

Professional.

DR. C. J. RODGERS,
DENTIST
Suite 5, Oddfellows' Building, Corner
Yonge and College Sts.
TORONTO.
Telephone 3904.

REMOVED
Dr. J. Churchill Patton,
FROM 19 AVENUE ROAD TO 182 BLOOR ST. EAST.
PHONE 4197.

MR. A. S. VOGT,
ORGANIST AND CHOIRMASTER JARVIS
STREET BAPTIST CHURCH,
Teacher of the Pianoforte and Organ at the Toronto
Conservatory of Music, Dufferin House and Moulton
College.
RESIDENCE, 605 CHURCH ST.,
TORONTO.

MR. J. D. A. TRIPP,
CONCERT PIANIST and TEACHER,
Only Canadian pupil of the great composer and
pianist, MOSKOWSKI. Concert engagements and
pupils accepted.
TORONTO CONSERVATORY OF MUSIC
AND 20 SEATON ST.

MR. W. E. FAIRCLOUGH, F.C.O., ENG.
ORGANIST AND CHOIRMASTER ALL SAINTS'
CHURCH, TORONTO.

Teacher of Organ, Piano and Theory
Exceptional facilities for Organ students. Pupils
prepared for musical examinations. Harmony and
counterpoint taught by correspondence.
6 GLEN ROAD OR TORONTO COLLEGE OF MUSIC.

MR. W. O. FORSYTH,
Teacher of piano playing and composition. Pupil
of Prof. Martin Krause, Prof. Julius Epstein, and Dr.
S. Jadassohn. Modern Principles—Hand Cultivation
(technique) and musical intelligence developed simultane-
ously. Pupils are expected to study diligently and
with seriousness.
Toronto Conservatory of Music, and 112 College St.
Studio for private lessons, room 2, Nordheimer Build-
ing, 15 King St. E.

W. KUCHENMEISTER,
VIOLIN SOLOIST AND TEACHER,
Late a pupil of the Raff Conservatory at Frankfurt-
on-Main, and of Professors H. E. Kayser, Hugo Heer-
mann and C. Berghor, formerly a member of the
Philharmonic Orchestra at Hamburg, (Dr. Hans von
Bulow, conductor.)
Studio, 15 King St. W., Messrs. A. & S. Nordheimer.
Residence, Corner Gerrard and Victoria Sts.
Telephone 980.

MISS DALLAS, MUS. BAC.
Fellow of the Toronto Conservatory of
Music, Organist Central Presbyterian Church. PIANO,
ORGAN and THEORY. Toronto Conservatory of Music
and 99 Bloor Street West.

MRS. & MISS DRECHSLER-ADAMSON,
VIOLINISTS.
Will receive a limited number of pupils at
their residence, 67 BLOOR ST. EAST.

J. LEWIS BROWNE,
(Organist and Choirmaster Bond St. Cong. Church)
CONCERT ORGANIST

Pupils received in Organ, Piano, Harmony and
Instrumentation. 72 SHUTER STREET.
Reception hours 3 to 5 p.m. daily.

MR. H. KLINGENFELD,
CONCERT VIOLINIST AND TEACHER.
Open for Concert engagements and a limited num-
ber of pupils.
505 Sherbourne Street,
or Toronto College of Music.

MR. V. P. HUNT
Pupil of Dr. Carl Reinecke, Herr Bruno Zwint-
scher, etc., of Leipzig, Germany. Pianoforte teacher
at the Toronto Conservatory of Music, Musical Direc-
tor Oshawa Ladies' College, Organist Zion Congrega-
tional Church. Teaches Piano, Organ, Harmony.
Address Toronto Conservatory of Music
Or Residence, 104 Mattland Street.

Ask for Minard's and take no other.

PUBLIC OPINION.

Hamilton Spectator: Our esteemed con-
temporaries the Grit papers are divided in
opinion about the new tariff. But it is exceed-
ingly odd that while some of them say the
reduction is too great, and others say it is too
little, none is of opinion that it is just right.

Halifax Chronicle: The policy of the
Liberal party is set forth in the resolutions
adopted at the Ottawa convention in June last.
These resolutions declare explicitly for econo-
my in the expenditure of public money, a tariff
for revenue only and death to monopolies,
combines and privileged classes.

Manitoba Free Press: The British Gov-
ernment is able to borrow money at the extra-
ordinary low rate of 1 9-16 per cent. per year,
probably the lowest rate at which money has
ever been loaned. A few millions of this
hoarded wealth invested in Canadian mines
and other industries would go a long way
towards removing the hard times from which
the country is suffering.

London Advertiser: The liquor makers
and dealers are engaged in a legal business,
and the Mayor of Toronto scarcely performed
his whole duty to the people of that city when
he declined to extend to them the formal wel-
come which every law-abiding delegation that
has sought it has hitherto received. Mayors
should not have piques, though it is always
proper for them to maintain their principles.
Courtesy costs nothing, and goes a long way in
this world.

St. John Gazette: The British budget
will be brought down on the 16th. The
Economist estimates that the final accounts of
the year 1893-4 will stand somewhat thus:
Revenue, £90,300,000; expenditure, £91,-
700,000; deficit, £1,400,000. This is a re-
minder of Sir Richard Cartwright in his palmy
days, but what is bothering Sir William Har-
court most is not the accounts of the past year
as much as the expenditure for the coming
year. It is estimated that he will be left with
a prospective deficit of about £4,000,000 for
1894-5 in addition to £1,500,000 for the year
closing.

Victoria Colonist: Business in the United
States last year was in a state of confusion,
and banks burst by the hundred. In Canada
there was no alarming crisis, and but two
banks failed in the whole country. There are
symptoms of discontent and unrest in almost
every State of the Union, while Canada has
gone on its way quietly and without any un-
usual agitation. The contrast between the
two countries is, in fact, most marked, and
yet one of the leading men of this country
from his place in Parliament makes such a
speech as leads intelligent Americans to be-
lieve that Canada is tottering on the verge of
ruin—is, in fact, "a bankrupt state."

Montreal Gazette: In twenty-eight years
four distinct U. S. administrations have can-
celled or refused to negotiate reciprocity ar-
rangements with this country. Liberals and
Conservatives have been alike rebuffed by
Republicans as by Democrats. Mr. Mills has
not the slightest reason to believe that reci-
procity is any more likely to be granted to-
day than at any time from 1866 up. His cal-
culations of what might be the conditions of
trade were the order of 1854-66 restored are
purely speculative and have only a speculative
interest. They are not practical. They affect
nothing and they establish nothing. It is
facts, not theories, Canadians have to deal
with.

WHEN A MAN IS INVESTING MONEY
in real estate he exercises great care to ascer-
tain that he is securing a good investment for
his money. The same rule should be adopted
by every man when insuring his life. In
selecting a company in which to insure it
should be:

- 1—Successful.
- 2—Have ample assets.
- 3—Possess a net surplus over and above all
liabilities and capital.

A FEW OPINIONS OF

Mrs. Humphry Ward's New Novel Marcella

Mr. F. Marion Crawford, in *Book Re-
views*, says:

"There are scenes of cottage life in the book
which have probably never been outdone in
clean accuracy of observation, or in brilliancy of
literary finish."

Mr. Hamilton W. Mabie, in *The Forum*,
says:

"The narrative is full of strongly drawn fig-
ures; men who live in their emotions no less
than in their convictions and interests, and
whose processes of thought are disclosed with a
force and reality that constantly recall the mas-
ters of the novel."

The New York Tribune says:

"The sentimental interest preponderates,
and the heroine remains, first and last, the
heroine of a love-story. . . . Her portrait is
drawn with a realism which Mrs. Ward has not
hitherto surpassed."

The Chicago Tribune says:

"A great book, . . . a book to read leisurely,
and at the end of a year or two to read leisurely
again."

The World says:

"'Marcella' is a strong book, . . . not a
book to be galloped through for the sake of the
story. . . . Mrs. Ward has written from the
fulness of her own experiences."

The Outlook says:

"In this novel Mrs. Ward settles the ques-
tion of her position as an artist, . . . writes
straight out of her heart with a directness, a
freedom, and a power which place her in the
front rank of novelists."

MARCELLA

By MRS. HUMPHRY WARD, author of "The History
of David Grieve," "Robert Elsmere," etc.,
etc. With new Portrait. In two volumes,
small 12mo, cloth, in box. Price, \$2.00.

Will be mailed by the publishers, postpaid, to
any address, on receipt of price.

MACMILLAN & CO.,

66 Fifth Avenue, New York.

- 4—That its investments and assets should
be of the highest class.
- 5—That ample provision should be made
for every known liability.
- 6—That its business should be conducted at
a moderate rate of expense.
- 7—That the management should be both
competent and experienced.

Such a company is the North American
Life Assurance Company, Head Office, Man-
ning arcade, Toronto.

A shaft has been sunk in a gold mine at
Bendigo to the depth of 3,000 feet. This is
the deepest shaft in Australia, and is believed
to be the deepest gold mining one in the world.
It is intended to sink 200 feet more before
opening out.