the School Board.

The adjourned meeting of the Public School Board took place last night. Business was resumed at the point where it was then left off, going into committee of the whole with Trustee Kerr in the chair. When the committee rose and the report was put to the Board, Trustee Kerr moved that Mr. Deacon's name be substituted for that of Mr. McMain at Hamilton-street school, Trustee Clark defended Mr. McMain. He said that there were 10 or 12 other principals with lower averages than he. Trustee W. D. McPherson in reply pointed out that last fall Mr. McMain had been warned that if he did not improve his resignation would be asked for. That improvement had not taken place. If the board was to degenerate into a mere charity institution it was useless for a man to get up and ask trustees to act in the public interest. If this view was taken a principal could not degenerate too low for the service of the board. The had effects of such a course would be apparent in the discipline of the staff of teachers all over the city. Despite Mr. McPherson's eloquence, however, the motion was lost by a vote of 11 to 7.

After many efforts to arrive at a solution of the

were put and lost, chiefly having the object of finding principalships for Messrs. Deacon and Boddy. Rivairy and recriminations between representatives of the east and the west became so frequent that the chair was obliged to call the offending trustees to order.

The board then adjourned until the first Thursday in September.

From The Toronto Unitarian.

The refusal to allow Sunday cars in Toronto, however it may be disguised, is an act of intolerance and religious tyranny. It simply means that a number of people, while free to observe the Sabbath as they while free to observe the Sabbath as they think best, refuse to extend the same freedom to others, but insist on enforcing their own modes of conduct upon all. The advocates of Sunday cars do not propose to compel anyone to do violence to his conscience on Sunday by using them; but they claim they are entitled to spend their Sabbaths according to the dictates of their own judgment and conscience. To refuse them this privilege in the name of religion can only have the effect of instigating in the masses hatred not merely for the Sabbath, but for the church and religion.

The Beer Garden Argument, [Strathroy Age.]
The Sunday car question is the all-engrossing opic in Toronto just now, and the discussion of an equestion has let out a flood of literature of ortentous proportions and is exetting much person the consequence beyond the limits of the

interest in consequence beyond the limits of the city.

The advocates of the change disclaim any intention of introducing the "Continental Sunday" into Canada. They recognize the evils induced by such a condition of society, but argue that such is not traceable to Sunday cars. In this we think they are right. It clearly requires more than Sunday cars to establish beer gardens, nor does it follow that the one is a necessary sequence of the other.

To us it appearsas if the would require not only Sunday cars but a popular predisposition, lax liquor laws and lax morality to establish beer gardens by the aid of Sunday cars. The effort to find a precedent in the Mosaic law for the prevention of street car traffic appears to us equally valueless as a guide, otherwise the prohibition of Sunday trains, of Sunday whickels traffic, of Sunday milk delivery, and of the thousand-andone items of domestic economy that are as freely executed on Sunday as on other days of the week must follow. Besides, the use of Sunday cars in London and their proscription in Tornoto cannot be both right under the Mosaic law, and, if at all appealed to, it follows that its breach cannot be condoned in the one city by those who would enforce its behests in the other. This aspect of the question appears to us to be a matter of trend and inclination. The city telegraph offices are open Sundays, but this has not developed a disposition to trade on that day. The railway trains are run through Strathroy on Sundays as on other days, but this has induced no wish for facilities for general travel. The moral sense of the community has been educated to the point when it can exercise of the facilities of the exercise of these facilities at will, and it refrains, except when the acceptance of the facilities offered is justified by the circumstances. The recognized necessity for one day's rest in seven induces rest, rest from trade and from travel. So it appears to us that the of the facilities offered is justined by the cir-cumstances. The recognized necessity for one day's rest in seven induces rest, rest from trade and from travel. So it appears to us that the Sunday car traffic stands no chance of inducing any greater or more figgrant breaches of the Christian Sabbath than are perpetrated where they do not exist.

Sunday Cars in Toronto.

[London Free Press.]

In Toronto the Sabbath is not pretended to be kept strictly. The street cars do not run, but the steamboats do. The law lets you go to the Island for a small fare, but not to High Park. Any one may ride to church in his own carriage, thus compelling his hired man and horses to work, but he who has no servants at private command must go on foot, or not at all The maid servants also have to labor, not at works of necessity, but preparing hot and elaborate meals; and in a hundred ways the rest of the seventh day is broken. Why do more of the population ordinarily ride in the street cars in Toronto than in London, Hamilton or Ottawa? It is because the town-covers so much larger space that the people are forced to ride; they have not time nor strength to walk to and from thair. lation ordinarily ride in the street cars in Toronto than in London, Hamilton or Ottawa? It is because the town overs so much larger space that the people are forced to ride; they have not time nor strength to walk to and from "their business. And on Sunday what are the ordinary people to do? Granting that they may walk to church, what of the rest of the day? Remain pent up, as Mr. Goldwin Smith says, "in a dull and sultry house?" Many will agree with him that no outdoor public resort is so dangerous to the mental and moral well-being as listless confinement therein. The real question in Toronto seems to be, is the town so large that Sunday cers must be recognized as a necessity? In Montreal and Detroit they run for this reason. What is to be deemed the limit of population, or extent of territory which separates the running of cars from the point of pleasure or inconvenience merely to that of actual necessity? Certainly, in the summer season, outdoor pleasure is one of the greatest necessities. It is required by the laws of physical health. Nothing will more quickly demoralize a man than after being shut up in the workshop or store all the week to be pent into "a dull and sultry house" on Sunday: and it will be interesting to see by the polling on Aug 26.

The Salvation Army and Street Cars. The Salvation Army and Street Cars.

Editor World: In looking over your paper I notice that Commandant Booth is to lead a public meeting against Sunday street cars. My goodness, how fond these good people of Toronto have gotall at once of the Salvation Army. It seems to methat they are terribly afraid of losing their case. I remember the time/very well when these good people ignored the S. A. and considered them a nuisance.

I have always been an admirer of the S. A., as lots of their members can prove. I would sooner give a dollar to the S. A. athan 10 cents to any church, as I believe they do the best work, but I object to Mr. Booth dictating to us. I doubt very much whether he has a vote, and certainly if he is what he claims to be, he has quite enough to do in looking after his sick officers and the salvation of souls without leading meetings on Sunday cars. Sunday cars.

I would like Mr. Booth to say how many time
I would like Mr. Booth to say how many time

he has rode on a street car or omnibus in the Old Country on a Sunday. If he can say he has not I will apologize. John R. Songursa. 245 Queen-street east. She Wants Her Money.

MILWAUKEE, Wis., Aug. 4 — Mrs. Maria
L. Mitchell, widow of Alexander Mitchell,
has begun a suit against her son, John
Mitchell, and the Wisconsin Marine and Fire
Insurance Bank. The bank owes her \$200,000, it is learned from good authority, and
her son, it is alleged, is behind some \$50,000
on the annual allowance which he was required to pay her. The papers have not yet
been filed in-court.

By permission of Col. Dawson and officers the Royal Grenadier Band under the direction of Mr. Waldron will play the following program at Island Park on Saturday after

March-Bersaglieri......
Overture-Banditen Streiche.
Valse-Mia Bella.
Selection-Coster Songs...
Medley-Varsity Lancers.
Grand Finale-Ariele... nd Finale—Ariele...riptive piece—An Irlsh Wedding....Puerner tasia—American...Bevers Zikeff

Are You Going Out of Town? Are You Going Out of Town?

If you are, remember that The Sunday World, containing in brief nearly all the news to be found in the Monday morning papers, besides the week's society gossip, sporting gossip, theatrical gossip, bright editorials and many special features, but no politics, except in the form of news, will be mailed to you free on Saturday night for 20c a month or 50c a quarter, and will reach you from 6 to 24 hours ahead of the Monday papers.

Chicago Board of Trade and New York Stock Exchange. Margins from 1 per cent, up.

Monroe, Miller & Co. of New York send the following dispatch over their private wire to their Toronto office, No. 20 King-street east:

New York. Aug. 4.—Market opened somewhat depressed with W. U. the strongest; at the decline a drive was made against C. G., St. Paul and Gen. Electric. Capital was made by the bear party of the searcity of funds and Western

A POSTAL CARD ... WILL REACH US SPADINA BREWERY

CONSTANTLY ON HAND, CHOICE

W. RYAN,

70 and 72 Front-St. E.

THE MONEY MARKET.

Quotations are: Bank of England rate, -3
er cent.; open market discount rate, 2%
er cent.; call money, Toronto, 6% to 7 per
ent.; call money, New York, 3 to 5 per cent.

FOREIGN EXCHANGE.
Rates of exchange, as reported by Wyatt & arvis, stock brokers, are as follows:

lew York Funds | 1/4 to 1/4 | 1-16 dis | 1-32 | 1-16 dis | 1-32 | 1-16 dis | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-32 | 1-

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W. A. CAMPBELL

Successor to Campbell & May.

32 FRONT-ST. WEST

McCLUNG & MAY,

GEORGE H. MAY

Front-street east, 45 Wellington-street east, Toronto. 246

The Live Stock Market.

Receipts of live stock at the Western Cattle Yards yesterday were unusually heavy, total offerings being 185 loads. The run of export cattle was the heaviest of the year. Notwith

Bank of England rate-3 per cent.

ICE CREAM

BETWEEN BANKS.
Counter. Buyers. Sellers.

cal Stocks Stronger-Money Higher in London-Wheat Lower on Bank Fail Very Large - More Hopeful Views last

Taken-Local and Foreign Grain Man

HEAVY IMPORTS OF GOLD IMPART

It is estimated that Ontario and Quebec will have 250,000 tons of hay available for export to England and France, where the drought has almost completely destroyed the crop. The outlook at present is that prices will be higher than usual, though it is probable, on account of the numerous countries from which hay supplies may be drawn, that they will not become excessive.

Clearances of wheat from Atlantic ports for the five days this week are very heavy, aggregating 4,500,000 bushels.

CASH ADVANCES

We make immediate cash advances on Goods, Merchandise and Wares, advance cash to purchase stocks. Superior accommodation for Storage. Bonds on free liberal terms. We solicit correspondence and consignments.

ALEXANDER BOYD & SONS, No. 11 Front-street west, adjoining Custom House, Toronto. Telephone 1088. Warehouse receipts issued.

FRIDAY EVENING, Aug. 4.
To-day was another bull day in local stocks.
There was steadiness nearly all along the line, and in several instances further liberal advances were made. Montreal was 1 1-2 higher, Imperial 1 higher, Hamilton 1 1-2 higher, Western Assurance 1-4 higher and Commercial Cable 1/4 higher. Incandescent and Commerce were fractionally lower. Quotations are:

Asked Bid Asked Bid 134 2833 2435 2 135 155 155 132 131 132 175 173 177 270 156 160 156 1514 160 156 1514 160 141 1384 182 1814 1804 182 1814 1804 182 1814 1804 182 1814 1834 115 11314 115 Montreal Street Ry.

Duluth Common...

Pref.

Brit. Can. L. & Invest.

B, & Loan Association.

Can. L. & N. In.

Canada Permanent...

ESTABLISHED 1864. E. R. C. CLARKSON Trustee, Liquidator, Receiver. **CLARKSON & CROSS** Chartered Accountants.

North British & Mercantile Chambers 26 Wellington-St. E., Toronto. Transactions: 10 and 10 of Imperial at 174: 50 and 100 of Western Assurance at 140; 25 of C.P.R. at 6994 reported; 1 of incandescents at 115: 25 of Commercial Cable at 124 and 25 at 12334; 2 of Imperial L. and S. at 12414.

New Season's JAPAN TEA

Splendid Value. EBY, BLAIN & CO.

Wholesale Grocers, Toronto, Ont. 24 The fluctuations in the New York Stock change to-day, as reported by Monroe, Milli Co., are as follows:

Missouri Pacific. 213 28
Nat. Cordage Co. N.Y. & New England. 1834 20
N.Y. & New England. 1834 99
Northern Pacific Pref. 23
Chicago & N.W. 9834 99
Ochicago & N.W. 9834 99
Chicago & N.W. 9834 199
Chic., R.I. & Pac. 56
Chi., R.I. & Pac. 56
Chi., Mil. & St. Paul. 514 5036
Union Pacific. 1934
Western Union 7434 7836

ROBERT COCHRAN PRIVATE WIRES

\$350,000 TO LOAN WM. A. LEE & SON GENERAL AGENTS

Western Fire & Marine Assurance Co. Manchester Fire Assurance Co. Tubs and Pound Blocks. Lloyds' Plate Glass Insurance Co. Also Dairy Butter, Canadian Stiltons, Gruyeres and Roquefort Cheese, and Fruit in Employers' Liability, Accident Common

Carriers' Policies Issued. Offices: 10 Adelaide-st. F. Telephones 592 & 2075. Fluctuations in the Chicago grain and produca markets, as received by John J. Dixon & Co. vere as follows:

MONEY TO LOAN

do demand...... | 4.81½ | 4.80 to 4.80½ do demand...... | 4.85 | 4.8334 and City Properties. WATT & CO., 8 Lombard-street. 136 FREEZERS.

Established 1885.
FOUR PER CENT. interest allowed on accounts from day of deposit to day of withdrawal and compounded half-yearly. 41/2 per cent. paid on currency debentures.

136
A. E. AMES, Manager.

R. Cochran received the following despatch from Kennett, Hopkins & Co.:
CHICAGO, Aug. 4.—Wheat—The St. Paul Bank failure was responsible for the weakness at the opening and this was aggravated by efforts of interested parties to further depress prices to buy on. The local crowd lost their wheat and the market quickly advanced 1 cent while they were trying to get it back. The tremendous out flow of wheat and flour at the seaboard continues the contract was the contract of the contract when the contract was the contract of the contract was the contract of the contract was the con

MONEY TO LEND CURRENT RATES ALEXANDER & FERGUSSON,

23 TORONTO-ST. TELEPHONE 1352.

Receipts to-day were: 500 bushels oats. Quotalons are: White wheat, 64c; red, 63c; oats, 39c to
10; goose and spring, 60c; hay, \$10 for old timthy, \$8 to \$9 for new timothy and \$9 to \$10
yr clover; straw, bundled \$6 to \$7. loose,
\$1 to \$6; butter, crock, 14c; rolls, 14c to
6c, choice dairy, 17c; eggs, 11c to 124c
yr dozen; chickens, 75c to \$9c; turkeys,
yr lb, \$8 to 10c; ducks, \$9c to \$1.20; pocatoes,
; apples, \$1.75 to \$1.90; beef, fore, 35c to 5c,
nd, 75c to 95c; mutton, 5c to 8c; yeal, 7c to 8c;
ring lamb, \$4 to \$6 each.

Life Insurance at Less Than One-Half Qual Cost. Over \$60,000,000 new business in 1892. Over \$2,702,000 death claims paid in 1892. Over \$10,000,000 new business in 1893 to May 1. The largest purely Mutual Natural Premium Life Association in the World. No extra charge to women. Apply to A. J. McKAY, General Agent, 13 Tranby-avenue, Toronto, Ont. 246 5 AND 6 PER CENT. H. O'HARA & CO. BROKERS. 24 Toronto-street.

MONEY TO LOAN ADELAIDE CHAMBERS C. C. BAINES, (Member of the Toronto Stock Exchange). ck Broker No. 21 Toronto-st. Tel. 1009

> tember Toronto Stock Exchange, 28 King-st. Vank of Commerce Building. Money to Loan, Tei 18 BUTTER REMAINS IN GOOD DEMAND AT 18c to 22c for good to choice; eggs easy at 11c to 11½c; cheese, 9½c to 10c; raspberries. 4c to 5c per pound; blue berries, 5c for choice stock per pound; black currants, 12½c per quart; honey, 10c for strained, and 15c for sections of comb honey. Consignments of above solicited. J. F. Young & Co., produce combaision, 74 Front-street east, Toronto. 246

Quotations are: Dairy tubs, 17c to 18c for select and 14c to 15c for medium, creamery 21c; eggs, 11½c; cheese, new c, old 10½c to 11c; spring chicken, 40c to 7 arkeys, 9c to 10c; bacon, smoked 18c; hams, smoked 18c, green 12c; Canadian mess pork, \$19 per bol; shoulder mess, \$18; short cuts, \$20; lard, in pails, 12½c, and in tubs 12¾c; evaporated apples, 9c; dried apples, 4c. Eckardt & Young, Assignees, Accountants. Monroe, Miller & Co. Auditors, etc. 246

Office, 43 Adelaide E., Toronto TORONTO BRANCH, 20 King-st E THE HOME SAVINGS & LOAN CO. LIMITED Stocks, Bonds, Grain and Office No. 78 Church-street, Toro \$500.000 TO LOAN ON MORT-gage—small and large Direct private wires to New York and Chicago. Montreal stocks dealt in. Members of or represented on all New York Exchanges and Chicago Board of Trade. ON. FRANK SMITH. JAMES MASON.

> JAMES DICKSON, FINANCIAL AGENT, ASSIGNEE, ETC. Special Attention to Collections. MANNING ARCADE.

LONDON. Aug. 4.—Floating cargoes — Quiet but steady; corn. nil. Cargoes on passage—Wheat quiet but steady, corn firmer, held higher. flark Lane—Wheat very slow, corn quiet, flour ery slow. Spot No. 2 club Cal, wheat 27s 3d, vas 27s 3d; present and following month 27s 9d, vas 27s 3d; prosent and following month 27s 9d, vas 18 9d; prompt sail 20s, was 19s 9d. Good cargoes o. 1 California wheat, off coast, 28s 6d, was 28s; Australian, off coast, 3d higher, present and flowing month unchanged; Cullian, off coast, vehanged; present and following month 3d; ther. London—No. 1 Cal., prompt sail, 3d; her, nearly due, 3d higher; red winter, prompt amer. 3d higher; present and following unth 3d higher. Liverpool—Spot wheat, slow, u, steady; California and Walla 4d cheaner; winter unchanged. Saturday and Monday holidays in Liverpool.

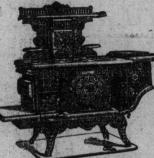
FRED. ROPER. TRUSTEE, AUDITOR, ETC.

Wallpapers!

We are showing at present the largest and most complete stock of Wallpapers and Interior Decorations to be seen in Canada.

The newest styles of French designs will be found fully represented.

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Duchess of Oxford WM. DIXON, Proprietor. RANGES

Are Sold on Their Merits. Grand Baker, Large Oven, Great Water Heater,

Economical in Consumption of Fuel Examine and Be Convinced.

We find people prefer the best, and we make the best. Our at 5 and 6 per cent. on Farm sales show true merit is appreciated. Manufactured by The Gurney Foundry Company, Toronto. Show Rooms 500 King-street West.

Wheeler & Bain, 179 King-street east.
George Boxall, 252½ Yonge-street.
W. H. Sparrow, 87 Yonge-street.
W. J. Hallarn, 200 Queen-street west.
Roseburgh & ISons, 278Queen-street west.
Joseph Harrington, 619 Queen-street west.
Joseph Harrington, 619 Queen-street west.
S. Greer, 1134 Queen-street west. SOLD BY THE FOLLOWING AGENTS:



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288 Queen-st east 578 Queen-st west 1352 Queen-st west

419 Spadina-ave Yard Esplanade east Yard Bathurst-st

BEST HARD COAL, \$5.75

MONEY TO LOAN. ELIAS ROCERS & CO

WINES AND LIQUORS. GREAT SLAUGHTER OF FINE GOODS. GOODS

MUST BE SOLD. GREAT BARGAINS. McCONNELL is selling Out his extensive wholesale stock of and Liquors (in Bond or Free). Special Bargains in

CHAMPAGNES, BURGUNDIES, CLARETS, BRANDIES, PORTS, SHERRIES AND LIQUEURS. In large or small quantities. A great selection of all leading brands. \$100,000 worth yet to be sold. Get quotations before placing your orders.

M. McCONNELL. 46 COLBORNE-STREET. ALSO FIVE BURGLAR AND FIREPROOF SAFES, ASSORTED SIZES.

At 25c on the Dollar and Terms to Suit Purchasers. HAVE YOU HAD ONE OF

THE STANDARD FUEL COMPANY'S

RAILWAY PASSES YET? If not, call and get one before taking your holidays.

THE STANDARD FUEL COMPANY, LTD. Phones 863 and 1836. 58 King-street East.36

Over Ninety Per Cent.

Of the World's Fair Dairy Exhibit Prizes were captured by Canada. It is interesting to note that all first-class Canadian Dairies are didiand the control of the control of the captured by Canadian Dairies are didiand to th

equipped with EDDY'S INDURATED

FIBRE WARE.

Pails, Tubs, Milk Pans, Etc. The Strongest and Cleanest Ware This ever made for Dairy, House or Farm use. Sold everywhere.

THE E. B. EDDY CO. Offices: Quebec Bank Chambers, 2/Toronto-street. 'Phone 1714 MAMMOTH WORKS, - HULL, CANADA.

Prices Specially Reduced fo the Holiday Season. Beautifully Assorted Stock. 246 R. S. Williams & Son,



63 and 65 Adelaide-st. West.

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Expressmen, Attention! THE SPEIGHT WAGON CO. loned.
We make it a constant study to teep in stock such Wagons as your usiness requires, and if we have not just the one you do want we an, on short notice, build one to uit, from a Ten-ton Truck to a fillage Cart.

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.. ASSESSMENT SYSTEM ..

Estimated Cash Surrender Value of Policy Carried to the Life Expectancy of the Insured. AGE, 40 YEARS, \$10,000. 1,052 10 3,156 30

\$5,050 03 THOS. E. P. SUTTON. Manager. Freehold Loan Building, Toronto.

IHE ANGLO-AMERICAN LOAN & SAVINGS CO.

HEAD OFFICE: aide Chambers, 6016 Adelaide-street East, Toronto, Ont. NUTHORIZED CAPITAL, - - - \$10,000,000.00 Articles of Association of the Toronto Indus-rial Board may be had on application at the iompany's Office. Shares \$100 each, payable in weekly instal-ments of tencents each share.

W. H. STONE, UNDERTAKER, 849-YONGE-STREET-349 OPP. ELM. Telephone 932.

MEDLAND & JONES s. Representing Scottish Union and National In-urance Company of Edinburgh, Accident Insur-ance Company of North America, Guarantee Company of North America. Office Mail Build ing. Telephones—Office 1057; W. A. Medland 3092; A. F. Jones, 815.

a.m. 9.00 a.m. p.m. a.m. p.m. noon 9.00 2.00 2.00 7.30 b.15 4.00 10.30 8.20 U.S.N.Y...... 8 a.m. p.m. a.m. p.m. 6.15 12.00 n. 9.00 5.45 4.00 10.30 11 p.m 10.00 10.30 11 p.m 10.00 9.00 8.20

T. C. PATTESON, P.M.

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NATIO OFFIC

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THE FATE