

**H. E. CLARKE & CO.**

The Julian Sale Leather Goods Co., of Toronto (Ltd.)

HEADQUARTERS FOR

TRUNKS

VALISES

PURSES

And all Leather Goods.

105 KING STREET W.

TORONTO.

**Wm. McGill & Co.**

TORONTO.

**COAL & WOOD**

Wholesale and Retail at lowest rates.

Office and Yard: Cor. Bathurst St. and Farley Ave.

Branch Yard: 429 Queen St. West.

**RUPTURE**

Comfort and Security Assured.

A cure in a few weeks, no operation, no lost time, you can work as usual. So called "hopeless cases" solicited. Remember where all others have failed even to hold I succeeded in curing. Children cured in 4 to 6 weeks.

J. Y. EGAN, Hernia Specialist,  
266 West Queen Street, Toronto, Ont.

**THE RELIANCE**

Loan and Savings Co.

OF ONTARIO.

33 Wellington Street E., - Toronto.

**DIRECTORS**

Hon. John Dryden, Minister of Agriculture of Ontario, President; James Gunn, Esq., Director and Superintendent of the Toronto Street Railway, Vice-President; David Kemp, Esq., Sec. Treas. Synod Diocese of Toronto; Rev. G. I. Taylor, M.A., Rector of St. Bartholomew's, Toronto; R. Toller Sholl, B.A., M.B., 173 Carlton St., Toronto; Alfred MacDougall, Esq., Solicitor to Treasury of Ontario.

Payment of 55c. for 120 months will produce \$100  
 " 45c. " 144 " " " 100  
 " 35c. " 180 " " " 100

Admission Fee Provides Endowments for Children.  
 Fines Relief from payments during sickness or loss of employment.  
 Forfeitures  
 Withdrawal Fee  
 Loans at lowest rates

Address, J. BLACKLOCK, Manager.



**WM. RADAM'S**  
**Microbe Killer,**  
**CURES ALL DISEASES.**

Tested in supreme Court, New York.

The Evidence, Testimonials and all information cheerfully given.

JOHN SHAW, City Agent

67 YONGE STREET, - TORONTO.

**THE BRITISH BOOK SUPPLY CO.**

It requires too much space to tell in detail what books we have to offer. We will send by mail, post-paid, for 30 cts., almost any one of the works by the most popular authors.

**THESE WORKS ARE HANDSOMELY BOUND IN CLOTH.**

We will send 6 of these for \$1.75, and include with them pocket edition of Webster's Dictionary and set of Photogravure views of Toronto.

Write us telling what Books you want and we will give you prices in all kinds of binding.

If you prefer the not very lasting paper cover edition of almost any standard works, we will supply them at, in some cases, from 10 cts., or 12 for a dollar. But see what we can offer you in BIBLES, HISTORIES, BOOKS OF REFERENCE of all descriptions. English and Canadian Monthly Magazines at low prices.

It will pay the young man who reads, to write

**THE BRITISH BOOK SUPPLY CO.,**

84 ADELAIDE STREET EAST,

TORONTO.

**"UPS AND DOWNS"**

**EXCHANGE : AND : MART.**

THE Exchange and Mart is instituted for the benefit of our subscribers, as a medium through which they can make each other acquainted with what they may have to exchange or sell or wish to procure.

NO REGULAR BUSINESS ADVERTISEMENTS will be inserted in the Exchange and Mart except on payment of our ordinary advertising rates, and indications will be given that such advertisements are business notices.

NO CHARGE, however, will be made to our subscribers for advertising their personal wants, whether buying, selling or exchanging, when the advertisement does not exceed twenty-four words. Over twenty-four words we shall make a charge of five cents for each additional line of eight words.

Subscriber using the Exchange and Mart may have REPLIES ADDRESSED to our office if they desire, but in that case stamps should be sent us to cover the cost of forwarding any letters we may receive.

It must be distinctly understood that we assume NO RESPONSIBILITY in regard to the articles which may be advertised in the Exchange and Mart, but we shall always be glad to give all information possible as to the reliability of the individual to an intending purchaser residing at a distance from an advertiser when his address is known to us, and vice versa. When information of this kind is asked for a stamped envelope should be enclosed for reply.

REPLIES TO ADVERTISEMENTS when sent to the office of UPS AND DOWNS should be addressed "UPS AND DOWNS, 214 Farley Avenue, Toronto." ON THE TOP LEFT HAND CORNER must appear the words "Exchange and Mart," or abbreviation, together with the reference number given in the advertisement; for example, replies to the first advertisement below should be endorsed:

[EX. AND M.—B. 6.]

To ensure insertion, advertisements for the Exchange and Mart should reach us not later than the 20th of the month prior to publication.

**CAUTION.**—Never send any goods on approval unless the individual you are dealing with is known to you or supplies references.

**F**OR SALE. CABINET ORGAN. Uxbridge make. 11 stops. Fine tone. Price \$40. cash or approved note. Address "B. 6," Ex. & M., UPS AND DOWNS.

**F**ARMERS PRODUCE wanted in large or small quantities. Best value given. Peoples Wholesale Supply Co., Toronto. [Bus.]

**F**IFTY GOOD LAYING HENS. One year old. Wanted this month. State price, delivered in Toronto Junction. "B 10," Ex. & M., UPS AND DOWNS.

**R**ED TAMWORTH & JERSEY DUROC PIGS. Buy now and get TWO for the price of one. Caldwell Bros., Briery Bank Farm., Orchard, Ont.

**W**ANTED about half a dozen pure bred hens and rooster. Leghorns, Wyandottes or Plymouth Rocks. State price to F. R. Ward, Bracondale, Ont.

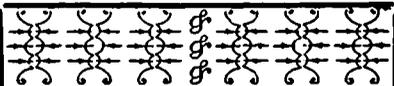
**L**ARGE, SQUARE PIANO. Ebony Case: Will exchange for small upright. As have not room for the square. Answers, B. 14, Ex. & M., UPS AND DOWNS.

**I** WANT TO BUY, cheap, joiners saw, plainer, brace and bit, chisel, screw driver and a few other tools. Give all particulars and prices. B. 16, Ex. & M., UPS AND DOWNS.

**W**ANTED COCKER SPANIEL. Dog. Not more than two years old. State colour and marks. B. 20, Ex. & M., UPS AND DOWNS.

**W**ANTED WINCHESTER RIFLE, 42 Calibro with full equipment, must be first class. State particulars and price. Antoino Arnold, Fox Point P.O., Muskoka.

**H**ORSE AND BUGGY. Horse four years old, 14 to 15 hands. Worth \$100; will take \$90; or bicycle as part payment. C. F. MIDLAND, care W. A. Patterson Smithville, Co. Lincoln.



**FARMERS!**

Attention!!

Times are hard, and we realize that what the average farmer desires is a new Upright Piano of great durability and fine tone but with the least possible expense upon the outside case. We have placed the

**Mason and Risch**

**Student's Upright Piano**

UPON THE MARKET AT

**\$300**  
 NET CASH,

or we will give ample time on payment of interest at six per cent.

There is no humbug about the Piano or about the price. The quality of the Piano is undoubted and the price is fixed. It is the same to the "cash man" as to the "time man," except that the latter pays small interest. This does away with the humbug of catalogue prices.

The Piano is made in SOLID Walnut oil finish.

**\* I**f you want a bargain in a second-hand Piano be sure to write us. We have first-class uprights at \$200 and \$225. We have good Square Pianos from \$75 to \$200. Liberal terms of payment.

Writing letters isn't a trouble to us, so write and ask information. Whether you want a grand Piano at \$1,000 or a practice Piano, be sure to write US before deciding elsewhere.

**MASON & RISCH**

Piano Co., Ltd.,  
 32 King St. W., TORONTO.

