PASSENGER TRAFFIC.

CUNARD LINE

XMAS

AT HOME.

SS. UMBRIA, Saturday, Dec. 12.
Apply early for passage.

W. A. GEDDES, AGENT,
69 Yonge-street, Toronto. ed

INMAN LINE

U.S. and ROYAL MAIL—New York, Queenstown and Liverpool. City of Paris, City of New York, City of Chicago.

These new luxurious steamers are among the largest and fastest in the Trans-Atlantic service. Early application is absolutely necessary in order to secure best berths.

Excursion Tickets valid to return by Red Star Line from Antwerp.

PETER WRIGHT & SONS, New York; BARLOW CUMBERLAND, Agent, 72 Yonge-st., Toronto.

BARLOW CUMBERLAND

General Steamship and Railroad Agency for the principal

TRANS-ATLANTIC LINES,
ALL TRANS-PACIFIC LINES,
ALL FOREIGN LINES,
ALL LOCAL LINES
AGENCY COOK'S TOURS
AND
ALL SOUTHERN LINES 135

72 YONGE-ST., TORONTO.

Grand Trunk Railway

Christmas and New Year Holiday Return Fares.

Between all stations on the system and to points on connecting lines in Canada and to stations in Maine, New Hampshire, Vermont, New York State, also to Detroit and Port Huron,

SINGLE FIRST-CLASS FARE

On Dec. 24 and 25, valid for return until Dec. 26; and on Dec. 31 and Jan. 1, valid for return until Jan. 2.

FIRST-CLASS FARES AND ONE-THIRD

On Dec. 24, 25, 31 and Jan. 1, valid for return until Jan. 4, 1892. To Students and Teachers in Canada only (on presentation of certificates from their Principal) the dates of issue will be extended from 9th to 31st Dec., returning until Jan. 31, 1892.

For tickets and further information, apply to any of the company's agents.

MELVILLE & RICHARDSON
Toronto General Steamship Agency,
28 ADELAIDE-STREET EAST
For Steamship Tickets to all Parts of the World at Lowest Rates.

WEST INDIES.

BERMUDA

60 hours from New York, THURSDAYS

St. Croix, St. Kitts, Antigua, Dominica, Martinique, St. Lucia, Barbados, Grenada and Trinidad.

Arthur Ahern, Sec. Q.S.S. Co., Quebec.

BARLOW CUMBERLAND
SS. Agent, 72 Yonge-st., Toronto.

WHITE STAR LINE
ECONOMY WITH COMFORT

The new, Magnificent Steamers
MAJESTIC AND TEUTONIC
have staterooms of an unusually high character for second cabin passengers. There is a large handsome dining saloon on the upper deck, bathrooms, lavatories, smoking-room, and a spacious boat-deck. Four meals of a liberal variety served daily. Rates, plans, bills of lare, etc. Thos agents of the line or

T. W. JONES
General Canadian Agent, 60 Yonge-st., Toronto

Dec. 4-16-30
1891

HAVE THE ADVANTAGE OF
Polite Attendants
Progress Rapid
Price Low
Plenty of Room
PARTICULARS FROM ANY AGENT OF THE COMPANY

INTERCOLONIAL RAILWAY OF CANADA

The direct route between the west and all points on the Lower St. Lawrence and Baie des Chaleurs, Province of Quebec, also for New Brunswick, Nova Scotia, Prince Edward Island, Cape Breton and Magdalene Islands, Newfoundland and St. Pierre.

Express trains leave Montreal and Halifax daily (Sunday excepted) and run through without change between these points in 27 hours and 30 minutes.

The through express train cars of the Intercolonial Railway are brilliantly lighted by electricity and heated by steam from the locomotive, thus greatly increasing the comfort and safety of travelers.

New and elegant Buffet Sleeping and Day Cars are run on all through express trains.

The popular summer sea bathing and fishing resorts of Canada are along the Intercolonial, or are reached by that route.

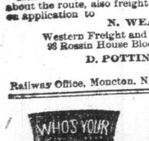
The attention of shippers is directed to the superior facilities offered by this route for the transport of flour and general merchandise intended for the Eastern Provinces including Cape Breton and Newfoundland; also for shipments of grain and produce intended for the European market.

Tickets may be obtained and all information about the route, also freight and passenger rates, on application to

N. WEATHERSTON,
Western Freight and Passenger Agent,
93 Rossin House Block, York-st., Toronto.

D. POTTINGER,
Chief Superintendent

Railway Office, Moncton, N.B., June 29, 1891.



SEAL MANTLES

for Xmas presents. Finest Alaska Seal and newest Styles—Cloth Jackets, trimmed with fur. All kinds of fur trimming cut to order on shortest notice. All kinds of fur skins sold to the trade at lowest cash prices.

J. & J. LUGSDIN
Manufacturing Furriers, 101 Yonge-street. Telephone 1076. 36

PASSENGER TRAFFIC.

ARE YOU GOING TO EUROPE

The Principal Steamship Lines Represented by

A. F. WEBSTER
58 YONGE-STREET.
Cook's Tourist Agency for Southern Travel. 133

THE FALL TRADE

Has opened up in great form at the Emporium AROUND the CORNER, which is the address of H. A. COLLINS, who has now the best assorted stock of Housefurnishings in Stoves, Ranges, Silverware, Lamp Goods, Tinware and every other description of Housekeeping Goods and novelties in the city, and altogether "Around the Corner" is better known than any other establishment in the same line of business. 136

H. A. COLLINS & CO

6, 8 & 10 Adelaide-st. West.
Opp. Grand Opera House.

FINE

PRESSED BRICK

One Million on hand; 100 different patterns.

Our - Brown - Brick
USED IN THE
Confederation Life Building

OFFICE:
139 YONGE-STREET
Telephone 60. 36

The Toronto Pressed Brick & Terra Cotta Co.

GOLD MEDAL, PARIS, 1878.

W. BAKER & Co.'s Breakfast Cocoa

from which the excess of oil has been removed, is *Absolutely Pure and it is Soluble.*

No Chemicals

are used in its preparation. It has *more than three times the strength* of Cocoa mixed with Starch, Arrowroot or Sugar, and is therefore far more economical, *costing less than one cent a cup.* It is delicious, nourishing, strengthening, EASILY DIGESTED, and admirably adapted for invalids as well as for persons in health.

Sold by Grocers everywhere.

W. BAKER & CO., Dorchester, Mass.

DIVIDENDS.

ONTARIO INDUSTRIAL LOAN AND INVESTMENT COMPANY (LTD.)

DIVIDEND NO. 21

Notice is hereby given that a dividend of Three and One-half per cent. upon the paid-up capital stock of this company has been declared for the current half year (being at the rate of seven per cent. per annum), and that the same will be payable at the office of the company, 32 Arcade, Victoria-street, Toronto, on and after Saturday, the Second Day of January, 1892.

The transfer books will be closed from the 16th to the 31st of December, both days inclusive. By order of the board.

EDMUND T. LIGHTBOURN,
Toronto, 25th November, 1891. 263464 Manager.

The Canadian Bank of Commerce.

DIVIDEND NO. 49.

Notice is hereby given that a DIVIDEND OF THREE AND ONE-HALF PER CENT. upon the capital stock of this institution has been declared for the current half year, and that the same will be payable at the Bank and its branches on and after

Tuesday, the 1st day of December next

The Transfer Books will be closed from the 16th of November to the 30th of November, both days inclusive.

B. E. WALKER,
Toronto, Oct. 20, 1891. General Manager. 043

WESTERN CANADA LOAN AND SAVINGS COMPANY

57th Half-Yearly Dividend.

Notice is hereby given that a Dividend of Five Per Cent. for the half year ending on the 31st December, 1891, being at the rate of 10 per cent. per annum, has been declared on the paid-up capital stock, and that the same will be payable at the office of the company, No. 76 Church-street, Toronto, on and after

Friday, 8th day of January, '92

Transfer books will be closed from the 21st to the 31st day of December, inclusive. 3

WALTER S. LEE,
Managing Director.

Full line New and Second-Hand Sleighs, 129 and 131 Queen-st. E.

MATTHEW GUY. 136

AUCTION SALES.

THE MART

ESTABLISHED 1834

Mortgage Sale

Of Property on East-avenue and West-avenue in the City of Toronto.

By virtue of the powers of sale contained in two certain mortgages (now in default, and which will be produced at time of sale), there will be offered for sale by Public Auction at The Mart, 57 King-street east, Toronto, on Saturday, the 19th day of December, 1891, at the hour of 12 o'clock, noon, the following parcels of land:

Parcel 1. All and singular lot number thirty-eight on the west side of East-avenue, having a frontage of 30 feet by a depth of 100 feet, according to Registered Plan 791.

Parcel 2. All and singular lot number eighty-one on the west side of West-avenue, having a frontage of 30 feet by a depth of 100 feet, according to Registered Plan 791.

This desirable property is most eligibly situated for building purposes.

The above parcels will be sold separately.

The properties will be sold subject to reserve bids.

Terms—Ten per cent of purchase money will require to be paid at time of sale and the balance according to further terms and conditions, which will then be made known. For further particulars apply to

BEATTY, CHADWICK, BLACKSTOCK & GALT,
Vendor's Solicitors.
58 Wellington-street east, Toronto.
Dated this 5th day of December, 1891. 36

THE MART

ESTABLISHED 1834

MORTGAGE SALE.

Under and by virtue of a power of sale contained in a certain mortgage, which will be produced at time of sale, there will be offered for sale by public auction, subject to a reserve bid, by Oliver, Coate & Co., auctioneers, at The Mart, 57 King-street east, Toronto, on Wednesday, the 23rd day of December, 1891, at 12 o'clock noon, that valuable freehold property situate, lying and being on the east side of Gladstone-avenue in the City of Toronto, and being the northerly 30 feet of the southerly 63 feet, by a depth of 180 feet of lot 29, according to plan "D 6" registered in the registry office for the said City of Toronto, on which is erected a two-story, 7-roomed, brick-cased dwelling with roughcast addition, being No. 265 Gladstone-avenue.

TERMS—Ten per cent. of the purchase money to be paid at time of sale, balance in cash in 15 days thereafter, with interest at six per cent. from day of sale.

For further particulars apply to DENISON & MACKLEM, 15 Toronto-street, Toronto, Ont., vendor's solicitors.

THE MART

ESTABLISHED 1834

MORTGAGE SALE OF HOUSE PROPERTY (Torrens title) on Preston-avenue, Toronto.

Under and by virtue of the powers of sale contained in a certain mortgage, which will be produced at the time of sale, there will be offered for sale by public auction at the sale rooms of Messrs. Oliver, Coate & Co., 57 King-street east, in the City of Toronto, on Saturday, the 19th day of December, 1891, at the hour of 12 o'clock noon, all and singular lot number fifty-eight (58) on the east side of Preston-avenue in the City of Toronto, as shown on Plan M 60 filed in the office of land titles at Toronto, said lot having a frontage on Preston-avenue of 50 ft. by a depth of about 124 ft. to a 12 ft. lane. On the property are erected a pair of two-story brick-fronted rough-cast dwellings, each containing seven rooms, and said to be street numbers 333 and 335 Preston-avenue. The Bloor-street cars are within one minute and the Dovercourt cars within three minutes' walk of the property. Terms of sale—Ten per cent. of the purchase money to the Vendors' Solicitors at the time of sale and the balance in two weeks thereafter without interest. The property will be offered subject to a reserved bid. For further particulars apply to

WILLIAM MORTIMER CLARK & GRAY,
Vendors' Solicitors.
365 36 Toronto-street, Toronto.
Dated at Toronto this 7th day of December, 1891.

Suckling & Co.

64 Wellington-st. west.

SPECIAL SALE OF FANCY GOODS TO-DAY,

Commencing at 1 o'clock.

Fine Japanese goods in Glove and Handkerchief Boxes, Work Boxes, Cabinets, Plush Goods, Pictures, Dolls, Toys, Games, Tin Toys, Mechanical Toys, China Toy Tea Sets, Chinaware, Glassware, Platedware, Jewelry, etc., etc. Will be continued every afternoon. Every line must be cleared.

IN THE MATTER OF THE ALLIance Bond and Investment Company of Ontario (Limited), in liquidation. Auction Sale of Unpaid Claims.

The undersigned will dispose of the unpaid book debts and other claim due the above company by public auction at his office, No. 14 King-street west, in the City of Toronto, on the 17th day of December, 1891, at the hour of 11 o'clock a.m.

A list of the said unsettled claims and full information respecting same may be obtained upon application at the office of the liquidator.

GEORGE EDWARDS,
Liquidator,
4636 14 King-street west.

ESTATE NOTICES.

Notice to Creditors,

In the matter of the estate of Ann Chapman, late of the City of Toronto, deceased.

Notice is hereby given in pursuance of Chapter 110 of the Revised Statutes of Ontario, 1887, that all creditors and others having claims against the estate of Ann Chapman, late of the City of Toronto, widow, deceased, who died on or about the 14th day of October, 1891, are hereby required to send or deliver to the undersigned, solicitors for Thomas Chapman, the executor of the last will of said deceased, on or before the 1st day of January, 1892, their Christian names and surnames, addresses and descriptions, with full particulars of their claims, statement of accounts and value of securities, if any, held by them.

And that after said 1st day of January, 1892, the said executor will distribute the assets of the deceased among the parties entitled thereto, having regard only to those claims of which they shall then have notice, and the said executor will not be liable for the said assets or any part thereof to any person of whose claims notice shall not have been received by him at the time of such distribution.

BULL & WERRITT,
57 Adelaide-street east, Toronto,
Solicitors for Executor.
Dated at Toronto this 16th day of November, 1891. 3833

THE TRUSTS CORPORATION OF ONTARIO

OFFICES: 23 Toronto-street, Toronto

CAPITAL $1,000,000

PRESIDENT, HON. J. C. AIKINS, P.C.
VICE-PRESIDENTS { HON. SIR ADAM WILSON, KT. / HON. SIR RICHARD CARTWRIGHT, K.C.M.G., ETC.

This corporation is sanctioned by the Ontario Government and accepted by the High Court of Justice to act as Executor, Administrator, Receiver, Guardian, Committee of Lunatic, Assignee, Liquidator, &c. Trustee under any Deed, Settlement or Will by appointment or substitution: also as agent for any of above offices, thus relieving parties interested from irksome and onerous duties. Moneys invested and loans guaranteed, Estates Managed, Rents Collected, etc. Bonds, etc., issued and countersigned and security held by corporation as trustee for holders thereof.

Full information given on application to

A. E. PLUMMER, Manager.
13

To Mothers, Wives and Daughters.

DR. ANDREWS' FEMALE PILLS.—Price One Dollar, by mail six cents in stamps extra. Mrs. Moon's Little Blue Book for Ladies only. Contains useful information to every female, single or married. Sent by mail in sealed envelope on receipt of thirty cents in stamps. Address

R. J. ANDREWS,
2 Gerrard-street west, Toronto, Ontario.

AUCTION SALES.

THE MART

ESTABLISHED 1834

MORTGAGE SALE

OF VALUABLE

FREEHOLD PROPERTY

IN THE TOWN OF

Toronto Junction.

Notice is hereby given that under power of sale contained in a certain mortgage there will be offered for sale by public auction at The Mart, No. 57 King-street East, Toronto, by Messrs. Oliver, Coate & Co., on Wednesday, the 30th day of December, 1891, at the hour of 12 o'clock, noon, the following valuable property, namely: The north half of Lot No. 32 in Block 6 on the east side of Quebec-avenue, in the Town of Toronto Junction, according to plan registered in the Registry Office for the County of York as Plan No. 538, said lot having a frontage on Quebec-avenue of 25 feet by a depth of 100 feet.

On the said property is situate a solid two-story brick, detached dwelling house, with stone foundation and cellar and attic with slate roof, containing nine rooms and fitted with modern conveniences, including mantel and grate in parlor, plate glass windows in front and furnace.

For further particulars and conditions of sale apply to Messrs. Cassels & Standish, 15 Toronto-street, Toronto, Vendors' Solicitors. 22206

Dated 7th December, 1891.

THE MART

ESTABLISHED 1834

Sale of Dwelling

—ON—

Palmerston--avenue, Toronto.

Pursuant to the power of sale contained in a mortgage, which will be produced at time of sale, there will be sold by public auction at The Mart, King-street east, Toronto, Messrs. Oliver, Coate & Co., Auctioneers, on Saturday, the 19th day of December, 1891, at 12 o'clock noon, in one parcel, the following house property:

The south 12 feet of lot number 88 and the north 6 feet of lot number 84 on the west side of Palmerston-avenue, in the City of Toronto, according to registered plan number 314.

Upon the property is a brick-fronted roughcast dwelling about 16 feet by 30 feet, with kitchen about 11 feet by 15 feet. The house contains 8 rooms. The lot is 18 feet, more or less, by 129 feet, more or less, to a lane. The old street number was 250.

Terms—$1000 to remain on mortgage for 5 years with interest half-yearly at 6½ per cent. per annum. The balance to be paid on day of sale.

The other terms and the conditions of sale will be made known on day of sale and can be ascertained from the vendor's solicitors.

HOSKIN & OGDEN,
14 King-street west, Toronto.
Vendor's Solicitors.
Dated Nov. 28, 1891. Nov. 30, Dec. 9, 17.

THE MART

ESTABLISHED 1834

MORTGAGE SALE OF CITY PROperty. Vacant Lot.

There will be offered for sale at Public Auction by Oliver, Coate & Co., at The Mart, 57 King-street east, on Saturday, the 12th December, 1891, at 12 o'clock, noon, the following freehold property.

Lot number six, on the south side of Langley-ave, in the City of Toronto, in the County of York, according to registered plan No. 650—subject to a reserve bid.

Terms: Ten per cent. at time of sale and balance within 30 days thereafter without interest.

Further terms, particulars and conditions will be made known at time of sale.

McMURRICH, COATSWORTH, HODGINS & URQUHART, 1 Toronto-street,
Vendors' Solicitors.
Toronto, December 3rd, 1891. 63

THE MART

ESTABLISHED 1834

ST. GEORGE-STREET PROPERTY

MORTGAGE SALE

On Saturday, the 12th day of December, 1891, of one of the finest and most attractive lots on ST. GEORGE-STREET, in the City of Toronto, on which is erected a small but substantial brick house with modern improvements.

Under and by virtue of a power of sale contained in a certain mortgage, which will be produced at the time of sale, there will be sold by Public Auction by Messrs. Oliver, Coate & Co., Auctioneers, at The Mart, in the City of Toronto, on the 12th day of December, 1891, at 12 o'clock, noon, the house and premises, known as No. 128 St. George-street, in the City of Toronto. The land commences 198 feet south of Bloor-street, and has a frontage of 70 feet 6 inches, more or less, on St. George-street, and extends back to the University property in the rear. The property will be sold subject to a reserve bid, ten per cent. of the purchase money to be paid in cash at the time of sale, balance on easy terms. For further particulars and conditions apply to MOWAT, DOWNEY & LANGTON, 9 Toronto-street, Toronto, Vendor's Solicitors. 468

SHAW'S GREAT BOOK AUCTION

Mr. Shaw has just opened up 8 cases fine English Books direct from London, including Picturesque Europe, full set London Punch, 100 vols. in 50 half-calf extra; Scott's Novels, 48 vols., half calf; Roberts' Holy Land, 4 vols.: Maud's Botanic Garden, cost £12; Carter's Ancient Painting and Sculpture, pub. at £15 15s; Carter's Ancient Architecture, pub. at £12 12s; Cassells' Picturesque Palestine, Encyclopedia Britannica, 9th edition; all the Dorit Art Books, all the Standard Authors in calf and morocco bindings.

Sale each evening at 7.30 at the store,

151 YONGE-STREET

ALEX. SHAW, Auctioneer.

MORTGAGE SALE OF VALUABLE FREEHOLD PROPERTY IN THE CITY OF TORONTO.

Under and by virtue of the power of sale contained in a certain mortgage, which will be produced at the time of sale, there will be offered for sale by Public Auction by Messrs. John M. Macfarlane & Co., Auctioneers, at their Auction Rooms, 9 King street west, on Wednesday, the twenty-third day of December, 1891, at 12 o'clock noon, the following valuable property, namely, all those certain parcels or tracts of land and premises situate, lying and being in the City of Toronto, and described as lots numbers three and four on the west side of Brockton-road, as shown on plan number 881, registered in the Registry Office for the City of Toronto, formerly registered in the Registry Office for the County of York, together with the use of the lane as shown on said plan.

The property will be sold subject to a reserve bid.

Terms—Twenty per cent. on the day of the sale, and the balance within twenty days without interest.

Other terms and conditions of sale will be made known at the time of sale, or in the meantime upon application to

A. D. PERRY,
32 Wellington-street east, Toronto,
3838 Vendor's Solicitor.

MORTGAGE SALE.

Under and by virtue of a power of sale contained in a certain mortgage, which will be produced at time of sale, there will be offered for sale by Public Auction, subject to a reserve bid, by Oliver, Coate & Co., Auctioneers, at The Mart, 57 King-street east, Toronto, on Wednesday, the 23rd day of December, 1891, at 12 o'clock, noon, that valuable freehold property, situate, lying and being on the east side of Ossington-avenue, in the City of Toronto, and being the northerly 33 feet 6 inches, more or less, of the southerly 33 feet by a depth of 133 feet 4 and ¼ inches, more or less, of lot 64, according to plan 392, registered in the Registry Office for the City of Toronto, on which is erected a first-class brick-fronted dwelling, being No. 133 Ossington-avenue. Terms—10 per cent. of the purchase money to be paid at time of sale, balance in cash in 15 days thereafter, with interest thereon at 6 per cent from day of sale. For further particulars apply to DENISON & MACKLEM, 15 Toronto-street, Toronto, Vendor's Solicitors.

BUTTER

Choice Fresh Butter—guaranteed first-class—in Pound Rolls, 10 Pound Crocks, 5 Pound Crocks and other neat packages, delivered to any part of the city. Prices about 15 Per Cent. Lower than at ordinary stores.

THE GRANGE WHOLESALE SUPPLY CO.,
35 COLBORNE-STREET.
R. Y. MANNING, MANAGER.

Are you sure You know a Good Cigar?

"RELIANCE"

If you do, you are the man we want to talk to.

Can there be any earthly reason why as good a Cigar cannot be made in Canada as in Havana, supposing the same tobacco and the same skilled labor be employed? Certainly not. Then why do you pay the duty on imported goods? Simply because of your prejudice. And what has created that prejudice? Undoubtedly it has come from the misrepresentation resorted to by unreliable Canadian manufacturers.

Now, when we tell you that nothing but the HIGHEST GRADE OF HAVANA TOBACCO and the most skilful labor are employed in the manufacture of the "RELIANCE" 10 cent Cigar, you may be sure it is the truth, and you can verify it yourself. All that is asked of you is to compare this Cigar with the best Havana you can procure; let the comparison be honest and we will abide by the result.

TASSE, WOOD & CO.,
Montreal.
6

Fire! Fire!

THE GREAT FIRE SALE AT

D. Grant & Co.'s

206 and 208 Yonge-street,

Is drawing thousands of customers. Special for to-day:

Remnants of Sealettes, Dress Goods, Tweeds and Ribbons,

Mantles Damaged by Fire Almost Given Away.

Remember everything in the house is to be sacrificed, which consists of New and Beautiful Goods specially purchased for the Holiday Trade. No reserve. Doors open at 10 a.m. 246

D. GRANT & CO., 206 and 208 Yonge-street.

The Canada Sugar Refining Co.

LIMITED. MONTREAL.

Offer for sale all grades of Refined Sugars and Syrups of the Well-known Brand of

Redpath

CERTIFICATES OF STRENGTH AND PURITY.

OFFICE OF THE PUBLIC ANALYST,
MONTREAL, Sept. 9th, 1887.

To the Canada Sugar Refining Co., Montreal:

GENTLEMEN,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscope, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar Refining.

The test by the Polariscope showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR.

JOHN BAKER EDWARDS,
Ph. D., D.C.L., F.O.S.,
Public Analyst for the District of Montreal and Professor of Chemistry.

CHEMICAL LABORATORY.
MEDICAL FACULTY, McGILL UNIVERSITY,
MONTREAL, Sept. 9th, 1887.

To the Canada Sugar Refining Co.:

GENTLEMEN,—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar and find that it yielded 99.88 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

Yours truly,
G. P. GIRUWODO.

DRINK "Evian" WATER

Sold by all Liquor Dealers 25 Office: 311 Yonge-street.

GRATEFUL—COMFORTING

EPPS'S COCOA

BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—*Civil Service Gazette.*

Made simply with boiling water or milk. Sold only in packets by Grocers, labelled thus:

JAMES EPPS & CO., Homœopathic Chemists.
London England. ed

HUDOR LITHIA

This valuable preparation is fast becoming most popular. It is superior in its medicinal efficacy over all other waters. Ask your druggist for it. Dominion Agency:

W. D. ROGERS, 25 Leader-lane, Toronto

TORONTO POSTAL GUIDE.—DURING THE month of December, 1891, mails close and are due as follows:

	Close. a.m.	Close. p.m.	Due. a.m.	Due. p.m.
G.T.R. East	6.00	7.35	7.45	10.30
O. & Q. Railway	7.30	8.15	8.00	9.30
G.T.R. West	7.00	3.40	12.40	p.m. 7.40
N. & N.W.	7.00	4.10	10.00	8.10
T., G. & B.	6.30	4.30	11.10	9.00
Midland	6.30	3.35	12.30	p.m. 9.30
C.V.R.	6.00	3.40	11.55	10.15
G.W.R.	a.m. 12.10	p.m. 2.00	a.m. 9.00	p.m. 2.00
	6.00	4.00	10.30	7.30
		9.30		8.30
	a.m.	p.m.	a.m.	p.m.
U.S.N.Y.	6.00	12.10	9.00	5.45
		4.00	10.30	11 p.m.
		9.30		
U.S. Western States	6.00	9.30	9.00	7.30
	12.00			

English mails close on Mondays and Thursdays at 4 and 9 p.m, and on Saturdays at 7 p.m. The following are the dates of English mails for December: 1, 3, 5, 7, 10, 12, 14, 17, 19, 21, 24, 26, 28, 31.

N.B.—There are Branch Post Offices in every part of the city. Residents of each district should transact their Savings Bank and Money Order Business at the Local Office nearest to their residence, taking care to notify their correspondents to make orders payable at such Branch Post Office.

T. C. PATTESON, P. M.

THE HOME SAVINGS & LOAN CO. LIMITED.

Office No. 78 Church-street, Toronto.

$500,000 TO LOAN ON MORTgage—small and large sums—reasonable rates of interest and terms of repayment.—No valuation fee charged.

HON. FRANK SMITH, President. JAMES MASON, Manager.

W. R. BROCK & CO.

So as to meet the ever-changing requirements and demands of the trade, keep all the year round their general stock of Drygoods, Men's Furnishings and Merchant Tailors Supplies fully assorted.

We suggest the desirability of visiting Toronto often and will do our part to justify this course.

As we have no "supply accounts" we can hold out special inducements to the independent and legitimate trade of Canada. Orders carefully filled. 3

W. R. Brock & Co., - Toronto.

TERRIFIC CYCLONE!

Harris' Fur Sale

99 Yonge-street

Has, since starting, been a desperate crush both on persons and prices.

About $10,000 Worth of Furs

Yet to sell and must be pushed out before 1st January to vacate premises.

BUY EARLY AND BUY OFTEN.
THE BEST PEOPLE ALWAYS DO. 63

TO HAND THIS WEEK

NOVELTIES IN

Veilings, Frillings and Ruchings

CORRECT STYLES. CLOSE PRICES

SAMSON, KENNEDY & CO
44 Scott and 19 Colborne-sts., Toronto.

GORDON, MACKAY & CO
CORNER BAY AND FRONT-STREETS, TORONTO. 3

CASHMERE HOSIERY

We call the attention of Retail Merchants to our range of Cashmere Hosiery, which we claim is the best in the trade in point of value.

"Accuracy and Despatch" is the Motto of Our Letter Order Department.

GORDON, MACKAY & CO

Confederation Life

W. C. MACDONALD, ACTUARY. HEAD OFFICE, TORONTO. J. K. MACDONALD, MANAGING DIRECTOR.

INCREASES MADE IN 1890.

IN INCOME,	$55,168.00.
IN CASH SURPLUS,	$68,648.00.
IN ASSETS,	$417,141.00.
IN NEW BUSINESS,	$706,967.00.
IN BUSINESS IN FORCE,	$1,600,376.00

LABATT'S LONDON ALE AND STOUT

AWARDED

Gold Medal at International Exhibition

JAMAICA, 1891.

Only Gold Medal Awarded for Ale to Canadian or United States Exhibitors.

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JAMES GOOD & CO., - AGENTS, Toronto

Building Improvements Now Going On

FURNITURE AND CARPETS

AT YOUR OWN PRICES.

"Now, Clara, where will we get our furniture? I want to get everything nice, but you know the price will have to be reasonable."

"Yes, Charley, I understand, and we will go to

POTTER & CO.'S, CORNER QUEEN AND PORTLAND-

where I am sure you will be pleased in both respects, as they are selling at cost to clear out their stock and remodel the premises at the corner Queen and Portland-streets." 63

NO DECEPTION

We do business on our own MERIT and TRADE on our own reputation. Our

STOCK OF FURNITURE AND CARPETS IS NEW AND CHOICE.

And we are offering them at prices that completely discourage competition.

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For Infants and Invalids. 10c per package. Recommended by Doctors.

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168 YONGE.