Colored Dress Goods

To those who do not visit Toron-to regularly we shall be pleased to forward a full range of samples and quotations of these goods on application.

Filling letter orders a specialty.

John Macdonald & Co. Wellington & Front-sts. E.

TORONTO.

FEELS SORE AT H. M. STANLEY.

A Lieutenant Describes Him as Cold-Bleoded, Cruel, Insolent, Profane and Selfish.

New York, Feb. 17.—Lieut. Theodore Westmark, au African traveler, who spent six years on the Dark Continent, is stopping at the Belvidere in this city.

In an interview yesterday he gave his opinion of Henry M. Stanley in a striking manner. He said:

"In 1883, when King Leopold invited the several governments of Europe to send officers with Stanley's expedition into Africa, I was a lieutenant in the army of Sweden. Leave of absence was granted to me, and for three years I lived with Stanley and 1892 and 1893 is submitted. me, and for three years I lived with Stanley and at feveral stations established on ley and at feveral stations established on

disappeared as the stations were

know his plans or whether he cares to return again.

"He has made a great deal of money, and is said to be worth \$1,000,000.

"While I may say that he is cold-blooded, cruel and insolent, I do not intend to detract from the results of his work. He is a remarkably clever man, and accomplished a great work in opening up the way for civilization in Africa. Africa to-day is as well explored as Brazil.

"I believe that but few discoveries of special interest to Workingmen.

Artisans, meach alaboring men are liable to sudden accidents and laboring men are liable to sudden accidents and interior, as well as painful cords, stif joints and lamoness. To all thus troubled we would recommend Hagyard's Yellow Oil, the handy and reliable pain cure, for outward and internal use.

Charlotte Wakefield, who died in Toronto Feb. 7, 1894, left an estate valued at \$2200, which her husband will receive, provided he leaves Conada and goes to re-

which are being pushed along as rapidly as means will permit."

U.S. SPRING TRADE RUINED

He is a man of wide business experience, and was repeatedly consulted by Mr. Wilson before the tariff bill was reported from the dirt—go for Pearline.

"What will be the effect of passing the bill through the Senate in 30 days?" Mr.

next few months to ruin the autumn business. The spring trade will not be more than 40 per cent. of its normal amount. The tall business, if the Senate acts speedily, will be more than normal, because merchants and manufacturers will have time to prepare for it, and the country's condition will respond instantaneously. The demand will, unless there should be a failure of the crops, be ahead of the supply."

Prolonged Debate Would Bring Disaster, "Suppose, on the contrary, that the Senate materially amends the bill, and that

Senate materially amends the bill, and that the debate upon it be so prolonged that it does not become law for three months, what then?"

"That," said Mr. Strauss, speaking with marked emphasis, "would be bad, very bad for the country. But it would be worse for the Democratic party. If the bill becomes a law within six weeks the results which will flow from it will be so great and so widely distributed that the country and the party would be greatly benefitted. Yes," continued Mr. Strauss, anticipating the question, "and the Democrats ought to carry the next House on it."

"You don't think then that the interests and politicans will cease their contention

and politicans will cease their contention that it will ruin the country, and business men will adjust their affairs to the new con-

would have drawn, nor is it satisfactory to Mr. Wilson, but it is the best we can do at present. It my vote would pass-it and I were privileged to amend it and by amending it delay its operation for two months I would pass it as it stands. That is Mr. Voorhees' and his conferers' duty to do in the Senate. We ought to overlook our personal preferences and prejudices. What is one man's puny interest compared with that of the whole country. It is the general scheme of taxation we must consider, and not a few individual interests. And so, I say, let us hurry the good work on. The ship of state is now headed in the right direction. The speed at which it is going does not count for so much, but in the name of suffering humanoit ity let us keep going. There is nothing so much, but in the name of suffering humanoit ity let us keep going. There is nothing so

ity let us keep going. There is nothing detrimental to business as uncertainty. BETTER CAR SERVICE.

The Council and the Toronto Railway The Board of Works will meet Monday ernoon to consider Engineer Keating's

Referring to the Gerrard-street car ser vice, the Engineer says the company dis-continued the service along Parliament and Gerrard-streets without his authority. They ran the Winchester cars down Parlia

Insolence and Selfishness Unbearable.

"Let me say now that the whole truth has not been told concerning the man's character. To say that he is not a gentleman is a light criticism in view of his acts. His insolence, profanity and selfishness were at times almost unbearable, and caused the most indignant protests from all officers in the expedition."

Lieut. Westmark showed a picture of a black man lashed to a tree with his head downward. Stanley in his familiar dress was standing near with a whip raised over the man's body.

Lashed a Native to Death.

"I made that sketch on the spot," continued the Lieutenant. "The native was punished for stealing. Stanley gave the first lashes and turned over the whip to a native. Two hundred lashes were given, and the man died a few hours afterwards. This is but one of many instances of similar cruelty while Stanley was at Bongala on the Upper Congo.

"There was one good joke on Stanley."

"Californis and Mexico.

The Wabash Railway has now on sale winter tourist tickets at the lowest rates The annual dinner of L.O.L. No. 301, one

the Upper Congo.

"There was one good joke on Stanley.
From Stanley Pool he sent orders that a case of champagne be sent to him.

"Baron Von Dankelman, who was in charge at Vivi, 22 days' travel from Stanley Pool, sent word that carriers were scarce, and each one was limited to the weight of one box.

"Stanley returned a sharp note to send the champagne. It was sent, but only the empty bottles reached Stanley. The champagne disappeared as the stations were

empty bottles reached stations were page disappeared as the stations were passed.

"As a punishment the chief sent Baron Von Dankelman back to Europe with a message, saying: 'I will show you what is merum and terum in this party.' His latin was as bad as himself.

Latin was as bad as himself.

"When I was ill at Stanley Pool Stanley refused to send any wine to me, though I knew that he was well supplied.

Leopold Will Not Send Him Again.

Leopo Leopold Will Not Send Him Again.

"I can assure you from the best information that he will never again be sent into Africa by King Leopold. The work is going on, and will go on under the king's direction, but Mr. Stanley will have to look to other sources for his supplies if he heads another expedition. I do not know his plans or whether he cares to return again.

"He has made a great deal of money, and is said to be worth \$1,000,000.
"While I may again to the leopold of Quebee in Ontario.

"While I may again to the leopold of Quebee in Ontario.

"While I may again to the leopold of Quebee in Ontario.

"At 1 o'clock on Monday Mr. Joly will be entertained at luncheon by Mr. Speaker Ballantyne of the Legislative Assembly.

Mr. Joly Said to a reporter that the purpose of his address would not be so much political as amicable. He wished to do his mended me to try a bottle of Northrop & Lyman's Vegetable Discovery. I used one bottle, and made a new man of me is such that I can and made a new man of me is and the mean and made and made and mean and made and mean and m

"I believe that but few discoveries of special interest to geographers or students of races will be made. The work henceforth must be that of civilizing the people and settling the country.

"The climate, which is very bad in the interior, will become healthier as the land is cultivated and commerce advances. This work is being done by establishing stations, which are being pushed along as rapidly as



Here's a Pointer

When you ask for a 5 cent plug 10 cent plug 20cent plug



Smoking Tobacco be sure that the retailer buy any other in order that he may make a larger profit.



Among the new companies incorporated last week were the Clinton Gun Club, with a capital stock of \$500; The Toronto Portage Oven and Manufacturing Company Com. Cable. (limited), with a capital stock of \$15,000; and the Merchants' and Traders' Collecting

Lord and Lady Aberdeen were dined at Government House Saturday evening.

Among the invited to meet them were:

New York Bank Statement, Sir Oliver Mowat. Hon. A. S. Hardy and Mrs. Hardy. Sir Casimir and Lady Gzowski.

Mrs. Turner. Hon, H. A. Joly de Lotbiniere and Mrs. Mr. and Mrs. P. F. Ridout. Mr. and Mrs. McIntyre, Kingston. Miss Macpherson, Kingston.

In a Peck of trouble—the woman who washes with-And Fall Trade Threatened-Tariff Re. out Pearline. Her work is never done, WASHINGTON, Feb. 17.—"Speedy action and it's never done well. With Pearlwashington, Feb. 17.—"Speedy action on the part of the Senate is vitally necessary," said Representative Strauss of New York this morning, in speaking of the Wilson tariff bill.

Mr. Strauss was elected a fortnight ago to serve out the unexpired term of Mr. Fitch of the 15th New York city district.

The is a man of wide business experience.

Try Pearline, and see it



"Are you satisfied with the Wilson bill?"
"Not at all. It is not such a bill as I There is always a great rush for S. DAVIS & SONS' Cigars.

I am pleased with your Laundry work; my collars were turned even nd not broken. Send for my goods every Monday. EDGAR. 1 DOMESTIC LAUNDRY IS THE BEST.

ADVANCES.

ALEXANDER BOYD & SONS

Foreign Exchange.
Rates of exchange, as reported by Wyatt arvis, stock brokers, are as follows:
BATWHEN BANKS.

Sterling, 60 days 4.8616 do. demand 4.8816

ON MORTCAGES Large or Small Amounts

26 TORONTO-STREET

JAS. DICKSON, Financial Agent,

Assignee, etc. Special attention to collections

New York Bank Statement.

There is another large decrease in the cash reserves of the associated banks, some being gold appropriated for the purchase of bonds. During the week the reserves decreased \$11,096,-875, but the surplus reserves are \$74,635,475 as compared with \$13,605,900 a year ago, and \$30,857,550 two years ago. Loans increased \$6,743,800 the past week, specie decreased \$9,212,700, legal tenders decreased \$2,293,200, deposits decreased \$4,184,100 and circulation decreased \$447,300.

decreased \$447,300.

Toronto Stock Market.

There was a moderate business on 'Change to-day, with quotations generally firm. Canadian Pacific was the exception.

To-day's transactions: Commerce 20 at 18436.
30, 10 at 13446. Imperial 10, 15 at 178. Dominion 10 at 270. British America 30 at 11014. Telephone 20 at 136. Imperial 8 at 115.

| Incandescent Light. | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 |

Toronto Savings & Loan 123 Union Loan & Sav..... 131 West. Can. L. & S.,25 p.c ALARM TILLS. COFFEE MILLS. **CROCERS' SCALES.**

RICE LEWIS & SON (Limited)

King and Victoria-sts., Toronto. MONTREAL, Feb. 17, close, Montreal, 221 and 2194; Outario, 112 bid; Toronto, 239 bid; Moisons, 165 bid; People's, xd. 118 and 110; Merichants', 1564; and 155; Commerce, 1354; and 134; Montreal Tolegraph, 145 and 144;6; Richellen,

PIERCE antees a CURE HELLO 1651!

To-day's sales: C.P.R., 30 at 69; Richelieu, 12: at 824.

THE CANADIAN HOMESTEAD LOAN AND Savings Association—Office: No.72 King st. east, Torouto. Money to loan on first mortgages. Principal may be paid monthly, quarterly or annually and interest charged upon balance only. Savings received and interest allowed. John Hillock, President. A. J. Pattison, Manager. 135

the fluctuations in the New York Stock Example to-day were as follows:

Sales: W U 1200, R I 100, St. Paul 19,600, Eric 2300, L S 900, Central 900, Y C 100, N Q 200, Reading 2000, Mo P.200, L & N 200, C S 100, B Q 5000, C C C 100, Atchison 900, C Gas 5900, Distillers 5900, Sugar 28,800, T C P 400, G E 800. The local money market is quiet at 5 per cent. At Montreal the rates are 4½ to 5 per cent, at New York at 1 per cent, and at London 1½ to 2 per cent. The Bank of England discount rate is unchanged at 2½ per cent., and the open market rate 1½ to 2 per cent. STOCKS AND BONDS.

does not induce you to MONEY LOANED

Insiders sold Distillers.

Ryan & Co.'s gossip: Earnings of St. Paul for the second week of February decreased \$11,700. London bought Erle and St. Paul. Orders to sell Sigar came via Chicago. It is announced from Washington that no decision has yet been reached on the sugar schedules. It is said that 'in assossing R.T. \$10 it is intended to give 25 per cent. in new bonds and 75 per cent. in new preferred stock. The Mills building people are giving out points to buy St. Paul. JOHN STARK & CO

Cash wheat at Chicago 551/60.
Puts on May wheat 583/6c, calls 591/6c to 595/6c Car receipts of grain at Chicago Saturday Wheat 40, corn 430, cats 92. Receipts of wheat at Minneapolis and Dula laturday 210 cars. Same day last year 278. Saturday 210 cars. Same day last year 270.

Hog packing in the West from opening of the season 1,544,000, as against 1,417,000 the corresponding period of last year.

Estimated receipts of hogs at Chicago Saturday 10,000; official Friday 28,783; left over 5000. Market active and generally 5c higher. Heavy shippers \$4.80 to \$5.20. Estimated for Monday 27,000. .COFFEE & CO ESTABLISHED 1845.

WYATT & JARVIS,

(Member Toronto Stock Exchange.)
28 King street West. Telephone 1879.

Tips From Wall-Street.

There are prospects of gold shipments in the mmediate future.

Sales to-day 85,285 shares.

Insiders sold Distillers.

Choice spring wheat, also red and white winter for sale in car or cargo lots. Samples sent and prices quoted on application. 38 Church-street, Toronto, Outside Wheat Markets.

At New York May closed at 63½c.

At Milwaukee May closed at 57½c.

At:St. Louis May closed at 56c.

At Duluth No. 1 hard closed at 60%c for May.

At Toledo May closed at 50½e.

At Toledo May closed at 59¼e.
At Detroit May closed at 59¼ to 59%. G. TOWER FERGUSSON GEO. W. BLAIKIE

MONEY TO LOAN Assignees in Trust, Accountants, Auditors, Or lecting Attorneys, Etc. 136 at 5 and 6 per cent on Farm and City Properties. WATT & CO.,

ALEXANDER BOYD & SONS WAREHOUSEMEN AND BROKERS

ADVANCES ON GOODS, MERCHANDISE AND WARES Warehouse Receipts Issued, Bond and Free.

Cash advanced to purchase General and Other Stocks.
Storage Accommodation unsurpassed for Merchandise and Household Goods We arrange for the Removal and Cartage of Furniture and Merchandise. All business transactions strictly confidential. Our Terms are liberal.

CALL FOR INFORMATION AT

No. 11 Front-street West, Adjoining Custom House

TORONTO.

This is the Best Coal we have ever used, John!
Yes! and ??

SAVED!

Noise and dust, by dealing with the PEOPLE'S COAL CO. Think of Coal without clinkers, Coal without noise in handling, Coal without dust, Coal without cutting up your lawn, Coal with a strong, even heat, at \$5.50 per ton of 2,000 lbs. If you have not tried it, telephone 2246 for a trial order and see how we please you. PEOPLE'S COAL CO., Cor. Queen and Spadina-ave.

Cotton Markets.

At Liverpool to-day cotton was quiet, closing at 4½d for American middlings.

At New York cotton futures are steady, March closing at 7.72, April at 7.79, May at 7.86, June at 7.92 and August at 8.01. New York Markets.

RYAN & New York Markets.

New York Feb. 17.—Cotton dull; uplands 7 1.56. gulf 83-16c. Futures steady, sales 70,000 bales; Feb. 7.68, March 7.71, April 7.78, May 7.85, June 7.91, July 7.95. Four weak. Rye nominal. Barley dull, two rowed state 62c to 63c. Peas, Canada nominal 70c. Wheat, receipts 650, exports 89,000, sales 2,025,000 futures, 8,000 spot; spots firm, No. 2 red store and elevator 60 1-2c to 61½c: ungraded red 60c to 62 1-2c; No. 1 Northern 61½c: ungraded red 60c to 62 1-2c; No. 1 Northern 61½c. May 63 1-2c, July 65 5-8c, Jan. 66 1-2c. Dec. 70 3-4c. Corn receipts 650, exports 27,000; sales 120,000 futures, blank spot; spots firmer, No. 2 42 3-4c elevator. Options firm. February 42 3-4c, March 43c, April 49½, May 43½. Oats—Receipts 17,800, sales 20,000 spot; spots frumer. Options dull, Feb. 35 3-4c, May closing 34½c, spring No. 2 37c, No. 2 white 36c No. 2 44c, spring No. 2 37c, No. 2 white 36c No. 2 (hicago 38c, mixed western 37 1-2c to 38 1-2c, white do. and white state 38c to 4tc. Eggs quiet; western, fresh 19½c to 19 3-4c, immed 18c to 14c. Coffee—Steady; sales, 6250 bags, including March 315, 50, April 315, 55. May \$15.40, July \$14.90, Sept. \$14.35 to \$14.40. Spot Rio steady, No. 17c to 18½c. Sugar—Dull, firm, standard. "A" 4 1-4c to 4 7-16c, confectioners" "A" 4 1-8c to 4 4-4c to 5 5 3-16c, cursbed 5c to 5 3-16c. STOCK BROKERS and FINANCIAL AGENTS, 28 VICTORIA - STREET. Stocks, Bonds and Debentures bought and sold for cash or margin. Private wires direct to New York and Chicago. Apples and Vegetables.

Apples and Vegetables.

Choice apples \$3.50 to \$4 per barrel, cooking \$2.50 to \$3, dried apples: 5% to 6c per lb. and evaporated 10c to 10\fo.

Vegetables, in quantities: Potatoes, car lots \text{Vegetables, in quantities: Potatoes, car lots to 48c, wagon lots 50c to 53c per bag; turnips, 15c to 20c; carrots, 25c to 30c; beets, 50c to 60c; parsnips, 35c to 40c; cabbages, 25c to 30c ger dozen; celery, 60c to 75c; onlons, \$1 to \$1.15 per bag; beans, \$1.25 to \$1.40; hops, 15c to 16c.

Hides and Skins. No. 1 green brings 314c, No. 2 214c, No. 3 114c Cured dull at 314c. Sheepskins 75c to 80c. Calfskins 5c to 6c. Tallow 514c to 534c and rough 2c. Hides and Skins.

There is a quiet trade, with values generally steady. Bosnia prunes 51/6c to 71/6d, with 6d advance in Austria. Valencia raisins 51/6c to 53/4c for off-stalk and 6c to 51/6c for layers.
Sugars unchanged at 43/4c for granulated and at 33/4c to 44/5c for yellows, according to quality. Soo. oo to Loan on Mortsums-reasonable rates of interest and terms of re-payment.—No valuation fee charged.

HON. FRANK SMITH.

JAMES MASON.

Chicago Markets. John J. Dixon & Co. report the following fluctuations on the Chicago Board of Trade to-day Open'g High'st L's't Close.

ROBERT COCHRAN

THE FUR SALE OF THE SEASON. (Bember of Toronto Stock Exchange.) PRIVATE WIRES Chicago Board of Trade and New York Stock
Exchange, Margins from 1 per cent. up.

28 COLBORN D-ST

Alexander, Fergusson & Blaikie
STOCK BROKERS.

Alexander, Forgusson & Bl

32 FRONT-ST. WEST

S Lombard-street.

S Lombard-street.

S Lombard-street.

S Lombard-street.

S Lombard-street.

Dairy Produce.

Commission prices: Choice tub 20c to 21c, bakers 14c to 16c, pound rolls 20c to 22c, large rolls 16c to 19c, creamery tub 22c to 24c, Eggs, new lad, 16c to 17c per doz. In case lots; ordinary 12c to 18c, limed 8c to 10c. Cheese unchanged at 11c to 11½c for full creams.

Pouttry and Provisions,

Pouttry and Provisions,

Jobbing prices: Chickens 30c to 50c per pair, ducks 65c to 75c, geese 7c to 7½c per lb and tukeys 9c to 10c per lb.

Tressed hogs quiet, with sales of light at \$5.85 to 5c and heavy at \$5.75. Butchers' hogs \$6to \$6.20.

By Chas. M. Henderson & Co. The Last

Opportunity. The balance of the Valuable Stock of Messrs.

Wednesday, Feb. 21 Afternoon at 2.30 and Evening at 8 o'clock,

GOLD WATCHES, DIAMONDS, CLOCKS, ELECTROPLATE, BRONZES, ETC.

Don't fail to attend this great unreserved sale. This is posi-tively the last sale and every article will have to be sold. C. M. HENDERSON & CO., Tel. 1098. Auctioneer Auctioneers,

BY CHAS. M. HEHDERSON & CO. 219 and 221 Yonge-Street,

Valuable Household Furniture, Silk-Brocatelle Drawing Room Suite, Leather Dining Room Chairs, Sideboard and Table (to match), Brussels Carpets, Bedroom Sets, Bookcase, Wardrobe, Dinner, Tea and Breakfast Services, Turkish Curtains, Hall Hat Stand, Set Plated Dish Covers (cost \$100), Costly Glassware, Argand Range, etc., on

427 WELLESLEY-ST.

OOD HOIST AND SHIPPING FACILITIES The subscribers are favored with instructions to sell by public auction on the above date at No. 427 Wel-lesly-street the whole of the Household Furniture, etc., comprising all of the above-named articles, with a host of other effects. Sale punctually at 11 o'clock.

CHAS. M. HENDERSON & CO.,

Telephone 1098. 61 Auctioneers.

AUCTION DICKSON & TELEPHONE TOWNSEND

Seal Mantles, Fur-Lined Cloaks, Persian Lamb Jackets, Fur Capes, all lengths; Gents' Fur Coats, Muffs, Caps, Boas. Irving Tickets Monday. No Re-INSURANCE. .. ASSESSMENT SYSTEM .:

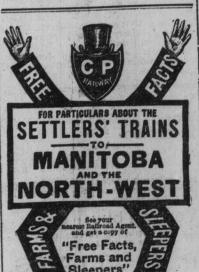
STEAM HEATING

Apply on the Premises,

28 FRONT STREET WEST.

HATTER

HATTER



"Free Facts,

Farms and Sleepers"

FARMS

Home Office, 53 State-street, Boston. The Policies of the Massachusetts Benefit Association are the best issued by any Natural Premium Company in existence. The policy is incontestable after three years. Dividends may be applied to the payment of premiums after one year. Dividends may be drawn in cash in three years from date of policy. Cash surrender value in five years from date of policy. One-half the face of policy paid to insured during his life in case of permanent total disubility. Estimated Cash Surrender Value of Policy Carried to the Life Expectancy of the Insured. AGE, 40 YEARS, \$10,000.

Massachusetts Benefit Association

GEORGE A. LITCHPIELD, President.

\$5,050 33 THOS. E. P. SUTTON, Manager. Freehold Loan Building, Toronta RUPTURE CURED. are



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

To