

## H. E. CLARKE & CO.

The Julian Sale Leather Goods Co., of  
Toronto (Ltd.)

HEADQUARTERS FOR

TRUNKS  
VALISES  
PURSES

And all Leather Goods.

105 KING STREET W.  
TORONTO.

## Wm. McGill & Co.

TORONTO.

## COAL & WOOD

Wholesale and Retail at lowest rates.

Office and Yard: Cor. Bathurst St. and  
Farley Ave.

Branch Yard: 429 Queen St. West.

# R

## UPTURE

Comfort and  
Security Assured.

A cure in a few weeks, no operation,  
no lost time, you can work as usual.  
So called "hopless" cases solicited. Remember where  
all others have failed even to hold I succeeded in curing.  
Children cured in 4 to 6 weeks.

J. Y. EGAN, Hernia Specialist,  
266 West Queen Street, Toronto, Ont.

## THE RELIANCE

Loan and Savings Co.  
OF ONTARIO.

33 Wellington Street E., - Toronto.

### DIRECTORS

Hon. John Dryden, Minister of Agriculture of Ontario,  
President; James Gunn, Esq., Director and Superintendent  
of the Toronto Street Railway, Vice-President;  
David Kemp, Esq., Sec.-Treas. Synod Diocese of Toronto;  
Rev. G. I. Taylor, M.A., Rector of St. Bartholomew's,  
Toronto; R. Telfer Shiell, B.A., M.B., 173 Carlton St.,  
Toronto; Alfred MacDougall, Esq., Solicitor to Treasury  
of Ontario.

Payment of 55c. for 120 months will produce \$100  
" 45c. " 144 " " 100  
" 35c. " 180 " " 100

NO Admission Fee Provides Endowments for  
Fines Children.  
Forfeitures Relief from payments during  
Withdrawal Fee sickness or loss  
Loans at lowest rates of employment.

Address, J. BLACKLOCK, Manager.



**WM. RADAM'S**  
Microbe Killer,  
CURES ALL DISEASES.

Tested in supreme Court,  
New York.

The Evidence, Testimonials and  
all information cheerfully given

JOHN SHAW, City Agent

67 YONGE STREET, - TORONTO.

## "UPS AND DOWNS"

### EXCHANGE : AND : MART.

THE Exchange and Mart is instituted for  
the benefit of our subscribers, as a  
medium through which they can make  
each other acquainted with what they may  
have to exchange or sell or wish to procure.

NO REGULAR BUSINESS ADVERTISE-  
MENTS will be inserted in the Exchange and  
Mart except on payment of our ordinary ad-  
vertising rates, and indications will be given  
that such advertisements are business notices.

NO CHARGE, however, will be made to our  
subscribers for advertising their personal  
wants, whether buying, selling or exchanging,  
when the advertisement does not exceed  
twenty-four words. Over twenty-four words  
will make a charge of five cents for each  
additional line of eight words.

Subscribers using the Exchange and Mart  
may have REPLIES ADDRESSED to our office  
if they desire, but in that case stamps should  
be sent us to cover the cost of forwarding any  
letters we may receive.

It must be distinctly understood that we  
assume NO RESPONSIBILITY in regard to the  
articles which may be advertised in the Ex-  
change and Mart, but we shall always be glad  
to give all information possible as to the re-  
liability of the individual to an intending  
purchaser residing at a distance from an  
advertiser when his address is known to us,  
and vice versa. When information of this  
kind is asked for a stamped envelope should  
be enclosed for reply.

REPLIES TO ADVERTISEMENTS when sent  
to the office of UPS AND DOWNS should be  
addressed "UPS AND DOWNS, 214 Farley  
avenue, Toronto." ON THE TOP LEFT HAND  
CORNER must appear the words "Exchange  
and Mart," or abbreviation, together with the  
reference number given in the advertisement;  
for example, replies to the first advertisement  
below should be endorsed:

[EX. AND M.—B. 6.]

To ensure insertion, advertisements for the  
Exchange and Mart should reach us not later  
than the 20th of the month prior to publica-  
tion.

CAUTION.—Never send any goods on  
approval unless the individual you are dealing  
with is known to you or supplies references.

FOR SALE. CABINET ORGAN. Uxbridge make.  
11 stops. Fine tone. Price \$40. cash or approved  
note. Address "B. 6." Ex. & M., UPS AND DOWNS.

FARMERS PRODUCE wanted in large or small  
quantities. Best value given. Peop  
Supply Co., Toronto. [Bus.]

FIFTY GOOD LAYING HENS. One year old.  
Wanted this month. State price, delivered in  
Toronto Junction. "B 16," Ex. & M., UPS & DOWNS.

RED TAMWORTH & JERSEY DUDOC PIGS.  
Buy now and get TWO for the price of one.  
Caldwell Bros., Briery Bank Farm., Orchard, Ont.

WANTED about half a dozen pure bred hens  
rooster. Leghorns, Wyandottes or Plymouth  
Rocks. State price to F. R. Ward, Brucendale, Ont.

LARGE, SQUARE PIANO. Ebony Case  
exchange for small upright. As have  
for the square. Answers, B. 14, Ex. & M., UPS  
AND DOWNS.

I WANT TO BUY, cheap, joiners saw, planer, brace  
and bit, chisel, screw driver and a few other tools.  
Give all particulars and prices. B. 16, Ex. & M., UPS  
AND DOWNS.

WANTED COCKER SPANIEL. Dog. Not more  
than two years old. State colour and marks.  
B. 20, Ex. & M., UPS AND DOWNS.

WANTED WINCHESTER RIFLE, 42 Calibre  
with full equipment, must be first class. State  
particulars and price. Antoine Arnold, Fox Point P.O.,  
Muskoka.

HORSE AND BUGGY. Horse four years old, 14 to  
15 hands. Worth \$100; will take \$90; or bicycle as  
part payment. G. F. MIDLAND, care W. A. Patterson,  
Smithville, Co. Lincoln.

## FARMERS!

### Attention!!

Times are hard, and we realize that  
what the average farmer desires  
is a new Upright Piano of  
great durability and fine  
tone but with the  
least possible expense  
upon the outside case. We  
have placed the

## Mason and Risch

# Student's Upright Piano

UPON THE  
MARKET AT

# \$300

NET CASH,

or we will give ample time on payment of  
interest at six per cent.

There is no humbug about the Piano or  
about the price. The quality of the Piano  
is undoubted and the price is fixed. It is  
the same to the "cash man" as to the  
"time man," except that the latter pays  
small interest. This does away with the  
humbug of catalogue prices.

The Piano is made in SOLID Walnut  
oil finish.

a wan. second-  
id Piano be so write us.  
s have first-class uprights at  
30 and \$225. We have good  
35 and upwards, and excellent  
Pianos from \$75 to \$200. Liberal  
ns of payment.

Writing letters isn't a trouble to us, so  
write and ask information.

Whether you want a grand Piano at  
\$1,000 or a practice Piano, be sure to write  
US before deciding elsewhere.

## MASON & RISCH

Piano Co., Ltd.,

32 King St. W., TORONTO.

## THE

# BRITISH BOOK SUPPLY CO.

It requires too much space to tell in detail what books we  
have to offer. We will send by mail, post-paid, for 30 cts.,  
almost any one of the works by the most popular  
authors.

### THESE WORKS ARE HANDSOMELY BOUND IN CLOTH.

We will send 6 of these for \$1.75, and include with them  
pocket edition of Webster's Dictionary and set of Photo-  
gravure views of Toronto.

Write us telling what Books you want and  
we will give you prices in all kinds of  
binding.

If you prefer the not very lasting paper cover edition of  
almost any standard works, we will supply them at, in some  
cases, from 10 cts., or 12 for a dollar. But see what  
we can offer you in BIBLES, HISTORIES, BOOKS OF  
REFERENCE of all descriptions. English and Canadian  
Monthly Magazines at low prices.

It will pay the young man who reads, to write

## THE BRITISH BOOK SUPPLY CO.,

84 ADELAIDE STREET EAST,

TORONTO