ADDRESS

To the Electors of St. Matthew's Ward.

FOR ALDERMAN, E. A. MACDONALD.

LADIES AND GENTLEMEN,

I will not occupy your time, and my own space, with a more formal announcement of my candidature, but simply say I am once more in the field (to stay), and I will confine my address, which I fear will be somewhat lengthy, to an explanation of my views on some of the many civic questions that I think will (or at least ought to) engage the attention of the City Council of next year.

I feel bound to take this course, owing to the fact that my private business at present engages so much of my time that it would be simply impossible for me to make a personal canvass, and, in addition to that, I do not think it a proper way to conduct any election.

The iniquitous system of canvassing enables unscrupulous candidates to tell a different story to each elector, whereas, by the course I am adopting, my policy is before each of you alike, and you are at liberty to express your approval or disapproval of my course at the polls, and you do it with your eyes open.

RE ASSESSMENT.

The subject of undervaluation and improper assessment is of such stupendous magnitude that I will not enter into it fully, but simply show a few of the effects of assessing a small property owned by a workingman for six times as much (in proportion to size and value) as a large property owned by a wealthy man.

In the first place, there is the manifest injustice of taxing the working classes for the benefit of the wealthy, when the spirit and letter of our institutions requires each citizen to contribute according to the actual value of his assessable property.

Secondly, this iniquitous system permits wealthy land-owners to hold large blocks of land, by paying merely a nominal tax, until it becomes very valuable by virtue of the toil and sweat of the industrious working classes, who buy small parcels of land adjoining these large blocks and improve the neighborhood, when the man who has been dishonestly shirking his fair share of taxation for years will open up his fields and reap the benefit of the labor and enterprise of a community whose growth and development he has for years retarded.

There is still another class who, by their wealth and position (sometimes official), are able to overawe and bulldoze the assessors and Court of Revision (which, by the way, is generally composed of a number of subservient aldermen, instead of a judge who understands the law and how to administer it), and the assessors are helpless to resist the pressure, for, owing to public indifference, the assessors who desire to act fairly are not properly supported by either press or public.

I may say that in our own ward I have only appealed against a few cases, not more than a dozen, and they were against properties which were proving a bar to all improvements to the ward; and in such cases I will continue to break up monopolies and abate abuses, if necessary, single-handed and alone,

"Though friends misjudge,
Or foes defame,
Or allies faithless prove."

IMPROVEMENTS.

I am daily asked by electors, "If I get elected will I give particular attention to this or that gas lamp, crossing, or piece of sidewalk, etc." Now, while I quite sympathise with each of these local grievances (and they are real grievances), and while I will endeavor to adjust them to the best of my ability and the satisfaction of all citizens, still I would remind the public that a great deal depends upon themselves, for the reason that the local improvement system is prevailing more and more each year, and the council are endeavoring to adopt it altogether, wherever practicable.

While I admit the many local and immediate disadvantages that we suffer, still it would be wiser to get at the root of the matter and the cause of their existence than to attempt to put each of them right, for in my opinion it is like trying to cut a tree down by commencing at the branches instead of the trunk.

In the first place, we never yet set eyes on the City Commissioner unless it be when he comes to arrange for the supplies and administration of the affairs of the smallpox hospital.

The City Engineer is not seen oftener than once in every two or three months, and as for the Chief of Police, the oldest inhabitant would not know him, and the cause of all this is the wretched approaches to the place (which is naturally the most beautiful part of Toronto). The principal means of ingress and egress to and from the business portion of the city are the Queen street and Gerrard street bridges, and the impression it gives one upon first seeing either of them is *that there is nothing desirable beyond them*, and his reasoning is quite logical, for knowing the disposition of the Toronto Street Railway Company to extend their lines wherever money can be made, he would say to himself, if St. Matthew's Ward amounted to anything the Street Railway would be extended to at least an extent something approaching the west end.

We are a mile and three-quarters nearer the St. Lawrence Market, City Hall, Post-office and general business centre than Parkdale, and our situation infinitely superior in every respect, and all that is required is the improvement of the Don and its bridges and street railway service.

I have collected a few figures and facts and put them together with considerable care, and if anyone should question the correctness of them or the conclusions arrived at, I trust they will do so through the press and as soon as possible, and thus allow me an opportunity to explain any apparent discrepancy (a reasonable time before election day), to the end that the electors may go to the polls realizing their true position and prepared to vote intelligently upon the questions of the day.

We were annexed to Toronto on the 24th March, 1884, too late to permit of an assessment by the city, and Parliament directed that the township assessment of 1883 (that we are in no way responsible for) should be taken for the then current year; it amounted to $511,750 (five hundred and eleven thousand seven hundred and fifty dollars), and we paid about $8000 (eight thousand dollars) taxes for two-thirds of the year.

The 1885 assessment amounted to $810,188 (eight hundred and ten thousand one hundred and eighty-eight dollars), which was shown to be most glaringly corrupt, still we have paid about $12,557 (twelve thousand five hundred and fifty seven dollars) for this year.

The assessment made during the present year (for next year) is $1,113,607 (one million one hundred and thirteen thousand six hundred and seven dollars) and at the present rate of taxation we will pay about $19,071 (nineteen thousand and seventy-one dollars).

It will be seen at once that the assessment for 1886 is the nearest approach to a just valuation (though the wealthy still escape their fair share, while the industrial classes are taxed to the last dollar), and I will take the last assessment as the basis for future argument.

I find this statement is more necessary than it otherwise would have been because of an aldermanic card issued before last election, and purporting to contain a statement of receipts and expenditure of the Ward, and the sum and substance of it was that we had received about forty or fifty thousand dollars in values from the city more than we had paid for; and whenever our people or their representatives sought to get any much needed improvement from the city, the contents of this card was thrown in our face, and we were (in effect) told we were an incumbrance and a burden on the city, and if we made an attempt to reply we were told, "Why, your own Aldermen say so." You will therefore pardon this lengthy statement, for my only excuse is that *it is necessary*.

I have divided the amounts expended in the Ward into two accounts, capital account and current expenditure. The former is for permanent improvement, such as public buildings, etc.; this account has been raised by City Debentures, and which the city have to pay off in say twenty years or more, so that we should be only charged with the sinking fund and interest each year.

The current expenditure is the moneys which are spent for things that exhaust themselves during the year, such as gas lighting, salaries, etc, which have to be paid each year respectively without reference to any other year.

When we joined the city we had nearly $2000 (two thousand dollars) of cash in the hands of the school authorities and about $5000 (five thousand dollars) worth of school property, which would amount to about $7000 (seven thousand dollars) alone, and the township was possessed of about $50,000 (fifty thousand dollars) worth of bonds, debentures and other securities, and our share of the above is about $13,000 (thirteen thousand dollars), which the city is entitled to (by Act of Parliament) and has not been collected (no fault of ours), making in all an asset of $20,000 (twenty thousand dollars) and thus reducing our capital account to $12,713 (twelve thousand seven hundred and thirteen dollars), which reduces our current account, interest and sinking fund by $1100 (eleven hundred dollars) per annum.

CAPITAL ACCOUNT.

Cost of Fire Hall	$ 7,000 00
" New School	20,013 00
Amt. pa'd by City, re Queen street sewer, and chargeable to St. Matthew's Ward	3,500 00
Removal of Toll Gate	2,200 00
	$32,713 00

CURRENT EXPENDITURE.

Interest on Capital expended	$1,303 52
Sinking Fund	408 91
	$1,717 43
Cost of maintaining 52 gas lamps, at $23.75 per lamp	1,215 00
School Teachers' salaries	4,085 00
Firemen's pay	1,872 00
Policemen's pay, 2 men, $600 each	1,200 00
Cost of maintaining Ward Foreman and two men (on an average) the year round	1,350 00
Total	$11,439 43
Less $1,100, being amount of Sinking Fund and interest not chargeable against the Ward by virtue of the capital that we owned upon annexation, and now owned by the City	1,100 00
Net annual expenditure	$10,339 43
Revenue from 1886, assessment of $1,133,607 at the present rate of taxation	19,071 31
Current Expenditure	10,339 00
Annual surplus	$8,732 31

It thus appears that we are (taking next year's assessment as a basis) paying directly nearly $9000 (nine thousand dollars) more than we are getting value for, or more than enough to pay interest on $200,000 (two hundred thousand dollars), which would Straighten the Don and build all the necessary bridges, and leave a handsome surplus besides.

A somewhat different showing to the one made by the aldermanic card, but that is not all. Toronto has an indebtedness of about $7,000,000 (seven million dollars), and we, as about one-twentieth part of the people, assumed about $350,000 (three hundred and fifty thousand dollars) of the debt, for which we receive no value whatever, as the most of the money represented by this debt has been wasted by 50 (fifty) years of extravagance, corruption and aldermanic blundering, and a large portion of the balance has been expended in making improvements to the central portion of the city, such as we now have to pay for as local improvements. My deductions from the foregoing figures and statement are as follows: We should receive about $9000 (nine thousand dollars) more of current expenditure, and about $350,000 (three hundred and fifty thousand dollars) on account of capital, which would so improve the Ward and increase the value of property to such an extent that the revenues would be greatly augmented and St. Matthew's Ward would prove to be the best investment that Toronto has ever made.

I will now close this address by reaffirming what I have always stated, *i. e.*, that our fullest development can only be attained by the straightening and bridging of the Don and street railway service, and I would support the following platform:

Firstly. I believe that the placing of sidewalks at the sides of the (present) Queen street bridge is only temporizing with an evil.

Secondly. A new bridge 66 feet wide is required. It should be on a level with River street and Queen street east at Steiner avenue, capable of supporting a double line of street railway.

Thirdly. Which should go direct from the St. Lawrence Market to the Woodbine.

Fourthly. And from the Market to Broadview avenue, thence north to the Danforth avenue.

Fifthly. The Don should be straightened to Gerrard street, and the Gerrard street bridge raised.

Sixthly. And the Parliament Street Railway extended eastward to the end of Gerrard street.

Seventhly. And the Smallpox Hospital and other nuisances removed to a more suitable location.

I once more ask of each elector the favor of his (or her) vote, and I pledge myself if elected to at all times endeavor to advance the interests of the ward with all my energy and influence, and by all honorable means in my power.

And last, but not least, I congratulate the ladies of Toronto upon their acquisition of the franchise, and as a special declaration to them I would avow my principles to be fully in accord politically with those of Burns when he said:

"While Europe's eye is fixed on mighty things,
The fate of empires and the fall of kings;
While quacks of state must each produce his plan,
And even children lisp the rights of man;
Amid this mighty fuss just let me mention,
The Rights of Women merit some attention."

E. A. MACDONALD.

Crown Brand Hams, Bacon, &c.

Lawry & Son's celebrated Crown brand of sugar cured hams, roll and breakfast bacon, lard, etc., also Ballantyne's fine old Stilton cheese in splendid condition at Mara & Co., grocers and wine merchants, 280 Queen street west, near Beverley street. Telephone 713. x

Hurrah, Boys!

At someone's instigation Green, the keeper of the largest boarding house in the city of Toronto, 104 and 106 Shuter street, was summoned for keeping a house of reception, refreshment and entertainment of the public without a license. Mr. Bigelow defended the case, and it was dismissed without costs. Boarding-house keepers, according to the by-laws of the city, are not allowed to sell single meals without a restaurant license, which costs $10. I mention this to advise others to refrain from doing so if a man with a reddish beard, scantily clothed and very shabby in appearance should try to get a dinner and pay for it at their place or boarding house. But Green, nothing daunted, has now a restaurant license, and he can now supply a single dinner, breakfast or tea without fear or without a trespass upon the city bylaws. His prices for single dinner will be 20 cents, 5 courses, with coffee or tea; 6 tickets for 90 cts., 20 tickets, all meals, $2.50; a full week's board $2.50, and there's no restaurant in the city to compare or come up to the bill-of-fare offered. H. L. Green, as soon as the cold weather sets in, intends opening his capacious and beautiful dining-room of a night from 8 till 11 for oyster suppers—at most reasonable charges. This announcement will be received with pleasure by all those that attend Moss Park rink and those that wish a quiet, respectable supper in a temperance house. Due notice of the opening will be given very shortly. All restaurant keepers will rejoice at this announcement.

The English Chop House.

The dining room of the European hotel and English chop house has recently been fitted up in the new st a cost of over $300. Mr. Thomas has determined to maintain the reputation his house has earned regardless of cost. The room in the first place was built expressly for a dining-room. It is 100 by 20 feet, and is capable of seating comfortably 100 persons. The ceiling has been beautifully frescoed, and the walls are tastefully set off with pictures. Everything in connection with the room is expressive of elegance and refinement. It is just the kind of place gentlemen like to patronize, where they are sure to find that order and nicety of arrangement they are accustomed to in their homes. Drop in and order up a dinner, and you are almost certain to become a frequent visitor. The waiters are polite and courteous, the bill of fare is unsurpassed in the city, and the host is one of those genial men who have the knack of pleasing everybody. x

New Tactics.

Indignation among their French constituents will, it is said, yet drive Sir Adolphe Caron and Chapleau to seek the suffrages of Toronto electors. Sir John is endeavoring to arrange for the retirement of the sitting members, and strongly advises his colleagues before making their bow to the voters of the Queen city to procure some of those thoroughly shrunk flannel shirts from quinn the shirtmaker, 115 king street west. x

The Way To Be Happy.

When you are buying your cigars just ask for and take none other than the *General Middleton* and *Our Brave Boys* brands. You are sure to be happy and make all around you the same. Every cigar guaranteed clear Havana filler, registered.

W. E. DOBSON, sole manufacturer,
246 159 King street east.

To the Ladies.

—The millinery branch of our house was established in 1860. A word to the wise is sufficient. Leave your orders with us, and take advantage of twenty-five years' experience. Our house is headquarters for dress-making and dress cutting by Prof. Moody's new tailor system. Perfect fits and good work guaranteed. System taught and sold. Wholesale and retail agents wanted. J. & A. Carter, 372 Yonge street. 36

"Still They Come."

—They come from east, they come from west,
They come from near and far,
They come from every part of town,
For a *"Grenadier"* cigar.
Because it is the best cigar
And has the biggest run,
'Tis union made and suits the trade,
And therefore *"still they come."*

104½ Queen street west.
246 A. B. MACKAY,

Mantles.

It is well to know that ladies can purchase a beautiful long Ottoman Cloth Mantle, coming down to the bottom of the dress, to order for $2, fit and finish guaranteed. A good Brown Navy or Bronze Ladies' Cloth to order for $6.50. Bound Felt Hats, new styles, 75c. each, at the Waterloo House, 278 Yonge street, cor. Alice. 246

A Brilliant Achievement.

—The grand success of the Mantle and Mourning Establishment at 218 Yonge street is one of the wonders of modern times, and not only has the business far exceeded the most sanguine expectations, but an enlargement of premises has already taken place to meet the unprecedented demand for the novelties they show, which are far superior to anything before attempted in this city; in fact it is now recognized as the Toronto Emporium of Fashion. The name is I. Pittman & Co. 135x

$35 Harness For $18.

—The Canadian Harness company have now got a complete stock of light driving harness made up, which can be inspected at their factory and warerooms, 104 Front street east. Any person requiring harness will do well by giving them a call. Look at their prices: Maud S. harness $23, worth $45; Blue Ribbon $18, worth $35; No. 2 $11.50, worth $15. All hand-stitched; No. 1 stock used and guaranteed. 246

"Experience Teaches."

—Wife of two years' standing—"Oh, yes! I'm sure he is not so fond of me as at first. He is away so much, neglects me dreadful, and he's so cross when he comes home. What shall I do? Widow—Buy him one of Curran's stylish hats, 92 Yonge street. x

—Frank Stubbs, tailor, No. 8 King street west, offers his entire stock of choice fall and winter goods at wholesale prices This is a grand opportunity to purchase a stylish fitting overcoat, pea jacket, suit or pants. The stock is new, fresh and of the latest patterns. The best of trimmings used. Good workmanship and a good fit. Frank Stubbs, 8 King street west. 246x

The Billiard Monkey.

—Monkeys as a rule are neither useful nor ornamental, but the Monkey Billiard Cue Chalker is a great success. Keeps cushions clean, keeps floor clean, keeps players' clothes clean; always in its proper place. For sale by Samuel May & Co., billiard table manufacturers, Toronto. edx

Ladies.

—If you want a Perfect Fitting Corset made from measurement, all Whale bone, go to the Van Stone Corset Co., 354 Yonge street. Misses' corsets, child waists, nursing, and in fact every reliable make of corsets from 45 cents up. Call and see for yourself. 246

—Stanton's Sunbeams—beautiful little photographs on tinted mounts—$1 per dozen. 143 Yonge street. All other sizes at lowest prices for first-class work. 246

DEATHS.

SCHIEK—November 27th, Miss Nettie Schiek, aged 18 years 4 months and 23 days. Funeral will take place from her sister's residence, 184 Oak street, at 2 o'clock Sunday afternoon. Friends and acquaintances please accept this intimation.

SMITH—In Ridgetown, on Friday morning, 27th November, 1885, at his residence, Jacob Smith, M.D., of sclerosis of the brain, in his 55th year.

Funeral from his late residence to Greenwood Cemetery on Monday morning. Friends will kindly accept of this intimation.

SUNDAY SERVICES.

BOND ST. CONGREGATIONAL CHURCH.
REV. JOSEPH WILD, D. D., PASTOR.
SUNDAY, NOVEMBER 29, 1885.
Services by the Pastor.
11 a.m.—Angels.
7 p.m.—A Question asked.

UNITARIAN CHURCH,
Jarvis St., between Wilton ave. & Gerrard st.
REV. HILARY BYGRAVES
POPULAR SUNDAY EVENING LECTURES
On the Positive Aspects of Liberal Christianity. Subject for To-Morrow Evening—"The Hell of the Past and the Hell of the Future." Seats free. All are invited.

AMUSEMENTS AND MEETINGS.

SHAFTESBURY HALL.
THURSDAY EVENING, DECEMBER 3RD,
Grand Literary and Musical Entertainment. Under the patronage of His Honor Lieut.-Gov. and Mrs. Robinson, by
MISS HIBBARD CHURCHILL
AND MISS MARIE STRONG.
Admission, 50c. and 75 cents. Plan of reserved seats at Messrs. SUCKLING & SONS and A. & S. NORDHEIMER'S Piano Warerooms.

GRAND OPERA HOUSE.
O. B. SHEPPARD, Manager.
GRAND MATINEE THIS AFTERNOON.
Positively last time to-night. The Royal Haymarket Theatre Co. of London in
DARK DAYS,
Box plan now open. Next Monday—THE STREETS OF NEW YORK.

MONDAY POPULAR CONCERTS.
Next Monday evening
ANNIE LOUISE TANNER,
THOMAS MARTIN,
TORONTO QUARTETTE CLUB.
Reserved seats 25 and 50 cents.
Secure your tickets at Suckling's Piano Warerooms, and avoid the crush at the doors.

A MASS MEETING
Of those favoring the election of
W. H. HOWLAND, ESQUIRE,
AS MAYOR OF TORONTO FOR 1886
will be held in Shaftesbury Hall
ON TUESDAY EVENING, DECEMBER 1st.
Chair to be taken at 8 o'clock. All interested in good civic government and honest enforcement of law are invited to attend.
GOD SAVE THE QUEEN.

CARNIVAL.
Look out for the grand
MASQUERADE AND
COSTUME CARNIVAL,
DECEMBER 3RD, 1885, AT THE
PRINCESS ROLLER RINK,
COR. ONTARIO AND DUCHESS STS.
Maskers and parties wishing admission to skating surface must obtain badges at the Rink office not later than previous day.
6.30 p.m. to 12 midnight. Admission 25 cents, skates.
Mr. H. G. Hill will give an exhibition on his silver bicycle Thursday and Friday evenings and Saturday afternoon.

Temperance Reformation Society.
MR. JAMES FAX, MISS BROWN, MISS COLLET,
and others will take part in the
SATURDAY NIGHT, NOV. 28, CONCERT,
in New Hall, Temperance street. Admission, 5 cents.

PEOPLE'S DIME MUSEUM,
ALBERT HALL,
One week, commencing Monday, Nov. 23d,
Every Afternoon and Evening,
MISS MATTIE VICKERS
and her Superb Comedy Company,
Admission—10c, 20c, 30c.

OPENING OF LEIDERKRANZ HALL,
UNION BLOCK, TORONTO STREET.
Attention! Societies, Clubs, Dancing Parties, etc.
The Liederkranz Society respectfully beg to notify the public that both Dancing and Dining Halls, with ante-rooms, have been entirely remodelled and refitted throughout for the winter season. A new "Heintzman" Grand Square piano has been purchased, and is at disposal of parties renting; ladies' and gents' cloak, sitting and ante-rooms on same floor, with all modern conveniences. Privilege given to rent one or both halls for evening parties, or for occupation during day time, by conventions, meetings, drawing and winter schools.
Rent moderate, and reference required. For terms and further particulars apply to
CHAS. DIETRICH, JEWELLER,
254 Yonge Street. 6tf

A MEETING OF THE ANNUAL SUBSCRIBERS to the funds of the Toronto General Hospital of $20 and upwards will be held, pursuant to the statute in that behalf, on Tuesday, the 1st day of December next, in the Board of Trade rooms, Imperial Bank building, Toronto, at 3 o'clock in the afternoon, for the election of a trustee for the ensuing year. A. F. MILLER,
Secretary Hospital Fund.
Toronto, November 19, 1885.

T. F. CUMMINGS & CO., The Upholsterers,
349 YONGE STREET.
FINE UPHOLSTERING
IN ALL ITS BRANCHES.
Ordered Work a Specialty.

HELP WANTED

LABORERS WANTED—FOR LANGLEY avenue sewer. Apply on the work, just east of Toronto gaol.

PERSONAL

CUT THIS OUT, AS IT IS GOOD FOR 50c. when presented at the Crown Photo gallery, 63 King street west, on an order for one dozen cabinet photos. Best of work and low rates.

FOR ADOPTION—BY A CULTURED maiden lady of means—two orphans who would contribute mostly to the maintenance of a home; all correspondence confidential. Address P. M., World Office.

MR. W. A. SHERWOOD — ARTIST — Portraits in Oil or Pastel from life or photograph. Room 54, Arcade, Yonge street, Toronto.

BUSINESS CARDS.

FRED. H. GOOCH, HOUSE, LAND, Loan and Rental Agent, No. 6 Equity Chambers, 20 Adelaide street east.

T. MOFFATT, 195½ YONGE STREET. Fine ordered Boots and Shoes. As I pay the highest wages in the city, customers can rely on getting first-class hand-sewn work. Wholesale or factory work. 35

25 CENTS PER DOZEN PIECES—COLLARS and Cuffs—Toronto Steam Laundry, 56 and 56 Wellington street west, or 65 King street west. G. P. SHARPE.

ARCHITECTS.

R. J. EDWARDS, ARCHITECT, ROOM "J," Arcade, Yonge street.

SURVEYORS.

SPEIGHT & VAN NOSTRAND, DOMINION and Provincial Land Surveyors, Draughtsmen, Valuators, etc. Room "J," first floor, Toronto Arcade.

ROOMS AND BOARD.

VACANCIES FOR 100 TABLE BOARDERS—For 1, 2 or 3 meals a day; also 3 gentlemen in the house. Terms $3.25 per week, at GREEN'S far-famed house, 106 Shuter St.

AUCTION SALES.

GRAND'S REPOSITORY,

TORONTO,
R. Paul, - - - Proprietor.
Special Unreserved Sale
Tuesday Next,
DECEMBER 1ST.
80 HORSES,
including workers, drivers, saddle horses and roadsters, and Messrs. Meyers & Lauder's consignment of
13 HEAVY WORK HORSES,
1400 to 1650 lbs., without reserve, to close estate. Mr. J. W. Hendrie's consignment of
33 Sound Young Work Horses
1250 to 1400 lbs. These are an exceptionally good lot of workers, all sound, in first-class order and useful patterns for work. Positively no reserve. Also a consignment of
14 Useful Railroad Horses,
the property of Mr. A. A. McDonald, contractor, Calender branch Northern R.R.
SALE AT 11 SHARP.
We shall also sell, commencing at 1 o'clock sharp,
60 New Robes, 100 Horse Blankets, 30 Setts Harness.
W. D. GRAND,
Manager and Auctioneer.

AUCTION SALE OF VALUABLE CITY property; will be sold by public auction at Clark's auction sale rooms, 79 Yonge street, Toronto, on Thursday, the 10th December, 1885, at 12 o'clock noon, the parcel of land on the northeast corner of Church and Gloucester streets, in the city of Toronto, having a frontage on Church street of 140 feet, more or less, and on Gloucester street of 123 feet 8 inches, more or less, and on which is erected a large brick veneered dwelling house. The property will be sold in one parcel and subject to a mortgage for $7500, bearing interest at the rate of six per cent. The said sum of $7500 is payable in 8 annual instalments, the first of which is payable on 1st December, 1886, and the last on 1st December, 1894. There is the privilege of paying off the mortgage money at any time upon giving 3 months notice. Terms of sale: One tenth in cash at the time of sale and the balance within one month thereafter. Upon completion of the purchase possession will be given. For further particulars and conditions of sale apply to E. R. C. CLARKSON, ESQ., or to McCLAREN, MACDONALD, MERRITT & SHEPLEY, Vendor's Solicitors. 66

PROPERTY FOR SALE.

FOR SALE—FOUR 5-ROOMED COTTAGES on Brunswick avenue, numbers 232, 234, 240 and 242 on west side; also two cottages on Borden street, Nos. 165 and 167 on east side. Terms—$100 down on each house and $50 every six months thereafter until paid. Apply at Sheriff's office, Court house, Adelaide street, city. 26

VALUABLE FARM FOR SALE.—LOT No. 5 in the Bayfield concession, township of Goderich, 85 acres, 40 to 50 acres cleared and free from stumps, balance well timbered; has frontage on Bayfield river and on the Clinton road, and adjoins the incorporated village of Bayfield. For terms, further particulars and conditions of sale apply to LEITH, KINGSTONE & SYMONS, Solicitors, 18 King street west, Toronto. 6

TO RENT.

SUMMERHILL AVENUE — WHITE brick house; ten rooms and large garden; rent $200 per annum. BANKS BROTHERS, 60 Church street.

533 ONTARIO STREET—BRICK dwelling, 9 rooms; hot air furnace, hot and cold water, etc. BANKS BROTHERS, 60 Church street.

HOPE STREET—8-ROOMED BRICK-FRONTED dwelling, with bath; rent only eight dollars per month. BANKS BROTHERS, 60 Church street.

30 TECUMSETH STREET—ROUGHCAST dwelling, with stable; rent eleven dollars per month. BANKS BROTHERS, 60 Church street.

340 PARLIAMENT STREET—BRICK-FRONTED dwelling; six rooms, bath, etc. BANKS BROTHERS, 60 Church street. 56246

TO LET.

HOUSE TO LET—238 HURON STREET, just north of College avenue; solid brick; semi-detached; nine rooms; side entrance, and all modern improvements; furnace if desired. T. C. MILLIGAN, 15 Toronto street.

MEDICAL CARDS.

JOHN B. HALL, M.D., HOMŒOPATHIST 326 and 328 Jarvis street; specialties—children's and nervous diseases; hours—9 to 11 a.m.; 4 to 6 p.m., Saturday afternoons excepted.

DR. E. T. ADAMS, SURGEON AND Homœopathist, 450 Yonge street, corner College avenue. Specialty—Diseases of the stomach and bowels. Office hours—9 to 10 a.m., 2 to 4 a.m., 7 to 8 p.m.; Sunday, 2 to 4p.m.

MARRIAGE LICENSES.

GEO. EAKIN, ISSUER MARRIAGE Licenses; general agent; money to loan at 6 per cent. Court house. Residence, 138 Carlton street.

H. S. MARA, ISSUER OF MARRIAGE licenses and marriage certificates. Office—Ground floor, York Chambers, No. 5 Toronto street, near King street. Residence 459 Jarvis street.

DENTAL CARDS

F. J. ANDREWS—DENTIST—31 KING street east, Toronto, between Walker's and Murray's, formerly of 2 King west. 624

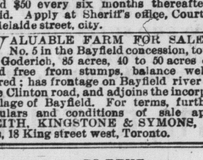
RIGGS & IVORY, SURGEON DENTISTS. All work first-class. Teeth $8 per set. Vitalized air for painless extracting. Fine gold filling and gold-plate work. Corner King and Yonge streets.

R. G. TROTTER,
DENTAL SURGEON,
HAS REMOVED TO HIS NEW OFFICE
Over Molsons Bank,
CORNER OF KING AND BAY STREET.

THE DENTAL INFIRMARY OF THE Royal College of Dental Surgeons, 19 Richmond Street east (corner of Victoria St.) will re-open on Wednesday, Nov. 4th, and will be open every (business) day from 9.30 to 1 o'clock, until March 1st. Teeth extracted free. For other operations a small charge will be made to cover expense. 246

W. H. GRAHAM, L. D. S., SURGEON-Dentist, 344 Queen street west. Over 13 years' experience. Satisfaction guaranteed. Teeth extracted without pain. 246

PAINLESS DENTISTRY.



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Policy No. 30, W. G. S., $1,000, in force 11 years.

Premiums paid	$280 61
Surrendered, 1882, cash value and profits paid	191.91
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Net cost of carrying risk for 11 years, or $8.06 per year.

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The U. B. M. A. has been in operation about the same time as the C. L. A., and is selected because it has been one of the most successful of its kind, having had in 1877 14,237 members. In 1884 its membership, according to the Monetary Times of July 24th, 1885, had dwindled down to 8,224, and the cost per 1,000 of insurance for 1884 had reached 37.93 per $1,000.
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Detachable to fit any Garment. We have received a large number of
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Yes. I've just got it in, and don't you think it looksnice?
Yes, indeed I do. You got it where I told you, I suppose?
Oh, yes; and I feel very thankful to you for telling me, too. I shall recommend all my friends to go to
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I am so well pleased with mine.
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For wet and dry grinding. A large assortment to select from at lowest prices.
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