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THE ACCIDENT is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law and is the only Canadian Company which has neede the Special Danget with Government for the made the Special Deposit with Government for the transaction of Accident Insurance in the Dominion,

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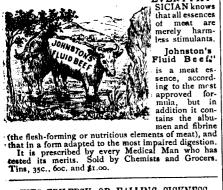
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JUST RECEIVED,

New Mottoes, Velvet and other Frames, Chromos, Scraps, Chromographs, Birthday Cards, a full line of English and American Stationery, Autograph and Scrap Albums, large assortment of Fancy Goods suitable tor Birthday and Wedding Presents.

Pictures framed to order cheap.

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The New Tariff is nearly 10 per cent, advance on these goods, yet I am selling my present stock at old

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White Extra Superfine Envelopes at 2.50 per M.	
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HORSE COVERS

Protect your horses from the wet and cold

WAGGON COVERS (all sizes.)

The above are well seasoned, and I would respectfully invite an inspection before purchasing elsewhere.

TARPAULINS, (New and Second-Hand), GRAIN BAGS and TENTS,

For sale or hire.

Note the address.

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MR. THOMAS CRATHERN calls attention to his present stock of

STAPLE AND FANCY GROCERIES,

which has been carefully selected and purchased for CASH. The acknowledged advantage of purchasing at the EUROPEAN WAREHOUSE is that all goods are of the best quality and found to be faithfully repre

N.B.-Families returning from the Co Sea-side will find it to their interest to give him a call.

$T^{ ext{HE GREAT RISE IN WALL STREET.}}$

The "Investor's Guide" exhibits the various methods, in their successful stock operations, of the magnates of the Stock Exchange. Sent free with official reports of the market. Address T. POTTER WIGHT & CO., 35 Wall street, New York.

PERMANENT PROSPERITY

cannot be expected in Montreal until the leading men of the city do things more for permanency than in the temporary patching and propping-up style. There can be only shoddy prosperity so long as men or institu-tions have to be financially propped up, and are willing or obliged to continuously keep paying the exorbitant rate of from seven to ten per cent per annum for discounting their customers' notes. No business can stand long that pays such rates unless said business bears an enormously large profit-such a profit that

few if any solvent firms will pay.

Increase of business we may have, but that will not ensure permanent prosperity-it possibly may make matters worse instead of better. Permanent prosperity is largely in our own hands. The press may do much good in educating us up to the standard of cash instead of credit in business transactions, but newspaper men must act the cash sytem before they amence to teach others about it.

Very little can be expected from the churches in im-proving the standard of business morality so long as most of them are so heavily in debt, and are using so much of their resources to pay interest on mortgages instead of for legitimate religious purposes. How in-consistent to be sometimes obliged to sit and be lectured on "living within one's means" from a mortgaged pulpit.

The want of sound judgment and common sense shown by so many business men in being frightened into subscribing to these American mercatile agencies augurs bad for sound bona fule posperity. Nearly every agency subscriber in Canada has gone under, and instead of being millionaires or merchant princes as the agencies rated them to be, in most cases were really never worth a cent, but have been living and doing business on "cheek" We fully expect to see every firm fair which subscribes to this meanest of all systems. The ratings of men who have lately failed are more disgraceful than ever. The banks who encourage the agency system deserve to fail, and I believe will fail

NEW DEPARTMENT.

Our new Millinery Room has taken a long time to fit up, but it is now about completed; carpeted and arranged with glass cases; mirrors and ladies' toilet room attached.

FAIRLY SUCCESSFUL.

Our Millinery Department has not had a fair chance so iar on account of the room not being in proper condition to show the goods, but notwithstanding the disadvantage this department has been at, it has been fairly successful.

INVITATION.

Ladies are respectfully invited to see our new Millin-ery Room whether they wish to buy or not. 4-BUTTON KIDS.
Fancy 4-Button Kid Gloves in the following shades—pale blue, pink, azure, rose, black, salmon, white, ecru, &c.

LINED FUR. Strong and good Kid Gloves, for Ladies and Children, lined with lambskin and heavy wool.

ARTISTIC CORSETS Can be seen at S Carsley's. Some of the most scientifically cut and made corsets the world has yet seen or known.

PAY FOR COMFORT

instead of medicine. Ladies' Comfort Vests, to be worn over the dress, with or without sleeves. Any one suffering with weak chest or lungs should get one of these vests at once.

SAVE LEATHER.

Instead of walking to all the stores in the city in search of Frillings and Flutings, save your shoemakers' bill by heading at once for S. Carsley's, where you are sure to be well served an 1 suited, as you will find over 200 patterns to choose from.

HOSIERY DEPARTMENT.

OVERHOSE.

Dark Grey, Seal Brown, Red and Black Mixed, Brown and White Mixed, from 4½ to 9 inch foot. Prices from 34c to 55c.

HOSIERY.

Hand-made Overhose. Children's, Misses' and addies', in all colors and sizes. A new supply of Ladies' Grey Merino Underwear, in all sizes. HOSIERY.

HOSIERY. French Fancy Wool Hose, 5 inch raising by ½ inch in sizes. Prices from 30c to \$1 for ladies' size.

HOSIERY.

Real Scorch Hose, in all sizes and colors, ribbed and HOSIERY.

8 in., 8½ in., 9 in., 9½ in., Sky Blue Balbriggan Hose, sitk clocked.

HOSIERY. 5 in. raising, ½ in. in size, Light Pink Balbriggan Hose, silk clocks. Prices from 48c to 66c for 8½ in.

Hose, silk clocks. Prices from 40c to 00c to 0.52 in.

HOSIERY.

French Cashmere Ribbed Hose, colors, olive, seal, navy, black, bottle green, claret, old gold, sizes from 0 to 6. Prices from 60c to 80c.

HOSIERY.

Canadian Hose, all-wool, all colors, all sizes, from o 1 to 7. Prices from 15c to 38c a pair, ribbed and No 1 to 7. plain.

BUFFALO SKINS.

BUFFALO SKINS.

The consignment of Fancy Fur Rugs and Sleigh Robes received three weeks ago are all gone, and we shall not have any more.

We have a few lined and unlined Buffalo Robes left of a superior quality, which will be sold cheap, or if not sold very soon will be returned to the consignors.

BUFFALO! BUFFALO!

Any one requiring first-class Buffalo Robes, either lined and triumed or unlined, will please call early and make their selections.

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