### LAUGH AND LEARN.

The Cottage by the Sea. (From the Atlanta Constituti It's been written up in story, it's been sung in numbers sweet; It has captivated thousands with its symmetry It has capityated thousands was complete—
Like a dream from the Atlantic it has risen fair
and free, and free,

With its beauty—so romantic—has "The Cottage by the Sea."

But it's like a dream—a vision—though the poets sing it so;

It might have been Elysian half a hundred years ago;

But now it's rull of business when that cottage you shall seak.

you shall seek, You will find the sign up : Boarders—Twenty dollars by the week!" Sausage and suspicion generally go to-

The fool who kills himself never mistake the wrong person.

Fully 800 persons were killed in the Punjaub last year by snake bites.

The lad was shut up in a dark closet among the preserves and he called it capital nunianment.

punishment.

No matter how welcome a guest is, the lostess always looks a little dismayed if she brings a trunk instead of a valise.

According to the returns of the census there are nearly 2,000,000 more men than women in the United States.

To dress brown leather shoes rub a little milk on very lightly and quickly polish with an old silk handkerchief.

Mr. Fish recently proposed to Miss Gillmore. He told her that he only wanted one Gillmore to make him a happy fish.

It is not wise to make yourself and your friends unhappy in this world because you shink you are going to a better one.

"Mudge is still looking for a map, I suppose?" "Yes; but he doesn't seem to have the necessary ginger to make it."

Bewitching nightgowns with deep frillage, with or without lace, the most effective lawying, colored frillage and make the most effective lawying, colored frillage and make the most effective lawying. colored frills of soft material, are

Now is the time the talking woman own her apron over her shoulder while king at the fence with her neighbor and less the sun to strike her. When a man is in love he thinks his girl's

ne is the sweetest in the world, but when ney are married he thinks it is too old-fashioned to give the children.

When you see a woman meekly obey her husband you can be sure of one or two things—she is either afraid of him or is working him for a new bonnet. When an dys first sees your advertisement it may appeal to the eye only; it is only in repeated efforts that advertising reaches its object—the customer.—D. T. Mallett.

Minister (to dying miser)—I am afraid you won't go to heaven. Miser (dolefully)—Oh, Lord! And I gave \$2 to church last year. Has that money been thrown away for nothing?

In six months after her marriage a woman esigned to the fact that her husband is different from a lover, but the husband rebels to the end of his days because mar-riage has changed his wife.

riage has changed his wife. The Court of Appeals of Berlin has annulled the conviction of a workman who collected funds for the striking glove-makers, and who was condemned to three days' imprisonment as a mendicant.

"No," said the milkman, as he took another dipperful from the teakettle and poured it into the can, "I couldn't look my sustomers in the face if I used anything but will be the country of the c

o If you want to make your ice-cream soda at home, stir in corel

at home, stir in equal quantities of fruit syrup and cream, add double the amount of shaved ice, pour in a bottle of soda water and it is ready for your enjoyment.

"Doctor," said the reporter, "may I ask what will be the subject of your sermon next Sunday?" "Nothing that you will care to announce," replied Rev. Dr. Goodman, mildly. "It will be simply a plain gospel sermon."

gospel sermon."

The statement that 10 per cent. of the population of India are widows is more important than it seems. In former times widows were burned with their dead husbands, and the percentage of survivors was very small indeed.

Winnie-How nicely your trunk is packed! Did you do it yourself? Mrs. Newed—Oh, no; John packed it for me. Winnie—How funny! Ididn't know men could do such things. Mrs. Newed, proudly—My huaband can; he has even told me that he packed a primary once.

In the churchyard at Darley Dale stands what is supposed to be the oldest yew tree in the world. It is 33 feet in girth, and the fabulous age of 3,000 years is attributed to it. Modern vandals have so hacked and gashed its trunk that a fence has been built around the tree to preserve it from further mutilation.

mutilation.

Just His Size.

Mrs. Plankington—Is your little boy going to have a new white flannel suit this year?

Mrs. Bilderwick—Not exactly new. It's one his father had last year.

For Lack of Food.

First seaside girl—There's a great maneating shark down on the beach, dead.

What do you suppose killed him?

Second seaside girl—Starvation, probably, if he was a man-acting shark.

No Boubt About It.

Jaggs—I heard of a young lady who gets great many people into trouble.

Gaggs—You did; what's her name?

Jaggs—Miss Representation.

The Safest Way.
"Why did you strike him with your ub when he pointed the gun at you? He stinctly told you it was not loaded." "I know that judge; that's the reason Better Than Thanks.

Mamma-Did you thank Mr. Nicefello when he gave you that silver dollar?
Little boy—Yes'm—that is, sorter.
"What did you say?"
"I tole him nex' time he kissed Sis'I wouldn't tell."

Green Bres., Undertakers. This independent firm is pushing to the front. They are in no way connected with any clique or association. Special, prompt and careful attention to orders, day or night. There business is increasing in consequence of their low prices and complete crangement of funerals. Address, Ne 112 John street south. Telephone, 955.

Time for Action. Mrs. Brown-You'd better hurry to bed, my dear.
Little-Johnnie—It's early yet, ma.
Mre Brown—I know it is. But I see
your father coming down the street, and I
don't think he caught many fish to-day.

Horsford's Acid Phosphate.
If You Are Nerveus,
And cannot sleep, try it.

—To all people not perfectly contented:
Do you want to sell anything? Do you
want to buy anything? If there is anything
under the aun that you need for your happiness or well-being, put a liner in the Times
and you will get it.

and. He read an

RE-FUNDING THE CITY DERT.

The Board of Trade Discusses How It Should Be Done.

ANNUAL REPORT SUBMITTED.

It Contains a Recommendation to the City Council re the T., H. & B., and Denis' with Trade and City Affirs Generally— President Tilden Declines to Act—

The annual meeting of the Board of Trade was held in the rooms, corner of Main and Hughson streets, at 4.30 o'clock yesterday

Hughson streets, at 4.30 o'clock yesterday afternoon.

Mr. Geo. E. Bristol, the retiring President, occupied the chair, and there were also present Mr. C. R. Smith, Secretary, and Messrs. John Knox, John A. Bruce, W. F. Findlay, Archdale Wilson, A. Morgan, J. M. Harris, H. F. Gardiner, E. C. Bruce, Geo. E. Tuckett, F. H. Lamb, C. S. Scott, Geo. T. Tuckett, John A. Barr, A. H. Moore, J. S. Hendrie, David Newlon, W. H. Gillard, D. R. Dewey, C. W. Tinling, R. R. Morgan, R. Æ. Kennedy, Robt. Evans, J. M. Burns. A. Powis, St. Clair Balfour, R. MacKay, J. McHaffe, Wm. Roberts, John Bell, J. B. Fairgrieve, Wm. Young, J. M. Lottridge, James Ferres, John Eastwood, W. F. Robinson, H. P. Coburn, J. Carpenter, W. F. Gates, J. Pottinger, R. T. Steele, H. S. Brenne, J. J. Stuart, W. H. Judd, A. Zimmerman, E. Bowstead and C. Stiff.

The Mark Parago, R. & Kennedy, R. & Kennedy,

NO SINKING FUND.

and allow it to stand at that amount for 30 years.

IN FAVOR OF TERMINABLE ANNUITIES.

and allow it to stand at that amount for 30 years.

IN FAVOR OF TERMINABLE ANNUITIES.

Mr. Gardiner said he knew of no Canadian city which had made no provision for repaying a debt. No one supposed that Hamilton was going into thin air in 30 years, but cities did rise and fall, and he thought it wisest to have some provision made for meeting the debt. If the debt was to be re-funded this year it would have to be done within the terms of the Act, which he thought provided for a sinking fund. It would be impossible, he considered, for the city of Hamilton to borrow to good advantage, unless there was some means for paying off the debt. He referred to the loan of 1880 for waterworks purposes and stated that the city had been providing a sinking fund of \$2,500 a year ever since, and when the time the debentures had to run was up the sinking fund, which was bringing only about 3 per cent. interest in the bank, would not be nearly enough to pay the \$160,000 or \$165,000, whichever it happened to be.—The same sort of thing might happen if the city debt was to be refunded and a sinking fund provided. For that reason he favored the terminable annuity system. He believed that every man should pay his own debts in his own life-time. Even the waterworks of Hamilton were not everlasting, and they should be paid for, by the generation in whose time they were constructed. The terminable annuity is done to the debt and to disappear at the end of the 30 years, but that would not necessarily be the case with the sinking fund plan. With the terminable annuities the debt had to disappear at the end of the 30 years, but what mould not mecessarily be the case with the sinking fund plan. Hamilton had been keeping even for the past 20 years, having not materially increased its debt, and surely it could do as well in the next 30 years. He thought the best thing the City Council could do. would be not to hurry to float the debt, 21 months before it matured, but to carefully devise some scheme in the meantime for redeeming the debt.

WAYT

new council to report at the earliest convepient date, but the motion was not seconded.

Mr. H. S. Brennen said he did not believe in an unending debt, and took the ground that some means should be taken to pay off the city debt. He was not sure that the city was in a legal position to borrow \$2,000,000 now to pay off a debt that does not mature until March, 1894. When the present debt was incurred at 6 per cent. Interest the city was not in as good a financial condition as now, and the rate of interest was higher than it had ever been since. He thought there would be no difficulty in borrowing money in 1894 at as low a rate as now. He would like, be said, to see more light thrown on the whole subject. Mr. Gardiner stated that while the wording of Mr. Knoz's motion was probably in accord with the statute, the explanation given by him might not be. He asked Mr. Mr. A Powis argued that the custion and was in a positien to say that the city had the legal power to borrow \$2,000,000 without the statute, the explanation given by him might not be. He asked Mr. Mr. A. Powis argued that the question of the fact, and there are surged that the question of the fact are of interest they could get. Mr. Geo. E. Tuckett stated that in 1894 \$200,000,000 of English money would be anxious to lend. There would, he thought, be little chance the committee and the money lenders would be anxious to lend. There would, he thought, be little chance the committee of shew and the money lenders would be anxious to lend. There would, he thought, be little chance the committee of shew and the safe per cent. less interest they could get. There would, he thought, be little chance the committee of shew and the money lenders would be anxious to lend. The work is only the present personal solution and the money lenders would be anxious to lend. The work is the search of the frate of interest they could get. The work is the search of the frate of interest they could get. The work is the search of the frate of interest consecuence of the committee o

Mr. H. E. Gardiner asked the mover or seconder to define the term "Straight loan" Was to proposed to have a sinking fund, or not male that he did not contemplate having any sinking fund at all. He proposed to borrow \$2,000,000 straight.

and a growing city like Hamilton ought to be able to borrow the money it requires at a low rate of interest. Your Council, while not a unit on the terminable annuity plan of funding the city debt, would urge careful consideration of this system by the City Council, and that a council of this system by the City Council, and that a council of the council read to the council which was the council to be compared to the council which was the council which and that the trolley is with us. Your Council trusts it will not be long before the projected Hamilton, Grimsby & Heamsville road is built and in operation. A line of that description will be very valuable to the trade of the city, and everything possible should be done to help the project along.

PERSONAL PROPERTY TAX.

Your Council regrets to say that the efforts with reference to the personal property tax have not met with the success which their justice entities them to. Urited and persistent action on the part of every member of the Board would do much to facilitate a change in public sentiment in this respect. It is explicated in business and who is an employer of abort to a greater or less extent, and is thereby a fined for the privilege of doing business in the city, while another man who takes the opposite course of simply investing his money in mortages should only be taxed on the interest thereon. Public sentiment on these matters is being awakened, and if the Board does its share with constant and persistent effort there is no doubt success will come at last.

FIRES AND FIRE INSURANCE.

Fire losses for 1891 amounted to 22686, on

bringing only about 3 per cent. interest in the bank, would not be nearly enough to pay the \$160,000 or \$165,000, whichever it happened to be.—The asme sort of thing might happen if the city debt was to be refunded and a sinking fund provided. For that reason he favored the terminable annuity system. He believed that every man should pay his own debts in his own lifetime. Even the waterworks of Hamilton were not everlasting, and they should be paid for by the generation in whose time they were constructed. The terminable annuity plan, he argued, had many advantages over the sinking fund plan. With the benniable annuity in the end of the 30 years, but that would not necessarily be the case with the sinking fund plan. Hamilton had been keeping even for the past 20 years, having not materially increased its debt, and surely it could do as well in the next 30 years. He thought the best thing the City Council could do would be not to hurry to float the debt.

WANTED MORE LIGHT.

Major Stuart thought the Board was working on a question the members knew little about. The sinking fund gate had disadvantages, as had the terminable annuity system and Mr. Knox's proposed straight loan. He thought the post should not not be sufficient to the terminable annuity system and Mr. Knox's proposed. straight loan. He thought the Question was one of financing purely and that the Board should not to itself down to anything so far ahead as the expiration of the term of the city Council paid very little attention to the recommendations of the Board of Trade.

Mr. Knox replied that he had relied upon Mr. J. J. Mason to fully expisiant exity from the providing a sinking fund.

Mr. Staart moved to refer the question of the reason seems to be that the former of prophe in the former of horrowing \$2,000,000 without providing a sinking fund.

Mr. Staart moved to refer the question of the term of her city debt. Moreover he thought the city council paid very little attention to the recommendations of the Board of Trade.

Mr. Staart moved to re

Everybody in England and the United States drinks it. Thousands in Canada are drinking it now. A delicious summer drink is Montserrat Pure Lime Fruit Juice. Not atrace of alcohol. When you are mopping your perspiring brow, and wondering there would be any relief in a "smile

resolve upon a drink o

## ATHLETE

-AND-

## **DERBY**

CIGARETTES

Are Sold on their Merits. Everybody knows they

Are the Best. Everybody Smokes Them. They Have no Rivals.

### "El Padre"

SIZE: REINA VICTORIA

Packed 100 in a box; two bundles, 50 cigars in each, with ribbons marked "Reina Victoria." Each cigar has around it a narrow purple band with our name thereon as a protection (from fraud) to the consumer.

This particular size of this brand we recommend to smokers who like a rich, full-flavored Cigar.

DAVIS & SONS. Montreal.

On all classes of Dry Goods for the balance of the month at PAINE & BUCKE'S:

Tremendous reductions on Dress Materials. Wool Delaines at 15c., 25c. and 371/2c. per yard. All shades of Jersey Cloth, worth 30c. a yard, reduced to 15c. per yard. See the grand display of All Wool French Costumes in our east window. Every costume worth \$5 'each. You may have the choice of the lot for \$1.95 each. See the bargains in Table Linens, Unbleached Table Linen, worth Twilled Sheeting, 2 yards wide, worth 3oc. a yard, reduced to 174c. a yard. White Checked Muslin, worth 15c. a yard, reduced to 84c. a yard.

All Parasols reduced.

## CAUTION | It Covers



E. W. GILLETT, Toronto.

Green Fields and Pastures New-

aid Mrs. Leonidas Mortimore Riee;
I will refurnish now with everything nice;
say it's a shame that fields are so green
and not a thing here that! fit to be seen,
Il carpet the hallway, the parlor, the stairs
Il buy some new sofas and cushions and chan
and portieres and brackets, whatever they co
or good\_things, I'm certain, can never be los Yes, I know what you say, dear, money is But, still, I've no reason to live like a fright, When all that is beautiful, stylish and new I can get just by paying a small weekly due, I'm sure we can do it, if other folks can; It's not, dear, unpleasant, this instalment plan. Walker has furnished for half of the city, And, if we don't buy now, I think it'a pity.

"To begin with, my dear, it saves like a bank To drowning ones this is a fortunate plank; It's simple and easy, so I have heard say; To my mind, of all it's the easiest way. You are willing, I know, to allow me my wish. I'll get everything we need to the very last dish; dish; Walker has everything heart could desire, And nearly for nothing—all dealers are higher.'

And Mrs. L. Mortimer Rice was a prophet. Walker has a grand stock and makes little of He gives you your choice, whatever you need, His terms are so low there's no lower indeed; He dotes on interiors, dainty and fine.

He furnishes everything that is in his line—Baby carriages, carpets, stoves, all things of wood, And dishes. Instalment, that's quite understood.

Yes, go now while there is time; avoid the ager great rush, which is bound to come. Walker's is a great institution in Hamilton. What can you not get there, and for weekly buy! The richest, the poorest, all buy of FRANK E. WALKER Furniture and Carpet Dealer, 173 King street east, Copp's Block.



AND NEVER FAIL. Cures Lost Power. Nervous Debility, Night Lesses, Liseases caused by abus, overwork, indis-cretion, tobacco, opium or

stimulants, lack of energy, fost mamory, need ache and wekefulness. You gain 10 to 30 lbs. in three months. Price \$1;6 package, \$5. Sent by mail on receipt o price. Mytite for circular. QUEEN MEDICINE CO., MONTREAL.

READ THE WEEKLY TIMES

THE

PEOPLE'S

FAVORITE

NEWSPAPER.

THE HAMILTON

\$3 a Year: 25c. a Month: Sc. a Week.

Weekly

# EACH PLUG OF THE the Field.

The patronage bestowed on it by a discerning public is the best evidence of its popularity. Its leading position, earned by faithful service, it will retain.

Do You

Read It?

As a medium through which to reach the public the TIMES is unexcelled.

## Keep This in View.

If you have something to sell you desire to reach readers who buy. The TIMES' constituency includes the great mass of the purchasing public of the city and surrounding country.

### That's the Secret

of advertising success that's the magnet by which the TIMES draws.

Results Tell.

ENTERPRISING

**MERCHANTS** 

PROSPER

BY IT.

JIMMY'S FOU

F you had asked any of the Pelham grammar the most popular be would have answered tion "Jimmy Mc tion "Jimmy Mc might suppose from was a rich, handsome was a rich, handsome he was only a very boy, the only son of a w who took in washing from families in Pelham. And Jimmy's fair skin was a freckles that all the new o lap the others, and the stif never stay in place any motons would keep their holiacket.

But he had a pair of mer But he had a pair of mer had a trick of lædghing wh nis best to keep his face so friends every day of his lif-liked him for his bright, st perfect honesty and a manl standing up for anything t or being abused, whather dog.

dog.

But about the cow. A
our story begins, as the n
wasn't any cow in the W
barn, but out under the
small orchard, lay the po small orchard lay the pewhich had helped to sujfor the last five years, shad driven, or rather acture every summer more cared for in the winter, un him like a friend.

People used to laugh when they saw Jimmy street, with one hand feeding her choice hand asking her if it was good. stroke of early summer lill the

feeding her choice hand asking her if it was good, stroke of early summer li quite enough to still the faithful brute, and Jimm on this bright, sunny mon and bewailing their loss.

I fear that the first widow's mind was that stay out of school and bhe was such a bright sealmost hoped the cow college. Mollie gave quantity of milk, as if sintended for a poor w ntended for a poor thoroughly enjoyed tak one said that, it was thad in town. The poor a lost friend. Up on the ball grorammar school the grammar school the ing Jimmy's misfortun pitcher in the baseball

that unlucky streak of Farmer Dent's cows? E " Father says Jimmy "Father says Jummy and go to Quimby. "They can't a cow, and Mrs. McKinle all the time on account So Jimmy will have to family." family."
"What a shame!"

pitcher too.
"Poor Jamesie!" said

loved Mollie next to his

"What a shame I"
Wilbur, jumping withta
acrobat from the high p
been sitting. "I say, it
new cow! I'll give all m
you'll do the same, and
our fathers to help. Co
"My Fourth of July
mall sum this year,"
"but I'll give it every
for redhead Jimmy."
The boys all gave tha
and after that subscript
Harry Wilbur took out
dum book and recorde
very neat, exact hand, very neat, exact hand suggested immediate p uggested mines you know, boys," he enough to know that the of firecrackers, the roc

and fancy pieces displated was might prove too so their pocketbooks.

"See here, Harry!" "Fun!" shouted Ha call it the best kind of cow and drive her up the morning of the Fo Three cheers for called for and given boys went into the so full of fine cows and the most that could be all was a small sum was needed.

"Let's earn the restain of the P. G. S. won't be our present if

won't be our present it our fathers." our fathers."

The suggestion met boys worked for the a the welfare of the tow they could earn. If from the grocers at the country of the grocers at the grocers and sweet flag boring town. They game, and gathered young wintergreen whe express station to sold to the passengers Every Saturday nig ing in Harry Wilbur's what they had earned was really astonish

grew. Mr. Wilbur k
he had to count it al
for the boy's satisfac
of excitement.

Poor Jimmy, in trowfully working a
believing that this we
his beloved books. believing that this we his beloved books. too kind to him. An they had a secret whi keeping from him. It hurt the boy, fi Even Harry Wilbur, to school on his sled i taught to swim and to an a term of an arrow the playg made him presents of and treated him like he was in heart if not. It is not unlikely Wilbur's safe receive the larger purses of were in the secret. Quite enough on the fourth of Mr. Wilbur's took a double carriage over

was really astonish grew. Mr. Wilbur

Mr. Wilbur took double carriage over and about five times over to assist in the selecting the very behad for the money.

They inspected a they were quite sat farmer showed the oyed creature with cost and, a long, arroforehead. He said easily managed, and the richest milk.