAT CURE FOR
RHEUMATISM
And all complaints of a Rheumatic nature,

RHEUMATINE is not a sovereign remedy for "all the ills that flesh is heir to," but for NEURALGIA, SCIATICA, RHEUMATISM, and complaints of Rheumatic nature.

IT IS A SURE CURE
Letter from Mr. Wm. Harris, Bread and Cracker Baker, 14 Market Square, Hamilton.

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J. N. SUTHERLAND, Esq., St. Catharines:
After years of suffering with rheumatism, I gave your Rheumatine a trial, and am happy to say with the best result, a cure.
Yours truly, WM. J. HARRIS.
SOLD BY ALL DRUGGISTS.
The Rheumatine Manufacturing Co'y,
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INDEX
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TAKEN INTERNALLY FOR	
CROUP,	COUGHS,
CRAMPS,	SORE THROAT,
ASTHMA,	COLDS, &c.

APPLIED EXTERNALLY FOR	
RHEUMATISM,	NEURALGIA,
CHILBLAINS,	CALLOUS LUMPS,
SWELLINGS,	STIFF JOINTS,
GALLS,	FROST BITES,
LAMENESS,	CORNS,
CONTRACTIONS,	BRUISES,
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DEAFNESS,	PAIN IN BACK,
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Every bottle guaranteed to give satisfaction or money refunded.
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Estimates given for Building Work, and Satisfaction Guaranteed.
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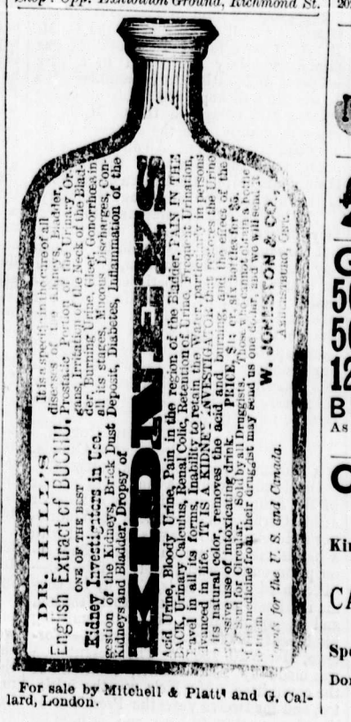

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1883 SPRING. 1883
New Irish Serges.
New Scotch Tweeds.
New West of England Suitings.
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Myrtle Navy
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IN BRONZE LETTERS.
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Grand Banquet of Genuine Bargains in Pianos, Organs and all kinds of Musical Instruments, at Colwell's Popular Music House, 179 Dundas St., London, Ont. Choicest stock in city, lowest prices in Canada, and terms easy. Fair dealing and polite attention. Come and see. Satisfaction guaranteed.
CHAS. F. COLWELL, Proprietor.

Burdock BLOOD BITTERS.
WILL CURE OR RELIEVE.
BILIOUSNESS, DYSPEPSIA, INDIGESTION, JAUNDICE, ERYSIPELAS, SALT RHEUM, HEARTBURN, HEADACHE, DIZZINESS, DROPSY, FLUTTERING OF THE HEART, ACIDITY OF THE STOMACH, DRYNESS OF THE SKIN,
And every species of diseases arising from disordered LIVER, KIDNEYS, STOMACH, BOWELS OR BLOOD.
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UNDERTAKER, &c.
The only house in the city having a Children's Mourning Carriage.
FIRST-CLASS HEARSES FOR HIRE.
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Manufacture those celebrated CHIMES & BELLS for Churches, etc. Price List and circular sent free. Address
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BALTIMORE, Md., U.S.

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Bells of Pure Copper and Tin for Churches, Schools, Fire Alarms, Farms, etc. FULLY WARRANTED. Catalogue sent Free.
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GALT CARD Co.
50 Ladies' & Gents' Chromo Visiting CARDS. No two alike—one name—printed in Gilt, 10 cents.
50--Fine Chromo Cards--50 (one name) in Gilt, 25 cents.
12 Gilt Edge Cards, very fine, with a surprise picture on front, with name, 50 cents.
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As cheap as you can buy in Canada. Address,
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King Street, Opposite Revere House,
Has now on sale one of the most magnificent stocks of
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