Virgie's Inheritance.

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Richmond St

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lie J. Moore,
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Philadelphia

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ion Oarsman, in the limbs, I Oil a reliable nost beneficial ommending is

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icycle.

en's Avenue,

Robe

d \$14 each

STREET

That love y woman—proud, beautiful, That love y woman—proud, beautiful, caltivates—with that magnificent form and carriage, the "low-born girl" whom she supposed her brother had married! It seemed impossible! She was so entirely different from what she had conceived her to be.

different from what she had conceived her to be.

Why, this brilliant creature was fitted to grace a throne—to shine a star in the highest circles of even her own country, of which she was so arroganly proud, and she, by her cunning plotting, her falsehood and calumny, had debarred her from her home, from all the rights which legally belonged to her; she had brought shame and dishonor upon her heart, and, in so doing, had made her own brother's home desolate, his life almost a barron waste.

That beautiful child too—that dainty, graceful, golden-haired fairy, with her mother's delicate features and her father's ever; yes, they were strikingly like Sir William's own—she had tried to cheat her out of her heritage, and thus the grand old house at Heathdale was childless and was likely to remain so until this brave, determined woman came to demand justice, and to claim for her daughter the respect and honor that had been denied her as a wife.

She knew that she would do it if she

and hoor that had been denied her as a wife.

She knew that she would do it if she lived; those quict, resolute tones still sang lived; the set of t

THE ONTARIO

Loan and Debenture Company.

The 22nd annual meeting of the shareholders of the Ontario Loan and Debenture
Company was held at the company's office
in this city on the 8th inst.
The following shareholders were present,
viz.: Messrs. Joseph Jeffery, John McClary,
William Bowman, William McDonough, W.
William Bowman, William McDonough, W.
R. Hobbs, J. M. McWhinney, secretarytreasurer of the Synod of Huron; Thomas
Partridge, representing Forest City Lodge,
I. O. O. F.; Rev. Wm. Birks, Rev. James
Gordon, A. M. Smart, A. S. Emery, John
G. Richter, A. O. Jeffery.
The president, Mr. Joseph Jeffery, occupied the chair; the manager, Mr. William F. Bullen, acting as secretary.
The annual report, as follows, was taken
as read:

as read: Twenty-Second Annual Report of the Ontario Loan and Debenture Com-

(Incorporated and Established A. D. 1870.)

the company for the year; the net carnings of the company show a slight decline, which is about \$4.300 in excess of the year, and charged against, the carnings of the year, and charged against, the carnings of the year, and has all been paid out of, and charged against, the carnings of the year, and has all been paid out of, and charged against, the carnings of the company show a slight decline, which is due primarily to the expense of replacing maturing, and placing a large amount of new sterling debentures; the expenses connected therewith amount to over \$0,000, which is about \$4.300 in excess of the previous year, and has all been paid out of, and charged against, the earnings of the year.

sores succumb to its action.

Florida has had to take her orange money to buy herself an overcoat this year.

Every dog has his day, but the nights belong to the cats and the clubmen.

DEAR SIR.—I have used your Hagyard's 'Yellow Oil for many years, and have found it unequaled for burns, cuts, etc. MARY A. CODLETT, Erin, Ont.

The greater part of a self-willed man's

equaled for burns, cuts, etc. MARY A. CobLETT, Erin, Ont.

The greater part of a self-willed man's
estate usually goes to the lawyers.

Men are most liable to shoot off their
mouths in a war of words.

Indorsed by the Leaders.

When a remedy is indorsed by ministers,
editors, merchants, farmer and leading men
of all classes, it is strong evidence that that
remedy has great merit and does what is
claimed for it. Such a remedy is much is
claimed for it. Such a remedy is
fold Bitters, its wonderful success as a cure
for dyspepsia, bad blood, etc., is well known
to old and young.

A young man was seen lately with two A young man was seen lately with two heads on his shoulders. It was not a curiosity, as one belonged to his sweetheart.

when in Despair.

When in Despair.

When in despair of being cured of lung troubles, there is still a knope and a strong hope of perfect cure in Dr. Wood's Norway Pine Syrup. This medicine cures even after all others have failed, and no one suffering from coughs, colds, asthma, bronchitis hoarseness, etc., need despair of cure while Norway Pine Syrup is obtainable. I well that she was serving an enemy, deaved her life and then given her the dest attention and tenderest care during rallness.

ady Linton knew that she should carry burdened heart to her grave on account it.

a burdened heart to her grave on account of it.

Fired with some sudden impulse, she started up and sharply rang her bell.

The woman of the house came to her almost immediately.

"Where is she?" domanded the invalid, wildly.

"Where is she?" domanded the invalid, wildly.

"Who?" asked her attendant, surprised by her excessive agitation.

"The lady who has been so kind to me. Call her back! Call her at once!"

"She has gone. The carriage has just driven away from the cottage where she stopped.

Lady Liaton sank back again, with a link, and so so the plenty good enough for me."

Among the pains and aches cured with Dr. Thomas Eclectric Cit, is ear ache. The young are especially subject to it, and the desirability of this Oil as a family remedy is enhanced by the fact that it is admirably adapted not only to the above ailment, but also to the hurt, disorders of the bowels, and affections of the throat, in which the young are specially subject to it, and the desirability of this Oil as a family remedy is enhanced by the fact that it is admirably adapted not only to the above ailment, but also to the hurt, disorders of the bowels, and affections of the throat, in which the young are specially subject to it, and the desirability of this Oil as a family remedy is enhanced by the fact that it is admirably adapted not only to the above ailment, but also to the only to the above ailment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment, but also to the only to the above aliment,

169 DUNDAS STREET,

year.
The net profits of the year, after paying or providing for all interest charges, income tax, expenses of placing now debentures and all expenses of management, etc. amount to.

To which add balance brought for ward from previous year.

\$60.101.71

crinoline invasion that is imminent.

Amans' wife 'should always be the same especially to her husband; but if she is weak and nervous, and uses Carter' Iron Pills, she cannot be, for they will make her "feel like a different person," at least so they all say, and their husbands say so to.

"When it comes to revenue cutters," said old Bullion, snipping off another coupon, "there's nothing like a good pair of shears."

Nothing impure or injurious contaminates the popular antidote to pain, throat and lung remedy and general corrective, Dr. Thomas' Eclectric Oil. It may be used without the slightest apprehension of any other than salutary consequences. Coughs, rheumatism, earache, bruise;, cuts and sores succumb to its action.

Florida has bad to take her orange money

Financial Statement.

ASSETS.

Mortgages on real ostate.

Loans on debentures.
Loans on this company's stock (in no case exceeding par Office premises (free-hold).

Cash with Bank of Cash with the Moisons Bank.

Cash with the Moisons Bank with the Traders Hank of Canada.

Liablities.

4,602 05 Liabilities to the public—Sterling debentures...\$1,800,004 32
Accrued interest on 17,880 00
Currency debentures ... 140,388 00
Accrued interest on 5,800 00

Accrued interest on 2.140 18
Savings bank deposits. 477,507 81
\$2,497,880 31 Surplus...
Liabilities to the shareholders—
Capital stock, paid up., \$1,200,000 00
Dividend No. 58 (since paid) ...
Reserve fund...\$400,000
Carried to do.... 15,000 00

that the company's credit stands very high in Great Britain, and that we are able to borrow at as low rates as any company in

berrow at as low rates as any contents the Dominion.

In consequence of the large amount of In consequence of the large amount of debentures placed during the year, we have been obliged to advise our correspondents not to place any more until they are instructed to do so.

It is satisfactory to be able to state that interest and repayments on loans have, with few exceptions, been promptly met, which is evidenced by the fact that the sum of \$652,180, principal and interest, has been repaid during the year, being an amount equal to over one-sixth of our total investments.

investments.

I have great pleasure in assuring the shareholders that our securities are in good shape. Our investments, with the exception before mentioned, being in the best parts of Western Ontario, and secured by supple margin.

parts of Western Ontario, and secured by ample margin.
Your directors realize that the present is a time in which it is particularly desirable to exercise great caution in making investments, and they prefer to make sure, steady and safe progress rather than to seek to largely extend business.
On account of depression in values we find it necessary to have all valuations made by local agents checked by our inspectors before the money is advanced.
This entails large expense but insures safety.

Inspectors are the same of the

THE OPEN FORUM.

A Good Suggestion.



**HILOH'S VITALIZER.

Mr. T. S. Hawkins, Chatringory, Tenn., says:
Shidoh Vidilzer SAYDOMY LIFE: I
consider at the best remedy for a debtilated system
fewer used. "For Dysopular, Liver or Kidney
trouble it excels." Fri Dysopular, Liver or Kidney

CHILOH'S CATARRH Have you Catarth? Try this Remedy. It will lefeve and Cure you. Price 50 cts. This Infector for its successful treatment is turnished tree. Shilloh's Remedies are sold by us on a superior or its superior or

Sold by W. 1. Strong I onden, Cutario.

Very Sest THE CENTRAL EURINESS COLLEGE,
Toronto, and the Central Business College,
Stratford, are the leading business training
schools of Canada. Our Toronto college compares favorably with the large American colleges located in Chicago, Cleveland, New York,
Boston, Pittsburg and Philadelphia. It is undoubtedly the largest and finest equipped business school in the Dominion. The Stratford
college occupies the foremost position among
college occupies the foremost position among

the best schools cutside of Toronto.

CUK BUSINESS PRACTICE—Having
CUK BUSINESS PRACTICE—Having two schools under our control we are able to offer to our patrons every advantage in obtaining the latest and freshest ideas of conducting business. Students in one college transact business with the pupils in the other school. This is a new system and far surpasses the old methods. There is nothing like it between any other Canadisn schools.

school. This is a new system and lar surpasses, the old methods. There is nothing like it between any other Canadisu schools. SATISPACTION GTORNAM TO are able to learn, we were the way to the time fees refunded. As a make this offer. We offer our work of the large that the same the large that the same that the large that the same to the same that the same time that the same that the same that the same that the same time that the same that the same time that the same that the same time that the same that the same time that the same t

SHAW & ELLIOTT, Principals.

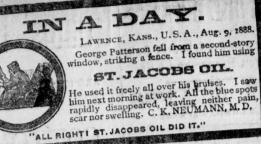
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Furnace work a specialty.
All kinds of galvanized and tin

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Large sample rooms free; no charge for bag-gage; elevator day and night. Rates, \$2 50 and \$2 per day. Special rates for boarders and ex-cursion causium. W. DAVIS. Proprietor.





TAKE NOTICE: forwards, but you must not use the same letter more than once in any one word. It is said THIRIT-FIVE small English words can be spelled correctly from the six letters contained in "Notice," KARPER I.G., nice, etc.

How many can you make?

CASH PRIZES.

** dollars. We have no unfulfilled promises to explain, having liever grows after the public.

All you have to do is to order a copy of The Toronto Trains for next five Saturdays, from your newsdealer, Enclose the "Newsdealer Coupon," properly filled out with your list of words (numbered) and you will receive fair treatment at our hands. The prizes will be paid in eash or by cheque immediately after close of contact (Febry 28-33) and the names and address of winners, together with largest correct list of words supplied will be announced in This Times. THE TIMES "NEWSDEALERS' COUPON." The undersigned has ordered a copy of THE TORONTO for next five (5) Saturdays. THE THES removed to the new \$00,000 Nowspaper Palace crected specially for its use, on Pebruary 1st. Our friends are invited to visit our new establishment. THE TORONTO TIMES, 29, 31, 33 Mellinda Street, Toronto, Canada. STREET, CONTROLLER OF THE STREET, STRE

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