

that he has spoken to the officials of the telephone and telegraph companies, who have expressed their willingness to come to an agreement.

What is called "assessment life insurance" is something which is practically unknown in Great Britain, according to the London Review, except among bodies of men well known to each other, governed by common interests, and who have an easy and speedy method of obtaining justice. "The assessment principle of assurance, as advocated by the Mutual Reserve Fund of New York, is one on which the policy-holder is placed in a class consisting of people of whom he knows nothing. It follows that on a claim becoming due, the assessment is confined to managers of whom he knows nothing, to be levied upon people of whom he never heard, resulting in an amount which, when tendered to him, may be the legal result of his policy, or it may not. He has no means of proving that the company offers him less than he ought to have; he is only certain that if he goes to law he may probably be defeated, and the claimant may thus just as well pocket the money and make the best of a bad job."

Another assessment concern, the Reserve Mutual Life Insurance Company at Grand Rapids, Michigan, has gone to pieces, and the event has been heralded by the indiscriminating press as "a life insurance failure." Bad management may have hastened the catastrophe, but there are no funds to pay matured certificates, ten in number, amounting to \$23,000, it is difficult to see what encouragement or security there can be to the members in their re-insurance in another assessment company, as proposed. Failures of this sort, which are common enough, are not failures of life insurance.

FESTING'S Sterling Exchange Tables.

The new edition of this book is now ready, and a limited number of copies may be had from

M. MORRIS,
Canadian Bank of Commerce,
TORONTO.

Price, \$2.50 per Copy.

SEEDS.

SPECIAL ATTENTION TO

Red and Alsike Clover Seeds,

TIMOTHY SEED, &c., &c.

Also, DEALERS IN

Oats, Hay, Straw, Bran, Flax Seed, Oilcake
and other FEEDING STUFFS.

Correspondence invited.

STEELE BROS. & CO.

Seed and Produce Merchants,

TORONTO.

STICK TO THE FARMIN'.

Makin' money ain't so easy,
Men'll fret and fool about
All their lives an' then be poorer
Than when they first started out.
Every one's a snatch-an-grabbin',
It beats Sam Hill! W'y, I declare,
Main's relation to finances
Hain't the thickness of a hair.
Let me say while we're a talkin',
'Fore ye sell yer little farm,
An' by moovin' to the city
Think ye'll live jest like a charm,
Think 'at ye'll invest in somethin',
Make a fortune without work,
Wear good clothes an' be a big bug,
Do your business through a clerk,
'At the rock 'ats allers rollin'
Hain't no moss. The man 'at fails
Is the man 'at lets the future
Swoller him teeth an' toe-nails.
My advice is stick to farmin';
Stick to it through good an' bad;
I'll bet a peck of rotten apples
Ef you don't ye'll wish you had.

—Indianapolis News.

TORONTO SYRUP CO.

Capital, - - - \$300,000.

DIRECTORS.

ALFRED GOODERHAM, Pres't. JOHN LEYS, Vice-Pres't
George Gooderham. T. G. Blackstock.
A. T. Fulton. W. H. Beatty.
R. W. Sutherland, Sec.-Treas.

SPECIAL NOTICE to the TRADE.

Samples of Standard Syrups now ready

Our goods are made by the "JEBB PROCESS,"
for which we are the sole licensees for the Dominion.
Guaranteed free from alkali, and non-fermentable.

For PURITY, FLAVOR,
BRILLIANCY and SWEETNESS,
OUR SYRUPS
are unequalled.

WHOLESALE ONLY.

OFFICE AND REFINERY,
Esplanade Street East TORONTO.

THE PATENT Steel Wire Door Mat.

INDESTRUCTABLE, CLEANLY.

Manufactured exclusively by the

Toronto Steel Wire Mat Co.,

No. 6 Wellington St. West, Toronto.

The greatest thing in the way of a Mat ever devised. Made from galvanized steel wire, with japanned iron frame and braces. They are wear and weather proof. Snow, ice, mud, clay and water are wiped out of sight by the slightest scrape. These mats are self-cleaning, and require no shaking. They cost one-third to one-half less than the corrugated rubber mat of equal thickness, and are adapted for any and every place where a mat or matting is needed. Especially adapted for railway and street car floors, steamboats, churches, hotels, offices, stores, residences, elevator floors, &c.

H. A. NELSON & SONS

DIRECT IMPORTERS OF

Fancy Goods, Dolls, Toys, Christmas Cards
&c., &c.

MANUFACTURERS OF

Brooms, Brushes, Woodenware, Matches,
and General Grocers' Sundries.

56 & 58 Front St. W.,
TORONTO.

59 to 63 St. Peter St.
MONTREAL.

—These are the days when people don't get much else will have "bills" presented them.
—Chicago Inter Ocean.

—Begin the new year by buying a new umbrella and a diary; then just make a note of the one you keep the longest.—Lowell (Mass.) Citizen.

—It took twenty custom-house officials to collect \$1,066 of revenue in Barnstable, Mass., last year, and it was a pretty good year, too, says the Courier.

—We mentioned some weeks ago that a banking house was required in this place, so a Trenton lady kindly mailed us this week a nice little tin bank for our own special use. We feel quite proud of the fact that we now own a whole bank. It is quite large enough, too, to hold all we are likely to save here for a long time.—Tamworth (Ontario) News.

NOTICE OF REMOVAL

We beg to notify the Trade that
at the beginning of the year we
shall REMOVE to the HANDSOME
NEW WAREHOUSE on

BAY STREET,

where we will be pleased to see
our friends and buyers generally.

**BRYCE,
McMURRICH
& CO.,**
34 Yonge St., Toronto.

Eby, Blain & Co.

NEW FRUITS. CROP 1886.

VOSTIZZA, PATRAS and PROVINCIAL
CURRENTS.

Finest Vega, Dehesa, Blue Basket, Black
Basket and London Layer

RAISINS.

SEEDLESS RAISINS,
VALENCIA RAISINS,
SULTANA RAISINS.

BOSNIA PRUNES in casks, kegs and cases.
FRENCH PRUNES, in kegs and cases.
FRENCH PLUMS in cases.

PERSIAN LAYER DATES.
FINEST ELEME FIGS.
LEMON, ORANGE and CITRON PEELS

EBY, BLAIN & CO., Importers,

Cor. Front and Scott Sts.,

TORONTO, - - - ONTARIO.

BROOMS.

Having purchased a large quantity
of CHOICE BROOM CORN at a very
low figure, we are in a position
to offer the trade a line of Brooms, full
weight and good color, and all made
by skilled free labor, at prices which
cannot be equalled

ALL BROOMS GUARANTEED.

CHAS. BOECKH & SONS,
Manufacturers.

Office and Warerooms: 80 York St.
Factory: 142 to 150 Adelaide W.

TORONTO.