audience.

Sparkles.

" LIBERAL education" often costs a young man's father a great deal of money.

THE quickess way to be robbed of your good name. Engrave it on your umbrella. THERE essentials to a false story teller—a good memory, a bold face and fools for an

THERE is usually a grammatical difference between criminals and judges in regard to the length of sentences.

THERE things that are seen in a peacock—the garb of an angel, the walk of a thief and the voice of a devil.

A SMALL boy, required to write a sen tence containing the word "hominy," produced the following: "Hominy marbles have you?"

CHICAGO Man: Were the delegates un-instructed? Bis on Man I massimited? Well, I should say so. They were the most ignorant persons I ever saw.

STRANGER: Boy, can you direct me to the nearest bank? Boy: I kin for 25 cents. Stranger: 25 cents! Isn't that high pay? Boy: Yes, sir; but it's bank directors that Boy: Yes, sir gits high pay.

He was mumbling about tough steak and cold coffee, and making himself generally disagreeable. "Don't grov! so over your breakfast, John," said his wife, 'nobody is going to take it away from you.

DUMPSEY: Why, man, you're as glum as the grave! Lumpsey: Well, I ought to be. Dumpsey: Family affliction? Lumpsey: Yes. Dumpsey: Death? Lumpsey: No; we're packing for the seashore."

THE Indian who was so much pleased with the first becomotive he had ever seen that he tried to lasso it, afterward told another Indian that he was never so carried away with anything before in all his life.

An itinerant musician from the Land O' Cakes struck town this alternoon with a set of bagpipes, and is making more money than all the Italians put together. He stays only about half a minute in a place, being liberally feed to move on.

PRINCIPAL Deacon: Now, Brudder Johnsing, does yo' b'lieve in open or close communyun, sah? Candidate (diplomatically, not knowing deac in's views) Well, some likes it open, an' some closed; but fo' me I says leave it ajar.

A CHURCH in a country town had been erected, and a dinner was given, at the conclusion of which the health of the builder was proposed. Thereupon he rather enigmatically replied that he was "more fitted for the scaffold than for public speaking.

A MAN claims to have picked up a live tuttle with the inscription "Adam., year 2," engraved on its back. That might easily happen. It doesn't take a boy much longer to carve "Adam: year 2' on a turtle's back than it does to put on the legend "G. W. 1776."

"Doctor, I here that brigsby has started a new paper," "So I am told, but I haven't seen a copy." "He told me the other day that it would be hold and aggressive. I wonder if it's that kind of a sheet?" "I guess it is. I sewed up a scalp wound for him this morning."

"ARF you going to have your son stay on the farm, or will he follow one of the professions, Mr. Hayman?" "I reckon he'll foller a profession." "Does that seem to be his natural bent?" "Wall, you'd think so if you'd see him foller the district school ma'am around."

Site had promised to be a sister to him. He thanked her coldly, but said that he already had five sisters. "Why, Mr. Simp son," said the girl, "I thought you were an only child" "I am," he responded; "I mean that I have five sisters such as you offer to be," and he tottered to the door.

oner to be," and he tottered to the door.

"Lowako, why do I hear that you have disobeyed your grandmother, who told you just now not to jump down these steps?"

"Grandma didn't tell me not to, papa. She only came to the door and said, "I wouldn't jump down these steps, boys, and I shouldn't think she would, an old lady like her.

These were young lovers, and as they strolled through the public park, the future strolled through the public park, the future "That is a dogwood-tree, my love," he said, touching it lightly with his stick. "How do you know that is a dogwood tree, George dear?" "I can tell by its bark, my darling," and then a policeman ordered. my darling," and then a policeman ordered them off the grass, and they were very, very

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The large number of members of the Mutual Reserve Fund Life Association resident in Canada, will read with satisfaction the following letter from Wilmot D. Matthews, Esq., in referring to the prompt payment of the large amount of life insurance held by his late father, W. D. Matthews,

There is probably no name in Canada more widely known than that of Mr. Matthews - and occupying as he does so many important positions of trust, such as Presi dent of the Toronto Board of Trade, Direc tor of the Dominion Bank, and also of the Canada Pacific Railway-his letter to the Canadian Managers of the Mutual Reserve carries with it more than ordinary weight.

The Mutual Reserve, a few years since, started out with the determination of demonstrating to the world that Life Insurance could be afforded with perfect security for less than half 'he cost charge by old line or high rate companies. While meeting with the most unscupulous opposition it has pluckily pushed forward, overcoming all obstacles placed in its way, and to-day is pronounced a marvel of success, its system and financial position being endorsed by the best actuaries on this continent. It has paid for death claims over five millions of dollars, and at the same time accumulated nearly two millions of dollars in its Reserve Fund-

Mr. Matu.zw's insurance is an illustration of the small cost under the Mutual Reserve's System as compared with other companies. The sum total of payment by him on \$15,000 insurance has only been \$1,665. The same amount under the old line system would have cost him \$4,657. It will be seen, therefore, that the actual saving in cost amounts to nearly (\$3,000) three thousand dollars.

W. D. MATTHEWS & Co., Commission Merchants.

Pacific Builings, 26 Front St. East, Toronto, June 16, 1888.

MESSES. WELLS & McMURTRY, General Managery,

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DEAR SIRS, -In behalf of my mother I beg to express her thanks to the Mutual Re-serve Fund Life Association for receipt of cheque (\$15,000) lifeen thousand dollars in full settlement of claim under policies of life insurance held by my late father, W. D. Matthews. Although the claim does not mature for several weeks, the same has been promptly paid without the slightest trouble.

My father always held the Mutual Reserve

My father always held the Mutual Reserve in the highest estimation, and from his intimate acquaintance with President Harper and the chief executive officers of the Association, never hesitate to recommend it to all who applied to him for information. I, as well as other members of our family. All large policies in the Association and believe it to be one of the best managed institutions represented in this country. The small cout of insurance, together with the precaution taken to protect the trust funds of the Association, in the appointment of a separate ciation, ip the appointment of a separate corporation as trustee for the policy holders, and the simplicity and success of its system, cannot fail to make the Association deservedly popular with the insuring public.

Yours truly,

WILMOT D. MATTHEWS.

THE STARRY FIRMAMENT ON HIGH,"

Sang Addison. But hadn t 4 you, for a few years at least, rather look at the firmament * from the underside.

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You are out of sorts; a splendid feeling and appetite one day, while the next day life is a burden. If you drift on in this ! way you are liable to become insane. Why?

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gonc feeling on slight exertion upon you? If so, and YOU * know whether this is so or not, do not neglect your case until *

reason totters and you are an imbecile, but to day while you * have reason, use your good

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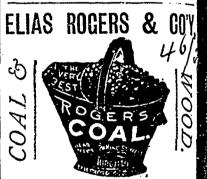
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