TWO TWIN DELUSIONS.

AN "ARGUS" LETTER ON FEDERATION AND COMMERCIAL UNION.

First Delusion—The Dog and the Shadow, Sir John as a Canada First Man and a Home Ruler—A Bird in Hand is Worth Two in the Bush.

MR. EDITOR: There are two twin delusions which just now are somewhat disturbing the minds of the Canadian public. One is imperial federation, the other is commercial union with the United States. Neither of them can be called new, for both have been heard of before. It is nevertheless true that, since the adoption of the national policy, both of them have been urged upon us with apparently more determination than in the past. The N. P. was our declaration of commercial independence, and that Canada should declare any kind of independence at all is what some people don't like. They appear to be possessed with the fixed idea that Canada must be dependent upon either Great Britain or the United States, and that any attempt on our part to do for ourselves is preposterous. There are those who would have us declare free trade with the whole British empire, putting certain supposed imperial interests in the first place, and holding Canadian interests as of little account in comparison. Next, there are those who think it best that we should go into commercial if not political partnership with the United States, and become, commercially at least, a part of the great republic. Widely as they differ on the question as to what power we should pay tribute to, they agree marvellously well in assuming that

A TRIBUTARY AND DEPENDANT POSITION

is our only destiny. It pleases neither of them that we should think of setting up for ourselves, commercially or otherwise. And the fact that we have made our declaration of commercial independence or "commercial autonomy," as Mr. Goldwin Smith calls it, seems to stir them up to ask whether this sort of thing can be permitted to go on. Let us take

IMPERIAL FEDERATION

first. It has been called a dream, a mere holiday diversion of the imagination, and viewing in this light, some people hold it too impracticable to be worthy of opposition. And so it would be if it were advocated by dreamers only on both sides of the Atlantic. But let us not forget that it has on its side powerful commercial interests in England, which would make it a terrible reality for Canada did we ever surrender ourselves to it. Imperial federation can mean nothing short of the abolition of protection in the colonies, and in Canada first of all. It would have in its favor the whole commercial and manufacturing interests of the mother country; and what that influence might be powerful enough to do we may guess. Once the colonies consented to "walk into the parlor," such measure of independence as they now have would be gone. In the imperial house of commons all the members that Canada could expect to be allowed would not in votes and influence together have as much weight as those of one English county. A duke's son in the house, just one individual, would be more potent than a dozen members from Canada. The members for Rochdale and Birmingham and Sheffield would be able on any commercial issue to outweigh the influence of the

DOMINION AND ALL AUSTRALIA TOGETHER.

Now, does any one suppose that English manufacturers and merchants do not know this? Or can any one doubt that, were the project of imperial federation brought forward under government auspices, it would have their ardent support? They would see in it the realized method of extinguishing colonial tariffs with one fell douche of imperial free trade. Be it remembered, again, that commercial matters, touching exchanges between the mother country and the colonies, are precisely the matters which would be first put on the list of those things which the imperial federal parliament should deal with. The very first article in the treaty would stipulate for the surrender, by the colonies, of their right of independent commercial action, to the extent that they now possess it. What Sir John A. Macdonald said on this point at the recent banquet should be widely published, and should be read over and over again by every man who calls Canada his country, and who thinks Canada a country worth having.

SIR JOHN IS THUS REPORTED:

I tell you imperial federation is utterly impracticable. We could never agree to send a number of men over to England to sit in parliament there and vote away our rights and privileges. I am, as far as this question goes, up to the handle a Home Ruler. We will govern our own country. We will put on the taxes ourselves. If we choose to misgovern ourselves we will do so, and we do not desire England, Ireland, or Scotland to tell us we are fools. We will say, if we are fools we will keep our folly to ourselves. You will not be the worse for it, and we will not be the worse for any folly of yours.

"A bird in hand is worth two in the bush;" but what if there be no bird at all in the bush, but merely the counterfeit semblance of a bird? At present we have actually in hand the solid reality of commercial independence. Not complete, indeed, but still in large measure, and with good prospect of obtaining the rest if we only hold firmly on to what we already have, and keep pushing for more. We are asked to surrender this, and to take in its place

THE GLITTERING BAUBLE

of imperial federation. Was there ever a case that more truly illustrated the old fable of the dog and the shadow? We should be acting the part of children, and very silly children at that—"pleased with a rattle, tickled with a straw"—did we give up the solid reality of commercial independence which we now enjoy, with more in prospect, for the glittering toy of imperial representation. By such surrender our incapacity for being independent would be proven before the world, and we would be rightly punished by the loss of what we were too weak and too silly to hold.

ARGUT.

LOST MONEY RECOVERED.

On Sunday last Mr. John Dion of Winnipeg came to this city and registered at the Wellington house at Wellington and York streets. On retiring to bed he placed $450 in bills under his pillow. When he got up in the morning he uncovered the money and left it there while he dressed. He then went to breakfast, but forgot to take the roll with him. He did not miss it until a barber shop half an hour afterwards. Hastening back to the room he found the money gone. The proprietor was notified and the servants were searched, but it was not discovered. One of the girls said she saw two Grand Trunk brakemen, named George Elliott and John Ridley, enter the room and subsequently leave. The room was sometimes occupied by them. The detectives were notified and the men watched. On Wednesday night they returned the money to the detectives, minus $5. They stated that they were keeping it to see if a reward would be offered for it.

"CORINNE" IN COURT.

The Children's Society Trying to Prevent the Performances of the Child Actress.

(*From the N. Y. World of Wednesday.*)

A very pretty and richly-dressed child, known as "Corinne," was before Judge Donohue, in supreme court chambers, yesterday, having been brought upon a warrant issued on a petition by Mr. E. Fellows Jenkins, superintendent of the society for the prevention of cruelty to children. The petition charges that the child is unlawfully restrained of her liberty by "one Jennie Kimball, otherwise called Jennie Flaherty," who it is asserted has almost daily "unlawfully exhibited, used and employed the child in the avocation of dancing, singing and acting at divers theatres and places of public entertainment." The petition also charges that the child is about to be exhibited at the Metropolitan casino in this city, and that these exhibitions have been greatly to the pecuniary gain of Jennie Kimball, but to the serious physical injury of the child.

Messrs. Olin & Rives, on behalf of Mrs. Flaherty, presented a traverse to the petition, stating that their client has had the care of the child, who is now nearly ten years old, since she was two years of age, the mother having appointed Mrs. Flaherty as the child's guardian. It is admitted that the child acts and sings and had an engagement to appear at the Metropolitan casino, but it is denied that she dances or that the exhibitions are in any way injurious. She appears in only three operas, "Mascotte," "Olivette" and Cinderella," and readily acquires it is claimed as a pleasure, a knowledge of the necessary lines and music. Her physical health is excellent; she goes out walking every pleasant day with her maid, and has a carriage and ponies of her own, which she drives constantly.

Little Corrinne was then called to the witness-stand and questioned by Mr. Gerry. She sang in Boston when she was five years only, and has been engaged in performances almost constantly since, she said. The first opera in which she sang was "Pinafore," in which she took the part of Buttercup. She had traveled eastward to Halifax and westward as far as Nebraska. Her ponies and carriages were taken with her on the cars on her travels, and she had a driver and coachman and a dog, Fritz. She was frequently encored when she sang, she said, and was often brought out four times when singing in "Pinafore."

The examination will be continued today. During the examination the child is committed to the care of the society.

A WORTHY CITIZEN GONE.

Yesterday morning about 4 o'clock Mr. Thomas Davison died very suddenly at his residence, No. 148 Bay street. He had only been ill for a few days, and until Wednesday his attending physician, Dr. George Wright, did not apprehend a fatal termination. Mr. Davison was a member of the firm of Davison, Scott & Co., provision merchants of No. 64 Front street east, and had twice been returned as a school trustee, filling that position at the time of his death. Deceased's family came to Toronto about forty-five years ago, and have remained here ever since. Mr. Davison was elected a number of times as president of the Mechanics' institute, and was chairman of the dairy committee of the industrial exhibition association. He leaves a widow and two children. The funeral will take place to-morrow afternoon at 2.30 to St. James' cemetery.

WHAT THEY ARE SAYING.

I was Guillotined—Sydney Smith in West Northumberland.

The best laid schemes of mice and men gang aft aglee—J. D. Edgar in East York.

I must visit Welland more frequently—C. W. Bunting.

I know a bank where wild cats grow—David Glass.

This is a cold day for us widows and orphans—James French.

What we need most in West Northumberland is a tall chimney—Sir John.

I must make a move to give the poor men of West Northumberland cheaper shirts—Ed. Blake.

PERSONS AND THINGS.

Thomas Sterry Hunt, LL.D., the eminent scientist, sailed in the Parisian from London yesterday morning for America.

Thomas R. Gould, the American sculptor, has died in Italy, aged 68.

Count Andrassy of Austria was in Ottawa on Wednesday, and left for Montreal yesterday. He called on Sir Hector Langevin.

Mr. Owen Murphy, independent candidate for election in Quebec west, is seriously ill, and has had to undergo an operation.

Mr. E. O. Bickford, Miss Chittenden, and Miss Barrett, arrived in Toronto yesterday from Europe.

Hon. John O'Connor has been confined to his house at Ottawa by illness since his return from the Toronto convention.

GAMBLERS FINED.

The gambling case came up yesterday before the magistrate. John Kleiser, one of the defendants, was called as a witness, and showed that the stakes played for were small. The magistrate did not consider that any extenuation, and fined John Bonner, J. H. Johnston, J. Maloney and T. Anchanti each $50 and costs. Charles Longbottom, who was in the room but not playing, was fined $20 and costs. Kleiser was discharged on account of having given evidence.

A GRAY DAY.

BY PHILIP BOURKE MARSTON.

Forth from a sky of windless gray
Pours down the soft, persistent rain,
And she for whom I sigh in vain,
Who makes my bliss, now makes my pain,
Being far from me this autumn day—
So far away.

Upon the waters void and gray
No floating sail appears in sight—
The dull rain and the humid light
No wind has any heart to spite,
This dreary, weary, autumn day,
With love away.

Where she is may skies not be gray,
But sunlight fill the vital air
Ah, were she here, or were I there,
Skies might be dull, or might be fair,
And I not heed, so she this day
Were not away.

No gull wings out 'twixt gray and gray—
All gray, as far as eye can reach:
The sea too listless seems for speech,
And vaguely frets upon the beach,
As knowing she this autumn day
Is far away.

Ah, like that sea my life looks gray—
Like a forgotten land it lies,
With no light on it from her eyes,
Lovely and changeful as those skies
'Neath which she walks this autumn day
So far away.

But they shall pass, these skies of gray,
And she for whom I sigh in vain,
Who makes my bliss and makes my pain,
Shall turn my gray to gold again,
Being not, as now, that future day,
So far away.

A dissolution of the German reichstag is foreshadowed.

BRIEF LOCALS.

MUD!

Blood or mud. MUD!

Navigation has been resumed on the principal streets of the city.

The firemen have received their winter uniform, except their hats, which have been ordered.

Six females for the Meacer reformatory from Ottawa arrived up yesterday by the morning express.

Sheriff Jeremiah Merrick of L'Original registered at the Rossin house yesterday. He has just deposited in the Kingston penitentiary for life Brunet and Prevost, the Plantagnet murderers.

The crews belonging to the Northern Queen and Lake Erie, the vessels which collided off Poverty island last Thursday, arrived from Detroit by 9.15 Great Western express yesterday morning, en route for Collingwood.

At interim sessions yesterday, before Judge Mackenzie, Mr. N. Murphy made application for bail in the case of Edward Keating of Sutton, charged with rape on a woman named Mary Deut, an account of which appeared in The World on Wednesday. The application was granted, the prisoner's own bond of $1000 and two sureties in $500 each being accepted.

The following are the cases set down for the court of sessions, which opens next Thursday: R. Southworth, larceny; John Flavell, larceny; John Wooten, larceny; George Wilson, larceny; Edward Moore, larceny; Daniel Keenan, larceny; Wesley Collins, assault; Patrick Elwood, felonious wounding; Wm. Kirkwood, neglecting his family; Augustus Lawrence, gambling; Edward Keating, rape; and John Thayer, attempt to commit rape.

Yesterday afternoon a meeting of the West York Reform association was held at the Shakespeare hotel, there being an attendance of about twenty-five members. The following officers were appointed:—President, Mr. Winchester; 1st vice-president, Dr. McConnell; 2nd vice-president, Mr. Joseph Watson; secretary, Mr. T. Porter; assistant secretary, Mr. Fred A. Wallis; treasurer, Mr. W. C. Grubb. After some speeches were made the meeting adjourned till Dec. 10.

A Warning to Jokers.

The New Orleans Picayune relates this tragic result of a practical joke: At 2 o'clock on a recent morning a gentleman left his club in this city with a friend, and the latter returning for his cane, the former concealed himself in the bottom of the big box that holds the balancing weights of the elevator and is called a "lift case." The friend came back and went away disgusted at finding no traces of the jolly joker. The latter, as he entered the lift case, had closed the door. He tried to open it, but could not, for it opened without a key only from the outside. He laughed heartily to see the biter bit, until presently he heard a noise which he could not misinterpret. The lift was slowly falling down from the fourth floor. He, in groping for the door, had pulled the rope which set it free. Death stared him in the face, for that immense mass would inevitably crush him as flat as a pan-cake, and by a slow torture that would make dying seem an agony of horrors. He became frantic with fear. He flung himself against the door of his life-case as only despair could do; he shrieked for help. His shrieks were heard by the janitor, who found him in a swoon and dragged him out when the lift was only fifteen feet off. A physician was summoned. Consciousness was restored. The unfortunate gentleman sprang to his feet, screamed incoherently with wild gestures. He was crazy.

Sure Justice.

(*Chicago Tribune.*)

The British court made short work of the murderer Lefroy. He was tried two weeks ago and hung yesterday. He had strong friends, plenty of money, and able counsel; but these did not suffice, as they would have done in Illinois, to save his neck. His case was not permitted to lie over term after term without trial. He could not gain time by hiring scamps to swear that the judges were prejudiced against him. There were no writs of error to the supreme court on humbug points and technical nonsense; no reversals and remandments on quirks and frauds. He could not get an emotional insanity dodge nor could he challenge off every intelligent man and secure a jury of sympathetic ignoramuses to try him. He had to face an intelligent jury who passed on the simple fact of guilt or innocence. His judge laid down the law, and no "instruction" on the law by the prisoner's counsel was allowed to befog or mislead the jury. When the jury found him guilty the judge sentenced him to be hung, and hung he was. The verdict of the jury on the facts proven was not reversed, overturned and set aside by any intermeddling supreme court, and there was no commutation of sentence to a prison to be followed by a slobbering governor's pardon as a New Year's present to the criminal classes. In short, there was neither shystering, court foolery, maudlin pardoning, nor other nonsense practiced or permitted in this murderer's case. He paid the penalty of his deeds with promptitude and certainty.

Smartest of the Three.

Ingersoll is a man who Bobs up serenely in all circumstances. The other day the post-office people fined a contractor $40,000 for failing to perform his trips according to schedule requirements. The contractor was highly indignant, and sent Col. Ingersoll to remonstrate with the postmaster-general. James cannot talk as well as Tom Ochiltree, and so he sent for Elmer, the second assistant. There were several preliminary passages between Ingersoll and Elmer, in which both acquitted themselves creditably. Then, coming down to business, Elmer said: "Colonel, this fine will have to be paid. Recognizing your well-known reverence for scriptural precedent and illustration, I will put the case thus: If Balaam had been engaged to perform a similar service and had agreed to convey the mails on the back of his donkey from Jericho to Jerusalem and had failed, as your client has done, it would clearly have been the duty of his postmaster at Jerusalem, provided the law was the same as ours, to deduct from Balaam's pay for the trips which had not been performed." "Then, by George!" cried Ingersoll, "I think the jackass would have been the smartest man of the three."

Death for Love.

NEW ORLEANS, Dec. 1.—Henry Menne shot Margaret Nessey and himself because the girl's mother would not allow him to visit her. They agreed upon suicide. Both were fatally wounded.

Found Hanging in the Woods.

RENFREW, Dec. 1.—A man named John Doolen was found yesterday hanging to a tree in the woods about twenty-miles from this place. Dr. O'Brien, the coroner, though notified, did not feel justified under the new coroners' act, in investigating the matter.

MOVEMENTS OF OCEAN STEAMERS.

ARRIVALS.

Date.	Steamship.	Reported at.	From.
Dec. 1	Rotterdam	Rotterdam	.....
"	Scotia	Moville	.....
"	Nevada	Queenstown	.....

WHAT REFORMERS SHOULD DO.

To The World: The picture which Sir John Macdonald held up to the view of his followers the other day was not by any means a pleasant one to look upon. Continuance in our present state of dependency or drift into annexation, is our only chance, says the old tory chieftain. What a sad picture for brave men to contemplate! We are to shrink with fear on one side, and bow down with humility on the other, according to Sir John. But young Canadians refuse to ever look upon this picture. They see before them a much brighter prospect, and in their eagerness to obtain possession will ere long push to the front, and the old fossilised super-loyalist will go to the wall. Independence will make us great under a flag of our own. Thousands who do not care to live under the union jack, or under the ragged end of it as a colonist, would settle down upon our fertile land and become nationalised Canadians. The same hopes and yearnings which prompted our neighbors onward would animate our sons. And with a name among nations and a status commanding respect we should rapidly rise to a state of greatness, which is utterly impossible for us to do as a dependency. In the very prospect of our becoming a nation there should be sufficient magnetism to draw the various divergent elements under the cognomen of reformers together and to crystallize them into a compact whole forming, instead of the scattered detachments which at present exist in a state of something like demoralization, a formidable and organised army, capable of sweeping away all obstacles which now stand in the way of progress, and with one bold and decisive stroke elevate their country to a position which shall henceforth enable her to raise her voice and be recognised a nation among nations. This is the only one chance which the reformers have, and it is for them to seize the opportunity that now presents itself and with a unity of purpose hoist high the standard of a genuine national policy, which will make their return to power at the next general elections a sure thing. For that strong current of national sentiment which is rapidly spreading over the Dominion cannot be checked, however desirous old and time-serving politicians and a subservant press may be to check it. True patriotism, the love of home and country so conspicuous in our race is naturally and visibly on the increase with us. And it is with reluctance and not unfrequently with painful regret that thousands of our stalwart sons are compelled to leave our shores and to seek homes elsewhere. They are, it is too true, driven away by the actions of these very men whose chief aim should be to encourage by wise legislation love of home, and to endeavor to make that home at least tolerable so that our strength may continually increase by the multiplying of our numbers. Under wise and paternal government a great nation could be built up, equal if not superior to that directly south of us. It is to reformers we must look for national legislation which shall inaugurate a new regime both commercial and political. Young politicians should bear in mind the fact that something more is expected of them in this young country than to support a government for the sake of obtaining and holding a lucrative position, and the true patriot is he who aims at higher achievements than the accomplishment of self-elevation in order to obtain a frivolous knighthood. He concentrates his undivided attention upon the arduous task of improving his country and of lifting it into its fitting position.

SALMONEUS.

THE POLICE AND MR. CLARKE GAMBLE.

To THE WORLD: The statement made by Mr. Clarke Gamble before the police commissioners, reported in your issue of yesterday, implicating four policemen as frequenters of houses of prostitution, should not be allowed to drop, but should be looked into. Every policeman on the force who innocent of the alleged fact should demand the names of those referred to, said to be in the possession of Mr. Gamble. Indeed the good character and efficiency of the force demand that it should be investigated. I believe that the character and efficiency of our police force will compare favorably with any on the continent of America, and I would be very sorry to hold any one of them guilty of the alleged fact on the mere statement of a common prostitute who might have been influenced by malice or other impure motives in the matter, without affording them an opportunity of disproving the charge. But if they should fail to do this, and be found guilty of the charge, then instant dismissal would not be sufficient punishment. They should be dealt with to the full extent of the law bearing on such cases.

It would be also interesting to know whether or not the homes provided by the well-disposed public for unfortunate women are to be turned into mere confessional boxes in order to gratify the scandal-dish of the managers, who, it appears from Mr. Gamble's statement, makes it a point to pry into the secrets of their life and that of their guilty companions. It would be interesting to know whether Mr. Gamble has acted the part of confessor or not, or if not, how he came by his information. The public should know this.

AN OBSERVER.

PROBLEM FOR YOUTHFUL READERS

To THE WORLD: Please permit me through your columns to test the sagacity of the youth of this Canada of ours by the following "Problem."

John owns one block of land in a square, and Frank owns another in a parallelogram, having the same area, but of different shapes, as you perceive. John likes the shape of Frank's block the best, and wants to get it. He thinks the parallelogram better than the square. How can he make this parallelogram his, whether Frank is willing or not? and without any deed or convevance thereof? An early reply through your columns from the youthful, if you will permit it, will oblige

SMILEX.

Mica and Stoves.

Take a little vinegar and water and wash the mica in the coal stove carefully with a soft cloth; the acid removes all stains, and, if a little pain is taken to thoroughly clean the corners and wipe them dry, the mica will look as good as new. If the stove is very hot tie the cloth to a stick, and so escape the danger of burning your hands. The task might be made somewhat easier by choosing stoves which are not too highly ornamented. Unless the trimmings are kept absolutely spotless or white, which is a very difficult thing to accomplish, they cannot lay the least claim to being ornamental; indeed a stove which by reason of its excessive decoration is rendered the most prominent feature of the room, demanding the attention the moment one enters, is certainly bad taste. A plain, well polished stove, with graceful shape, which fulfills the end of its being by heating the house, is all that a stove should be. The fire may be, as it has been, called the soul of the room, but it ought not to ask too much attention to its body.

RETAIL CLOTHING.

OAK HALL.

Our Stock and Prices are Telling a Tale this Season.

Just had made up another lot of Heavy Tweed Suits and Overcoats. The Newest Styles always in stock

OAK HALL,

THE LEADING CLOTHING STORE,

115, 117, 119 AND 121 KING STREET EAST, TORONTO.

DIED.

DAVISON—At his residence, 148 Bay street, Toronto, on Dec. 1, Thomas Davison of the firm of Davison, Scott & Co., aged 43 years.

Funeral will take place from above address on Saturday, Dec. 3, at 2.30 p.m. Friends and acquaintances will please accept this intimation.

STEVENS—On Nov. 30, of inflammatory croup, Charles David, only beloved child of Charles and Janet Stevens, aged one year and one month.

Funeral today, at 2 o'clock sharp, at residence of Charles Leaf, 97 Berkley street. All further notice.

MARRIED.

BURROWS—PARK—At the residence of the bridegroom's sister, Grant street, Riverside, on Nov. 30, by Rev. J. Miles Wilkinson, B.A., Mr. George Burrows of Georgetown, to Lizzie Park, daughter of the late Daniel Park, Esq., of Sutton, Ont.

BOOKS AND STATIONERY.

PUNCTUATION, AND OTHER TYPOGRAPHICAL matters, for the use of Printers, Authors, Teachers and Schools. By Marshall T. Bizelow, correction at the University Press, second edition, 60 cents. W. R. HAIGHT, Dealer in Old and New Books 92 King street east, Toronto. 17

AMUSEMENTS.

GRAND OPERA HOUSE.

O. B. SHEPPARD, MANAGER.

Engagement for three nights only and Wednesday Matinee, commencing

Monday, December 5.

RICE'S OPERA COMIQUE CO.,

Direct from Booth's Theatre, New York, who will appear in Gilbert & Sullivan's latest Comic Opera

PATIENCE!

Magnificent Cast, Grand Chorus of Dragoons and Rapturous Maidens, Superb Orchestra, under the direction of Mr. J. C. Mullaly.

Admission, 25, 50 and 75 cents. Reserved seats, 75c. and $1.00, according to location. Box plan now open.

ST. GEORGE'S SOCIETY.

The regular monthly meeting of the members of the ST. GEORGE'S SOCIETY will be held in the office of the Society, No. 9 Louisa street,

THIS (FRIDAY) EVENING,

AT 8 O'CLOCK.

When the attendance of the members is particularly requested, as business of importance will be brought forward. 5

J. E. PELL, Secretary.

HOME AGAIN,

From a visit to Boston.

BASS' PALE ALE

ON DRAUGHT AT 5

JEWELL & CLOW'S.

EXPRESS LINE.

9 ADELAIDE STREET EAST

CENTRAL OFFICE OF

T. FISHER'S EXPRESS LINE

CHEAPEST EXPRESS LINE IN THE CITY

5 Cent Parcel Delivery in Connection.

Arrangements made with merchants for delivery of parcels in large quantities.

T. FISHER, Proprietor.

MEETINGS.

SPIRITUAL MANIFESTATIONS!

Parlor Seances held at 104 RICHMOND STREET WEST every Monday, Wednesday and Friday evenings at 8 p. m.

Admission, - - 50 Cents.

Arrangements can be made for Private Seances. 135

BANK NOTICE.

IMPERIAL BANK OF CANADA

DIVIDEND NO. 13.

Notice is hereby given that a dividend at the rate of seven per cent. per annum 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 at the Branches on and after

Tuesday, the 3rd day of Jan. next.

The Transfer Books will be closed from the 16th to the 31st December, both days inclusive.

By order of the Board,

D. R. WILKIE, Cashier.

Toronto, 22nd Nov., 1881. 444

HARDWARE.

WEST END HardwareHouse

313 QUEEN STREET WEST.

J. L. BIRD

Keeps a well-assorted stock of Coachpainters' materials in store, and still leads in Builders and General Hardware, Paints, Oils, Glass, etc., etc. 246

RETAIL DRY GOODS.

SPECIAL BARGAINS TO-DAY!

BLANKETS! BLANKETS! BLANKETS!

Full Weight and Size, for $2 30, $2 50, $2 75, $3, $3 50 up.

COMFORTABLES! COMFORTABLES! COMFORTABLES!

Another large shipment of the above goods JUST RECEIVED. Large Size and Heavy Weight for $1, $1 25, $1 50, $1 75, $2, $2 25, $2 50 up.

TABLE LINENS! TABLE LINENS! TABLE LINENS!

Napkins, Glass Cloths, Towels, Crashes, Sheetings, Pillow Cottons, Ticklings, Flannels, Shirtings, Fancy Flannels, White Cottons, White Goods, Carpets and House Furnishings, Quilts and Quiltings

Remember, Special Prices this Month. Parties intent upon purchasing will find our Goods strictly first-class and reliable, and at prices in keeping with the character and popularity of our house.

EDWARD M'KEOWN,

182 Yonge-st., Third Door north of Queen.

Mail and Sample Orders promptly attended to. 246

GENTS' FURNISHINGS.

REMEMBER

GRANT'S CELEBRATED SHIRTS

Are the best in the world. Have no other. To be had only at 135

283 QUEEN STREET WEST, G. R. GRANT & CO.

INSURANCE

ANNOUNCEMENT.

THE ÆTNA LIFE Insurance Company hereby announces to the Public that the limit of $10,000 to which it has heretofore restricted its risk upon any one life, is now extended to

$15,000,

but only in the case of the very best lives, such as can successfully pass an extra careful medical examination and test.

Since this decision was made known through the Company's agents in Ontario, a few weeks since, several old policy-holders have availed themselves of the privilege of increasing their investments with the ÆTNA to the full amount allowed. Among the first of these were two first-class business men who have been members of its Mutual Department for twelve years past, and have thus had the best possible means of knowing the excellence and reliability of the Indemnity against Loss which this company affords.

One of the best methods of selecting a company in which to insure is to note how well satisfied those are who have had experience with it, as shown in the Annual Reports of the Insurance Superintendents. A certain small proportion of all insurance, in all companies, lapses during each year from individual negligence, inability to pay, &c. In companies which are well-conducted, and whose policy-holders value their privileges, very few will surrender their policies until death or maturity ends the contract.

In the following table, compiled from the Government Returns, the percentage of insurance which was surrendered to the companies, or which lapsed from non-payment of premiums, is shown. The figures opposite the Canadian and American companies relate to their entire business; opposite old country companies, to their Canadian business only:—

Lapses and Surrenders during 1880.

Name.	Per cent.	Name.	Per cent.
Ætna Life	4.74	Confederation	12.47
Canada	6.33	Briton, Edinburgh	15.00
Equitable	7.21	L. & Lancashire	15.61
Standard	7.78	Citizens, Montreal	17.75
Travellers	9.55	Sun, Montreal	20.12
Union Mutual	10.25	Toronto, Toronto	22.44
Ontario Mutual	12.07	Mutual, Hamilton	28.34
Star, of London	12.32	Average of all Companies	13.34

Excellent as this record is for 1880, it is to be hoped that all the companies will succeed in improving upon it in 1881. The table affords a means of discovering, at a glance, which companies are giving the highest satisfaction to those fortunate enough to be on their membership rolls.

Reader, if uninsured, but insurable, let no time be lost in getting a policy in *some* company. If you cannot get just what you need elsewhere, come and see the undersigned, or give your application to an Agent of the ÆTNA the first time you meet one.

WILLIAM. H. ORR, Manager.

Office: Boustead's Block, Adelaide-street East, Toronto.

ELECTION CARDS.

TO THE ELECTORS OF

ST. ANDREW'S WARD

Your vote and influence are respectfully solicited for the election of

EDWARD GEGG

As Alderman for 1882.

246

Election will take place on Monday, Jan. 2nd., 1882.

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A CONSIGNMENT OF

CHOICE HOPS!

For sale in lots to suit brewers. 121.ed

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Per Steamer Peruvian,

A Large Consignment of JOHN JAMIESON & SON'S

CELEBRATED 4-YEAR OLD IRISH WHISKEY

The above well-known Brand Commands the HIGHEST PRICE in the MARKET, and considered the BEST IN THE WORLD. 246

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