

THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)

OF LONDON, ENGLAND.
 Capital, £260,000
 Available Assets, \$350,000
 Dominion Government Deposits, 55,000
 HEAD OFFICE FOR CANADA,
 79 King Street East, Toronto.
 Gentlemen of influence wanted in unrepresented districts.—A. T. McCORD, Resident Secretary for the Dominion.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.
 Paid-up Capital \$6,000,000
 Rest 2,000,000

DIRECTORS:
 HON. WILLIAM McMASTER, President.
 WM. ELLIOT, Esq., Vice-President.
 George Taylor, Esq., Hon. S. C. Wood, James Crathern, Esq., T. Sutherland Stayner, Esq., John Waldie, Esq., W. B. Hamilton, Esq., W. N. ANDERSON, General Manager; J. C. KEMP, Asst.-Gen'l Manager; ROBERT GILL, Inspector.
 New York.—J. H. Goadby and B. E. Walker, Agents. Chicago.—A. L. Dewar, Agent.
 BRANCHES.—Ayr, Barrie, Belleville, Berlin, Brantford, Chatham, Collingwood, Dundas, Dunnville, Galt, Goderich, Guelph, Hamilton, London, Montreal, Norwich, Orangeville, Ottawa, Paris, Parkhill, Peterboro', St. Catharines, Sarnia, Seaforth, Simcoe, Stratford, Strathroy, Thorold, Toronto, Walkerton, Windsor, Woodstock.
 Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.
 BANKERS.—New York, the American Exchange National Bank; London, England, the Bank of Scotland

BANK OF OTTAWA.

OTTAWA
 Authorized Capital, \$1,000,000
 Subscribed Capital, 1,000,000
 Paid-up Capital, 993,263
 Rest 110,000

JAMES MACLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.
 Directors—C. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alexander Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.
 GEORGE BURN, Cashier.
 BRANCHES—Araprior, Carleton Place, Pembroke, Winnipeg, Man.
 AGENTS IN CANADA—Canadian Bank of Commerce. AGENTS IN NEW YORK—Messrs. A. H. Goadby and B. E. Walker. AGENTS IN LONDON—English Alliance Bank.

THE CENTRAL BANK OF CANADA.

Capital Authorized, \$1,000,000
 Capital Subscribed, 500,000
 Capital Paid-up, 200,000

HEAD OFFICE,—TORONTO.
 Board of Directors.
 DAVID BLAIN, Esq., President.
 SAM'L TREES, Esq., Vice-President.
 H. P. Dwight, Esq., A. McLean Howard, Esq., C. Blackett Robinson, Esq., K. Chisholm, Esq., M.P.P., D. Mitchell McDonald, Esq.
 A. A. ALLEN, Cashier.
 Branches.—Brampton, Durham, Guelph, Richmond Hill and North Toronto.
 Agents.—In Canada, Canadian Bank of Commerce; in New York, Importers and Traders National Bank; in London, Eng., National Bank of Scotland.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.
 CAPITAL, \$3,000,000.
 HEAD OFFICE, QUEBEC.
 BOARD OF DIRECTORS.
 HON. JAS. G. ROSS, President.
 WILLIAM WITTHALL, Esq., Vice-President.
 SIR N. F. BELLEAU, KT., JNO. R. YOUNG, Esq., R. H. SMITH, Esq., WILLIAM WHITE, Esq., GEO. R. RENFREW, Esq., JAMES STEVENSON, Esq., Cashier.
 BRANCHES AND AGENCIES IN CANADA.
 Ottawa, Ont.; Toronto, Ont.; Pembroke, Ont.; Montreal, Que.; Thorold, Ont.; Three Rivers, Que.
 AGENTS IN NEW YORK.—Messrs. W. Watson and A. Lang.
 AGENTS IN LONDON.—The Bank of Scotland.

THE LAND GRANT OF THE CANADIAN PACIFIC RAILWAY

CONSISTS OF THE FINEST WHEAT MEADOWS & GRAZING LANDS IN Manitoba and N.-W. Territories.

Lands at very low prices within easy distance of the Railway, particularly adapted for mixed farming—stock-raising, dairy produce, etc.
 LANDS CAN BE PURCHASED WITH OR WITHOUT CULTIVATION CONDITIONS, at the option of the purchaser. Prices range from \$2.50 per acre upwards, with conditions requiring cultivation, and without cultivation or settlement conditions, at liberal figures, based upon careful inspection by the Company's Land Examiners.
 When the sale is made subject to cultivation, a REBATE of one-half of the purchase price is allowed on the quantity cultivated.
 Terms of Payment.
 Payments may be made in full at time of purchase, or in six annual instalments, with interest. Land Grant Bonds can be had from the Bank of Montreal, or any of its Agencies, and will be accepted at 10 per cent. premium on their par value, and accrued interest in payment for lands.

Pamphlets, Maps, Guide Books, etc., can be obtained from the undersigned, and also from JOHN H. McTAVISH, Land Commissioner, Winnipeg, to whom all applications as to prices, conditions of sale, description of lands, etc., should be addressed.
 By order of the Board.

CHARLES DRINKWATER, Secretary.

Toronto Paper Mfg. Co.

WORKS AT CORNWALL, ONT.
 CAPITAL, \$250,000.
 JOHN R. BARBER, President and Managing Director.
 CHAS. RIORDON, Vice-President.
 EDWARD TROUT, Treasurer.

Manufactures the following grades of paper:—
 Engine Sized Superfine Papers,
 WHITE AND TINTED BOOK PAPER (Machine Finished and Super-Calendered)
 BLUE AND CREAM LAID AND WOVE
 FOOLSCAPS, POSTS, Etc.
 ACCOUNT BOOK PAPERS:—
 Envelope and Lithographic Papers.
 COLOURED COVER PAPERS, super-finished.
 Apply at the Mill for samples and prices. Special sizes made to order.

MUSICAL HERALD

Is pronounced by both Press and Public the foremost magazine of its class in America.
 "It is complete in all its departments."
 "We have yet to see one which excels it."
 "This is the best musical monthly published."
 "The ablest periodical of its class in the country."
 "Is now by far the handsomest, as it has long been the best, of the musical reviews."
 "One of the very best of the musical journals. It is always wisely filled."

EDITORS.
 WM. F. APTHORP, LOUIS C. ELSON,
 STEPHEN A. EMERY, WM. F. SHERWIN,
 GEORGE E. WHITING,
 Managing Editor—E. TOURGEE.
 THE MUSICAL HERALD is a monthly magazine, edited by the above experienced and practical musicians, and through its able editorials, its contributed articles, Reviews of New Music, Reviews of Concerts, Foreign and Domestic Notes, Musical Mention, Correspondence, Church and Sunday School Department, Questions and Answers, Eight Pages of Choice Music, etc., it appeals to and answers the needs of Teachers, Students, Choristers, Organists, Superintendents, Clergymen, Families, and all interested in Music.
 Subscription price reduced to \$1.00. Send stamp for sample copy. Address,
MUSICAL HERALD COMPANY,
 FRANKLIN SQUARE, BOSTON, MASS.

A PRESENT.

Our readers for twelve cents in postage stamps to pay for mailing and wrapping, and names of two book agents, will receive FREE a Steel Finish Parlour

Engraving of all our Presidents,
 Including Cleveland, size 22x28 inches, worth \$4.00. Address
ELDER PUBLISHING COMPY,
 CHICAGO, ILL.

TORONTO DAIRY COMPANY,
 105 QUEEN ST. WEST.

MILK! MILK! MILK!
 IN SEALED BOTTLES
 OR IN BULK.

Consumers can rely positively upon getting pure country milk produced from the very best food.
 No slop or brewers' grains allowed to be fed to the cows.
 All farmers supplying us enter into bonds to feed only such food as we approve of.

TORONTO DAIRY COMPANY.

USE **GOLD SEAL BAKING POWDER.**
 ABSOLUTELY PURE.

Ladies who are particular about their baking must use it in preference to any other powder.

ASK YOUR GROCER FOR IT.

LENOX PENS!

A COMPLETE SERIES IN TWELVE NUMBERS,
 From which every writer can select THE BEST PEN for his or her peculiar style of penmanship. Sample of each number (12 pens), by mail to any address for ten cents.

TAINTOR BROS., MERRILL & Co.
 18 & 20 ASTOR PLACE, NEW YORK.

ESTERBROOK STEEL PENS



Popular Nos.: 048, 14, 130, 333, 161
 For Sale by all Stationers.
MILLER, SON & CO., Agts., Montreal.



NESTLÉ'S MILK FOOD
 FOR INFANTS AND INVALIDS.

Requires only water to prepare it for use. Physicians recommend it. A pamphlet sent on application to
THOMAS LEEMING & CO.,
 (Sole Agents in Canada)
MONTREAL.

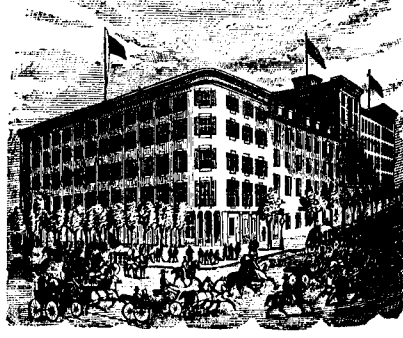
How to Make Photographs.

We mail this book free to any person interested in this delightful pastime.
 Outfits from \$10.
J. G. Ramsay & Co., 87 Bay St., Toronto.

NIAGARA NAVIGATION COY.

THE PALACE STEAMER
"CHICORA"
 LEAVES TORONTO DAILY AT 7 A.M.
 AND 2 P.M., FOR NIAGARA AND LEWISTON,
 Making close connection with the M.C.R. and N.Y.C., for East and West.

WILLARD'S HOTEL.



WASHINGTON, D.C.
 This well-known and favourably located Hotel at the Great Winter Resort of the Country is First-class in all its appointments. A description of the Hotel with a brief guide to the city will be sent on application. Board by the month according to location of rooms.—O. G. STAPLES, Proprietor (late of the Thousand Island House).

A MILLION A MONTH!

THE DIAMOND DYES
 have become so popular that a million packages a month are being used to re-colour dingy or faded DRESSES, SCARFS, HOODS, STOCKINGS, RIBBONS, etc. Warranted fast and durable. Also used for making inks, staining wood, colouring Photo's, Flowers, Grasses, etc. Send stamp for 32 coloured samples, and book of directions.
WELLS, RICHARDSON & CO.,
 Burlington, Vt., and Montreal, P.Q.

BEGINNING WITH JULY, 1885, THE Magazine of American History

Will publish a series of papers on **The Civil War from all Points of View**
Special studies in its History.
 The unrivalled facilities of the Magazine of American History for securing the most acceptable and authoritative data on all questions of a historical character, and through the repeated and urgent solicitations of many persons of eminence and influence, this periodical will commence with the July issue of the present year the publication of a series of WAR STUDIES, prepared by active participants in the stirring scenes described, and by the best of living writers. One-fourth of a century has softened the memories of the great civil conflict, and through the renewal of kindly intercourse between the North and the South our country is now rapidly growing in prosperity, wealth and power. The moment seems to have fully arrived for placing its history from all points of view on permanent record. The study of its issues and the sacrifices of blood and treasure it involved, must necessarily be conducted in the genuine historic spirit. The truth, not partisanship, will be represented. The mere description of battles is not so much a part of this important scheme as many other interesting phases of the War, such as its effects upon the people of the different sections of the country, and upon the world's future. Fresh material will surprise and inform our readers from behind the scenes, which do not fall readily into the grasp of the annalist or reciter of adventures. Beginning with the first great uprising throughout the land in 1861, the method and continuity of these War Studies will enable the student of American History to trace the memorable contest authoritatively from its inception to its close. It will be not only of interest now, but of surpassing value hereafter, as contemporary evidence for the future historian. These papers will be pertinently illustrated with portraits and also with photographs, and pen-and-ink sketches made at the time, and never before published. The Magazine of American History has been so fortunate as to secure a large number of these negatives and drawings from distinguished sources, which will add immeasurably to the interest and value of the series.
 The Fourteenth Volume of The Magazine of American History begins with the number for July, 1885. It is the only magazine in the country devoted exclusively to history and literature, antiquities and curiosities of history. It is conducted in a spirited and popular manner, and it is printed with such care and taste that it is a pleasure to turn its beautiful pages. There are two handsome volumes in each year, beginning with January and July. With each successive volume an elaborate Index is carefully prepared and added, enhancing the value of the work, particularly for reference, in a measure that cannot be over-estimated. It forms also a unique gallery of historical portraits. There is no work in existence more desirable and indispensable to the well-chosen library, whether public or private, or home and the study-table. Schools, colleges and libraries have found it a necessity. Subscriptions may begin at any time, and all booksellers and newsdealers receive them, or remittance may be made direct to the publishers. Price, \$5.00 a year. The price of the bound volume is \$3.50 for each half year, in dark green levant cloth, and \$4.50 if bound in half morocco. This Magazine and the Century will be sent to any one address for a year on receipt of \$7.50. Address—
MAGAZINE OF AMERICAN HISTORY,
 30 Lafayette Place, New York City.