FAKE INSURANCE.

How Shady Insurance and Friendly Societies are Being Sifted by the Ontario Government Inspector.

A World reporter called on Mr. J. Howard Hunter, Inspector of Insurance, at his office in the Parliament buildings yesterday and asked him how matters stood with reference to the registration of companies and friendly societies, enjoined by lately passed act.

"All the companies and as nearly as I can say all the reputable friendly societies have sent in their applications, accompanied by more or less full particulars of their business," replied the Inspector. "We are now busy sifting them and seeing who have given complete and who incomplete figures."

"Can you say what proportion are complete?" queried the reporter.

"No, not at all," said Mr. Hunter, "we will some time next week, when we have got them reduced to some order, heard any objections, etc., and judge of the fitness of the applicants."

The look of the office with its piles of papers, and busy clerks, seemed to indicate that it would be no slight task to get all into working order.

"What will you do if the information given proves insufficient?" was the next question.

"If the facts given show a bona fide intention to register, we will ask for more particulars; we will certainly give them the benefit of the doubt," said Mr. Hunter.

"It was The World that started the movement against these wildcat American societies," said Mr. Hunter during the interview; "I believe that it was the patentee of the phrase 'fake insurance.' They had no very great following in Toronto, for the papers warned the people against them; but they flourished immensely in the towns and through the country. It is almost altogether mechanics and small wage earners who are victimized by them." Further on the Inspector remarked that in Massachusetts $7,000,000 of the poorer citizens' money was gained by these undertakings. In a very short time, 27 out of 54 of such companies failed under circumstances of grossest fraud. "We don't want to have to cry over spilt milk," said Mr. Hunter.

A reference to some sharp remarks made by the Montreal press caused the reporter to ask if Quebec was as much troubled by these small societies as Ontario.

"No, there is not so much loose capital there," was the reply.

"What about the patrons of these societies that drop out?" was another question asked; to which the reply was that if they still felt confidence in their society they could forward their money to the American headquarters, but that there would be no local organizations.

AN APPALLING RECORD.

The First Half of 1892 Has Been a Most Disastrous One.

[From The Chicago Tribune.]

Since Jan. 1 there have been four destructive wind storms, killing nearly 200 persons, viz: April 1, Missouri and Kansas, 75; May 16, Texas, 15; May 27, Wellington, Kan., 53; June 16, Southern Minnesota, 50. In the same period there have been four great floods, viz.: April 11, Tombigbee River, 250; May 18, Sioux City, Iowa, 35; May 20, Lower Mississippi, 36; June 5, fire and flood, Oil City, Pa., 196. There also have been four mining disasters, viz.: Jan. 7, McAlister, I.T., 65; April 20, Minerville, Pa., 12; May 10, Roslyn, Wash., 44; May 14, Butte, Mon., 11. Three fires have been unusually disastrous to life, viz.: Jan. 21, Indianapolis Surgical Institute, 19; Feb. 7, Hotel Royal, New York, 30; April 28, theatre, Philadelphia, 12.

Besides these there were on March 21 an explosion at Jordan, Mich., by which ten lives were lost; June 13, the explosion at the Mare Island Navy Yard, which killed 15, and June 15, the fall of the bridge over Licking River, by which 32 lives were sacrificed. These are the principal disasters of the year thus far, and they involve an aggregate of 960 lives. Adding to this total the sum of losses by minor accidents as reported to The Tribune we have the following sad and unusual record: By fire, 576; by drowning, 1364; by explosions, 313; by falling structures of various kinds, 397; by mine disasters, 308; by windstorms, 340, and by lightning, 120. Grand total, 3588. The total loss of life by these causes during the whole of last year—and 1891 was one of the most destructive years on record—was 5762. So it is evident that 1892 will far surpass its predecessor.

Stuttering and Stammering.

[From The St. Louis Post-Despatch.]

Stuttering and stammering are terms that are confounded. They are not synonymous by any means. Stammering is an inability to properly enunciate certain elementary speech words; stuttering is a vicious utterance, manifested by frequent repetitions of initial or other elementary sounds. Both are caused by improperly acting muscles of the vocal cords, soft palate, tongue, cheeks, lips, etc. Some of these muscles are under easy control of the will. Over the muscles of the pharynx, the soft palate and at the base of the tongue, which moves its root upward and downward, our power is not so complete and this causes the affliction. Stammering children are often subjected to humiliation or even cruelly treated. One great cause of defective articulation is the foolish manner in which children are talked to by ignorant nurses and fond mothers. When I hear a mother say to her child, 'Say tank oo to de p'etty lady—that's a little pet,' and so on, it makes my blood boil.

Chinese Bazaars.

[From The St. Louis Globe-Democrat.]

The Chinese of San Francisco shave nearly every day. A queer little razor it is that they use, too. It is in no respect like our razor, except in the matter of the keenness of its edge. It is a wee bit of a blade, nicely curved into a semi-circle. With this tool the Chinese barber scrapes the almost hirsuteless face of his customer, and then shaves him around the ears and down the neck to the first bone of the spinal column. It, of course, serves the excellent and highly commendable purpose of cleansing the Mongolian face, neck and ears of dirt very effectually though the hairs it clips are few and far between. The rounded point of the razor is also inserted into the Celestial ear, and every audacious hair that dares to show itself in the auricular lobe is clipped before its growth proceeds very far. The Chinaman, you know, is scrupulously cleanly about his ears. A growth of hair in them is considered a mark of low birth or of careless or ungentleel habits.

Each Person Foreswears.

Editor World: In The World of to-day you say that every naturalized citizen of the United States takes the oath you there set out. Are you not in error of this? Does the German, the Swede or the Italian take this oath? You will, I think, find on enquiry that each person renounces particularly the sovereign of his former allegiance. England's sovereign is not singled out for especial repudiation.

An oath of allegiance is an absurd relic of the feudal age, and like all other oaths of promise can exact no more than an adhesion to the promise until just reasons arise for a change.

Perhaps Mr. Meyer's interpretation of it—fidelity to the sovereign people—is the only rational one. G. B. G.

July 1, 1892.

City Hall Gleanings.

The funds of the city are exhausted for the time being and Acting Treasurer Patterson has been granted permission to execute a temporary loan of $70,000.

The city claims a right to eight per cent. of the money received by the Street Railway Company for the advertisements displayed in its cars. The city's share has reached the sum of $500, but none of this has been paid. Deputy Treasurer Patterson is after the matter and is bound the city will receive its due.

The property-owners in Dufferin-street, below King, applied to the Executive Committee yesterday for a rebate on their local improvement assessment. Their plea was that since the street was paved the street car tracks had been laid and the city was getting a yearly revenue of $1600 per mile for that space. It was agreed that they should have the rebate, but the matter was left over till the treasurer can report funds to meet the resulting deficit.

The street paving and street railway extension now being carried out will add 8½ miles to the street railway tracks and $6800 per year to the city's revenue.

"German Syrup"

The majority of well-read physicians now believe that Consumption is a germ disease. In other words, instead of being in the constitution itself it is caused by innumerable small creatures living in the lungs having no business there and eating them away as caterpillars do the leaves of trees.

A Germ Disease. The phlegm that is coughed up is those parts of the lungs which have been gnawed off and destroyed. These little bacilli, as the germs are called, are too small to be seen with the naked eye, but they are very much alive just the same, and enter the body in our food, in the air we breathe, and through the pores of the skin. Thence they get into the blood and finally arrive at the lungs where they fasten and increase with frightful rapidity. Then German Syrup comes in, loosens them, kills them, expells them, heals the places they leave, and so nourish and soothe that, in a short time consumptives become germ-proof and well. ⊛

ATHLETE AND DERBY CIGARETTES

ARE SOLD ON THEIR MERITS

EVERYBODY KNOWS THEY ARE THE BEST.

EVERYBODY SMOKES THEM

THEY HAVE NO RIVALS 246

D'FOWLER'S EXT. OF WILD STRAWBERRY CURES COLIC CHOLERA CHOLERA-MORBUS DIARRHOEA DYSENTERY AND ALL SUMMER COMPLAINTS OF CHILDREN OR ADULTS. Price 35cts. BEWARE OF IMITATIONS

"PINS."

(This Size is Registered.)

"El Padre" PINS.

Every Genuine El Padre Pin Cigar has a gold embossed band around it with the name printed thereon:

El Padre PINS.

Exceptionally Fine, Mild, Sweet and Mellow. 246

S. DAVIS & SONS, MONTREAL

JAS. HOUGH, JR., Finest and Largest in the Dominion. *We do anything with paper or cardboard. Ourcatalogueis a fair sample of our work. Send for it.* Fine Printer and Bookbinder. HEAD OFFICE, CUELPH, ONT. Toronto Branch, 100 King St. W., up stairs

Don't let the grass grow under your feet before you get a pair of our Tan Piccadilly Lace or Oxford Shoes. They are quick sellers. **H. & C. BLACHFORD** 2 83—89 King-st. East

MEDLAND & JONES Insurance, Mail Building, Toronto, Representing Scottish Union & National Insurance Company, Norwich Union Fire Insurance Society. Accident Insurance Company of North America. Guarantee Company of North America. Telephones—office 1067; Mr. Medland, 3062; Mr. Jones, 3780. 246

SUPPOSE YOU TRY A KEG? Ale and Porter delivered to any address—$1.50 a Keg. It's better than drugs. SPADINA BREWERY, KENSINGTON-AVE. TEL.-1363.

LOCAL MARKETS.

Toronto Stock Exchange—St. Lawrence Market—Produce and Provisions—Business Embarrassments.

MONDAY EVENING, July 4.

Transactions on the local Stock Exchange aggregated 946 shares.

On account of a public holiday on the other side there are no American market quotations, and consequently no European quotations.

J. F. EBY. HUGH BLAIN.

ALWAYS ORDER

The Best Coffees when you can afford the price, as they are sure to please consumers and draw trade. We receive our Coffees every week, freshly roasted and ground. We keep Chase & Sanborn's reliable Coffees, whole or ground. 246

EBY, BLAIN & CO., Wholesale Grocers, Toronto.

LOCAL STOCK EXCHANGE.

Business was firm on the local Stock Market to-day, transactions aggregating 846 shares. Bank stocks are quiet, the only transactions being in Toronto, which sold at 242. Western Assurance was firm, 200 shares selling at 146½. Incandescent Light was higher, selling at 121 for 10 shares. Building and Loan was strong, selling at 109 for 49 shares. Canada Permanent was higher, selling at 200, and Freehold Loan and Savings was unchanged at 140. London and Canada L. and A. sold higher at 135 and 135¼ for 501 shares. Quotations are:

STOCKS.	12 M. Ask'd.	12 M. Bid	4 P.M. Ask'd.	4 P.M. Bid
Montreal	223	221	223	221
Ontario	116¼	115	116¼	115¼
Molsons	168¼	164½	....	165
Toronto	....	241½	....	241¾
Merchants'	152	151	....	151
Commerce	141¼	140¾	141¼	140¾
Imperial	137¾	137¼	137¾	137¼
Dominion	268½	265½	268½	265½
Standard	167	165	167	165
Hamilton	177	176	177	176¼
British America	103	95½	99	95½
Western Assurance	....	....	....	....
" " xd	146¼	146¼	147¼	146¼
Canada Life	....	311	....	....
Consumers' Gas	....	....	....	....
" xd	....	186	....	186
Dominion Telegraph	....	....	....	....
" xd	....	99	....	99
Can. Northwest Land Co.	78	76½	77½	76½
Can. Pacific Railway Stock	90	89¾	90¼	89¾
Victoria Rolling Stock Co.	....	160	....	....
Toronto Electric Light	153	148½	....	148
Incandescent Light Co	125	120	122	117½
Com. Cable Co.	136	135	135¾	135¼
" " xd	....	....	....	....
Bell Tel.	....	....	....	....
" " xd	150	166	170	166
British Canadian L. & Invest.	....	112½	....	....
B. & Loan Association	....	107½	....	....
Can. Landed Nat. Invest. Co.	136	132	....	....
Canada Permanent	....	199	....	....
" " 20 p.c.	....	190	....	....
Central Can. Loan	....	120	....	....
Dom. Savings & Loan	....	94¾	....	....
Farmers' L. & S.	....	125	....	....
" " 20 per cent.	....	117	....	....
Freehold L. & S.	....	139	....	....
" 25 p.c.	....	135	....	....
Imperial L. & Invest.	....	122	....	....
The Land Security Co.	268	....	....	....
Lon. & Can. L. & A.	134	135	135	....
London & Ontario	117	116	....	....
Toronto Land & Invt. Co	117	....	....	....
Toronto Savings & Loan	....	112	....	....
Union Loan & Savings	....	134	....	....
Western Canada L. & S.	....	170	....	....
" " 25 p.c.	....	160	....	....

Transactions: Morning: Toronto, 3 at 242; Western Assurance, xd, 50, 50 at 146¼; British Canadian L. & Invest., 10 at 113; Canada Landed National Invest., 16 at 135; Canada Permanent, 11 at 200; Freehold Loan & Savings, 6 at 140; London and Canada L. & A., 20 at 135. Afternoon—Western Assurance, 100 at 146¼; Consumers' Gas, 20 at 187; Incandescent Light Co., 10 at 121; Building & Loan Association, 31, 18 at 109; London and Canada L. & A., 20, 300, 40, 20, 1 at 135, 100 at 135¼; Western Canada L. & S., 25 per cent., 20 at 163.

JOHN J. DIXON & CO STOCK BROKERS Canada Life Assurance Building. Stocks, Bonds, Grain and Provisions bought and sold for cash or on margin. Private wires to New York and Chicago. Telephone 2212.

STREET MARKET.

There was no grain on the street to-day on account of the incessant rain of yesterday making the roads heavy. Prices are nominal at 80c for fall and 75c for spring. Oats are quoted at 32c to 33c, and barley at 41½c. Hay was in light supply, selling at $11 to $13.25 for timothy and $8 to $10 for clover. Straw sold at $9 to $10.

GRAIN AND FLOUR.

Business was very quiet on Change to-day, no transactions being reported.

Flour—Quiet at $3.50 to $3.65 for straight roller.

Wheat—No. 1 hard was wanted at $1.01 and No. 2 hard at 93c all rail North Bay without offerings. No. 3 hard, North Bay, offered at 84c with 83c bid. Cars by sample off-red at 70c, 86c, 92c and 93c without bids.

Oats—White, outside, west, offered at 30c with 28½c bid.

MONEY TO LOAN At 5½ Per Cent. Existing Mortgages Purchased. **JOHN STARK & CO** 26 TORONTO-STREET

FOREIGN EXCHANGE.

Local rates reported by H. F. Wyatt:

	BETWEEN BANKS. Counter.	Buyers.	Sellers.
New York funds	¼ to ¼	¼-16 dis	1-32 dis.
Sterling, 60 days	9⅝ to 9¾	9 7-16	9 9-16
do demand	10 to 10¼	9 11-16	9 13-16

RATES IN NEW YORK.	Posted.	Actual.
Sterling 60 days	Holiday in New York.	
do demand		

Bank of England rate—2 per cent.

$300,000 TO LOAN At 5½, 6 and 6½ per cent. on Real Estate Security in sums to suit. Second mortgages purchased. Valuations and Arbitrations attended to. **WM. A. LEE & SON** GENERAL AGENTS Western Fire & Marine Assurance Co. Manchester Fire Assurance Co. and Lloyd's Plate Glass Insurance Co. Office: 10 Adelaide-st. E. Telephones 592 & 2075. 246

TORONTO STOCKS IN STORE.

Grain in Toronto elevators, with comparisons:

	July 4, '92.	June 27, '92.
Hard wheat, bush	11,735	10,700
Fall " "	33,097	33,397
Spring " "	44,153	43,139
Goose " "	7,803	7,500
Red " "	....	....
Barley, bush	36,336	36,356
Peas, "	3,360	3,360
Oats "	4,330	4,330
Corn "	....	....
Totals	140,819	138,782

ONLY 2 LEFT Of the beautifully located Summer cottages at **Lorne Park.** Nine rooms, containing all necessary heavy furniture. Good boat and train service. Apply **FRED. ROPER,** 2 Toronto-street. 246

MONTREAL STOCKS IN STORE.

Grain in Montreal elevators, with comparisons:

	July 4, '92.	June 27, '92.
Wheat, bushels	574,755	556,258
Corn "	....	....
Oats "	822,737	722,163
Rye "	15,516	22,185
Peas "	322,187	331,198
Barley "	119,172	104,135
Total	1,884,367	1,735,939
Flour, bbls	....	58,475
Oatmeal	3,500	4,163

ROBERT COCHRAN Member of Toronto Stock Exchange.) PRIVATE WIRES Direct to Chicago Board of Trade and New York Stock Exchange. 23 COLBORNE-STREET and Rotunda Board of Trade

ST. LAWRENCE MARKET.

Receipts were unusually light on the market to-day, and prices ruled steady.

Eggs—Demand fair and prices steady at 11c to 12c for new laid.

Butter—In fair supply; pound rolls, 17c to 20c; large rolls, 14c; tubs, crocks and pails, 14c to 15c.

Poultry—Quiet and prices steady. We quote: Turkeys, 12c to 14c; geese, 9c; chickens, 50c to 75c pair; ducks, 50c to 75c.

Vegetables—Quiet. We quote: Turnips, 40c per bag; carrots, 5c per bunch; beets, 5c per bunch; onions, 40c per peck; cabbage, $1 per dozen; potatoes, 45c per bag; apples, 40c a peck; red cabbage, 10c a head; horse radishes, 15c a bunch; parsnips, 30c a peck; green mint, 10c per dozen; leeks, 5c per bunch; artichoke, 30c to 40c a peck, $1 per bag; radishes, 20c a dozen bunches; rhubarb, 2c to 3c a bunch; lettuce, 3c a bunch; green onions, 15c per dozen bunches.

MONEY TO LOAN 5 AND 6 PER CENT. **H. O'HARA & CO.** BROKERS. KING-STREET ENTRANCE. MAIL BUILDING 246

PRODUCE.

Transactions in odd cars of No. 1 baled hay on track were reported at $11 to $11.50. Carlots of potatoes on track are quoted at 25 to 27c. We quote: potatoes, single bags, 40c; wagon loads 25c, carlots 22c per bag and new potatoes $3.50 to $4.50 per bbl. Apples, scarce, russets quoted at $4.50 to $5 per bbl. New onions, Egyptian, $3 per bag; Bermudas, $2 to $2.25 per crate. Bananas, $1.25 to $2; reds, $1.50 to $1.75. Lemons, demand greater, and prices advancing. Messinas, 500's and 360's, $4 to $5.50. Oranges, Valencias, $4.75 to $5 a case; Messinas, ½ boxes, 100's and 80's, $3 to $3.25. Strawberries, Canadian 3c to 5c, blueberries, $1.15 to $1.25 per case; watermelon 35c to 40c each. Baled hay No. 1, $13; No. 2, $9.50 to $10.50. Baled straw, $6.50 to $7. White beans, $1 out of store.

IRON AND BRASS BEDSTEADS CAMP BEDS, CHILDREN'S COTS. **RICE LEWIS & SON** (Limited) Cor. King and Victoria-streets, TORONTO.

BRITISH, AMERICAN, and CANADIAN STOCKS — BOUGHT AND SOLD — **ALEXANDER & FERGUSSON,** Bank of Commerce Building.

EGGS SCARCE AT 11c. BUTTER FIRM AT 12c to 15c. Cheese 9c to 10c. Dried apples 3½c to 4c. Potatoes 20c to 30c. Beans $1. Strawberries 4c to 6c. Consignments of above solicited. We have for sale all the above, also Hams, Shoulders, Bacon and Lard. Just received a consignment of Summer Sausage, this is something fine, try it; also Cooked Corned Beef, Honey and Jam, for which we solicit your orders. J. F. Young & Co., Produce Commissioners, 74 Front-street East, Toronto. 246

Canadian Mutual Loan and Investment Co. HEAD OFFICE - 51 Yonge-st., Toronto. Money to loan in sums of $100 to $5000 on first mortgage security. 246

PROVISIONS.

Trade firmer. Receipts, butter firm, fine tubs inquired for at 15c. Eggs are in good supply. We quote: Eggs fresh, 10½c to 11c per doz., butter, prime dairy in tubs, 14c to 16c a lb.; crocks, 13c to 14c; large rolls, 13c to 15c; creamery, tubs, 17c to 19c; creamery rolls, 20c; bakers, 10c to 10½c a lb. New cured roll bacon, 8½c to 8¾c a lb.; smoked hams, 10½c a lb.; short cut pork, $16.25 a bbl.; long clear bacon, 7¾c to 8c; new cured bellies, 10½c per lb.; new cured backs, 10½c per lb.; American mess pork, $14; dressed hogs, $6.75 to $6.50; mess beef, $12 a bbl. Cheese, new, 11c, old 9c per lb.; lard, pure, 10c to 10½c for tubs and pails; compound, 7¾c to 8c per lb.

REMOVAL NOTICE. 246 **R. K. SPROULE,** Real Estate and Loan Broker, has removed to Room 6 Richmond Chambers, 11½ RICHMOND-STREET WEST.

RECEIPTS OF PRODUCE.

Receipts of produce Saturday per Grand Trunk: Wheat 1167 bushels, flour, 654 bags, butter 52 packages, cheese, 6 boxes, eggs 129 boxes, leather 42 rolls, raw hides 1015 lbs, sugar 930 bbls, horses 3, hay 30 tons, potatoes 5 bags and 1 car lot. Per Canadian Pacific: Wheat 5598 bushels, oats 2162 bushels, butter 93 packages, eggs 157 boxes, leather 13 rolls, raw hides 27,500 lbs, sugar 200 bbls, cattle 38.

J. W. LANG & CO., TORONTO. Fine Imported and Domestic Wines, Liquors and Cigars. 246 59, 61, 63 Front-st. East, Toronto.

H. F. WYATT, Member Toronto Stock Exchange MONEY TO LOAN. 15 Leader-lane. Telephone 2288

Business Embarrassments.

W. H. Dayton of 100 Macdonell-avenue, plastering contractor, has assigned to E. R. C. Clarkson.

The creditors of W. R. W. Ross, plumber, will meet at the office of E. R. C. Clarkson to-morrow afternoon. His liabilities are about $8200 with assets to the amount of $7000.

THE COMMERCIAL INVESTMENT & COLLECTING CO. Corner Queen and Victoria-streets, Toronto. Private Bankers. CAPITAL - - $500,000.00 Interest at SIX PER CENT. will be paid on yearly deposits of five dollars and upwards. Money to loan, $100 to $5000 on first mortgage. Notes, rents and accounts collected. 246 W. W. BOWERMAN, Mgr.

E. R. C. CLARKSON E. R. C. Clarkson, H. O. Bennett, J. B. Cormack, J. C. Macklin, Jr., T. E. Rawson, Toronto, Ont. Trustee, Liquidator, Financial Agent. Agencies at Montreal, Que., and Winnipeg, Man. Correspondents at London, Liverpool, New York, Glasgow, Huddersfield, Bradford, Birmingham. Foreign references: A. & S. Henry & Co., Limited, Bradford; The City Bank, London. Established 1864.

CLARKSON & CROSS Chartered Accountants, No. 26 Wellington street east, Toronto, Ont. E. R. C. Clarkson F.C.A.; W. H. Cross, F.C.A.; N. J. Phillips, Edward Still. Established 1864. 246

INSURANCE.

ASSESSMENT SYSTEM. MASSACHUSETTS Benefit Association (Founded 1878) Exchange Building, 53 State-st., Boston.

STATEMENT OF BUSINESS FOR 1891:

Insurance in force	$94,067,750 00
Increase for the year	$21,508,750 00
Emergency or Surplus Fund	$803,311 43
Increase for the year of Surplus Fund	$197,085 28
Total Membership or No. of Policy Holders	28,081
Members or Policies written during the year	7,312
Amount Paid in Losses	$1,170,908 86
Total Paid Since Organization	$5,467,145 50

The policy is the best issued by any Natural Premium Company, containing every valuable feature of Level Premium Insurance, with the additional advantage that one-half the face of the policy is payable to the insured during his lifetime, if he becomes totally and permanently disabled.

GEORGE A. LITCHFIELD, President. W. G. CORTHELL, Treasurer.

Canadian Office, 51 King-street E., Toronto.

AGENTS WANTED.

W. H. STONE, UNDERTAKER, 349—YONGE-STREET—349 OPP. ELM. Telephone 932. ed

I AM A MAN

"I have been treated by doctors, who had long lists of so-called cured patients, but they could not reach my case, and hope had been murdered in me by fair promises, but on first application of your magical appliance, hope and confidence came flocking in stronger than the combined powers of the four winds. I knew then that you would cure me, and now that I am a man and well again, I cannot thank you sufficiently for the cure. So again I say, use my name as reference whenever you wish. You nor any one else cannot use words too strong to express my sentiments in favor of so wonderful a treatment as that given by you."

(Original on file; name of writer furnished in confidence.)

WEAK MEN Easily, Quickly, Permanently Restored. Weakness, Nervousness, Debility, and all the train of evils from early errors or later excesses, the results of overwork, sickness, worry, &c. Full strength, development and tone given to every organ and portion of the body. Simple, natural methods. Immediate improvement seen. Failure impossible. 2,000 references. Book, explanations and proofs mailed (sealed) free. Address ERIE MEDICAL CO., BUFFALO, N.Y. 6

A. R. M'KINLAY & CO. SUCCESSORS TO Macfarlane, McKinlay & Co. MANUFACTURERS OF **WINDOW SHADES** Plain and Ornamental Oil Shades, Shade Cloth and Spring Rollers, Tassels, Cords, Fringes, Laces and Pole Trimmings. OFFICE AND FACTORY 35 and 37 St. Alban's-st., TORONTO. 246

THE MACFARLNE SHADE CO MANUFACTURERS OF Window Shades, Shade Cloth Spring Rollers, Curtain Poles, Brass Goods, &c. Our travelers are now on the road. Goods ready for delivery in August. FACTORY AND OFFICE 8, 10, 12 LIBERTY-ST., TORONTO OPPOSITE KING-STREET SUBWAY. J. F. M. MACFARLANE PRESIDENT (Late Macfarlane, McKinley & Co.) 26

Unlike the Dutch Process No Alkalies —OR— Other Chemicals *are used in the preparation of* W. Baker & Co.'s **Breakfast Cocoa,** *which is absolutely pure and soluble.* It has *more than three times the strength* of Cocoa mixed with Starch, Arrowroot or Sugar, and is far more economical, *costing less than one cent a cup.* It is delicious, nourishing, and EASILY DIGESTED. Sold by Grocers everywhere. W. Baker & Co., Dorchester, Mass.

ESTATE NOTICES.

Administrators' Notice

In the Matter of the Estate of William Augustine Lee, late of the City of Toronto, Real Estate Agent, deceased.

Pursuant to the Revised Statutes of Ontario, chapter 110, section 36, notice is hereby given to all the creditors of and other persons having claims against the said the late William A. Lee to send in to the undersigned at 18 and 20 King-street west, Toronto, as solicitors herein for the Trusts Corporation of Ontario, the administrators of the estate of the said deceased, on or before the first day of August, 1892, their Christian names, surnames, addresses and descriptions, with full particulars of their claims, statement of accounts, and nature of securities (if any) held by them, after which date the said administrators will distribute the assets of the intestate among the parties entitled thereto, having regard only to those claims of which they shall have notice, and the said administrators will not be liable for the said assets or any part thereof to any person of whose claim notice shall not have been received by them at the time of such distribution.

CROMBIE, WORRELL & GWYNNE, Solicitors for Administrators.

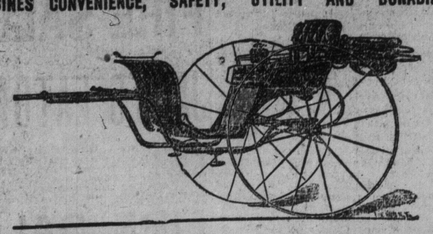
Toronto, June 13, 1892. 2221

SMOKE HERO CIGARS

COME! COME! JUST TO HAND AND PRICE AWAY DOWN, A LARGE CONSIGNMENT OF **TILES** IN NEW COLOR AND DESIGN NEVER BEFORE SHOWN IN CANADA. Call and get prices for Mantels, Grates and Tiles before purchasing elsewhere. 26 **W. G. BARLOW** 42 York-street, Toronto.

COMBINES CONVENIENCE, SAFETY, UTILITY AND DURABILITY.

PRICE $75 PRICE $75



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TORONTO POSTAL GUIDE—DURING THE month of July, 1892, mails close and are due as follows:

	Close. a.m.	Close. p.m.	Due. a.m.	Due. p.m.
G.T.R. East	6.15	7.05	7.15	10.20
O. & Q. Railway	8.00	8.00	8.10	9.10
G. T. R. West	7.30	3.25	12.40	p.m. 7.40
N. & N. W.	6.50	4.30	10.45	8.50
T. G. & B.	7.00	3.35	12.30	p.m. 9.30
Midland	6.30	4.00	11.15	9.55
C.V.R.	a.m	p.m.	a.m.	p.m.
G.W. R.	6.45	12.10	9.00	2.00
		2.00		7.0
		4.00	10.30	8.20
		10.00		
	a.m.	p.m.	a.m.	p.m.
U.S.N.Y.	6.45	12.10	9.00	5.45
		4.00	10.30	11 p.m.
		10.00		
U.S. Western States	6.45	10.00	9.00	7.30
	12.09			

English mails close on Mondays, Tuesdays and Thursdays at 10 p.m. and on Saturdays at 6.35 p.m. The following are the dates of English mails for July: 2, 4, 5, 7, 9, 11, 12, 14, 16, 18, 19, 21, 23, 25, 26, 28, 30.

N.B.—There are Branch Postoff