

"PROGRESSIVE" ENDOWMENT!

The Progressive Endowment Guild of America, with headquarters at Richmond, Va., is another one of the leeches which has recently headquarters upon this coast to pick up what suckers they can. John V. Ryan, Deputy Supreme Governor and Manager, division of the Pacific, San Francisco, Cal., is the man who is supposed to steer the suckers in.

We should think that the people of California who had to do with the Pacific Endowment and others of its kind would steer clear of a concern of this kind. They say they pay its benefits on the ten year plan, and you can take a certificate as low as \$500 or as high as \$5,000. If you join to-day and die to-morrow your family will at once get the full amount of your certificate. Then, on the other hand, you need not die to win, for in ten years you get the money yourself. In case of sickness, if unable to pay, instead of lapsing your policy or certificate, the Guild will help you along to the extent of \$5 per week on every one thousand and deduct it finally from your certificate.

This is one of the worst cases of bilk that we have ever come across, and we cannot conceive how it is possible that any man possessed even of ordinary business prudence would ever associate himself with an institution of this kind. The thing has been put up here on a better basis, and yet all of the parties who participated in it are now mourners.—*San Francisco Sun.*

THE AGE OF WINE.

The increase of the strength of wine by keeping depends upon whether it is kept in cask or bottle. If stored in cask there is a constant increase of alcohol. The ancients knew that wine improved if kept in leathern bottles, and the same result is obtained by keeping it in wooden vessels, for both leather and wood are more easily penetrated by water than by alcohol; evaporation ensues from both, but more freely from water, and the wine consequently becomes richer in alcohol. On the other hand the opinion that wine has grown old in bottles, and has, therefore, become stronger, is thoroughly false. Evaporation is very much hindered by the cork, even when this is not covered by rosin and sealing wax. The simple explanation of our finding old bottled wine rich in alcohol is that only the stronger wines can be preserved and the weaker ones can not resist the effects of time. At the same time, although all wine must eventually be spoiled and weakened by keeping it in bottles, yet some kinds acquire, as a first consequence of that cause which afterward destroys them, and which is neither more nor less than the chemical alteration in their constituents, properties which render them more agreeable both to smell and taste.

—In an interview the other day, Mr. Sergeant, general manager of the Grand Trunk Railway, said the company's pay-roll in 1892 was \$8,800,000, and in 1893 about \$8,700,000. These sums include the salaries or wages in the general engineering, mechanical, and stationery departments.

—"Just look at the color of this water. Why, it's not fit to drink!" said an indignant guest to the waiter at a hotel in Seguin, Texas. "Dat's whar you is foolin' yerse'f. Hit's the glass what's dirty."—*Texas Siftings.*

Mrs. L. MULVENEY, general storekeeper at Port Elgin, is the wife of Wm. Mulveney, who is the hero of several bad failures. His management, it appears, did not succeed any better while the business was in his wife's name, and now she assigns.—Lipman & Finesilver, a couple of peregrinating merchants at Picton, assign to the sheriff.

Messrs. E. F. Keene & Co., Sherbrooke, intend, says the *Gazette*, erecting saw mills in Spaulding, Beauce County, adjoining Lake Megantic. The Tring and Lake Megantic branch of the Quebec Central Railway will open up some good timber lands besides much that is fit for settlement. Work on the Tring end is well under way.

—When Mr. Gladstone first became premier a gentleman called on his old tutor, Rev. Mr. Rawson, of Seaforth, Liverpool, to congratulate him on the high position gained by his pupil. The old gentleman replied:—"I had two letters this morning from old pupils—one prime minister, the other gatekeeper of a workhouse. Such is life!"

—Mr. Henry Watterson, the American journalist, calls the U. S. tariff bill in its amended shape "a mongrel piebald of patches and puillaninity, a grotesque hodgepodge of pretence and pettifoggery, a nondescript abortion of incompetency, selfishness, cowardice and treachery."

FIRE ADJUSTMENTS

Prompt attention given to the adjustment of fire losses in Michigan and Ontario. Address

J. E. CONNELLY,
199 Griswold Street,
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By a steady young man who has had several years' experience in a lumber yard, and who understands bookkeeping. Best references. Address P. O. Box 469, Toronto.

BUSINESS CHANCE.

Additional capital to manufacture fast-selling article, an absolute necessity to all manufacturers. We have already over \$100,000. We need about \$25,000 now. It might pay you to control a part of this. It pays over 20 per cent., and is controlled by the best known men. Address

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A rare chance for active man to connect with reliable old house commanding profitable wholesale trade, forming into a corporation. Must have several thousand dollars cash. Address

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A long established and successful firm, located in the City of Toronto, are now the owners of a new patent on a commercial article of the greatest utility.

A complete plant and cash working capital are fully provided for.

A competent person controlling a few thousand dollars might find here a very profitable investment. Kindly send financial references and particulars to

SOLICITOR,
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BUSINESS CHANCE.

We are changing our partnership into a joint stock company. From year to year our business has increased until we find it necessary to increase our capital in order to supply our goods. You may examine our books and will find that we have earned thirty per cent. per annum on our capital.

We desire one man for the Directorate who can control \$25,000.

We also desire to open a branch office in each of the cities of Ontario, and will give the preference to those who can control from \$5,000 to \$10,000.

This is absolutely gilt-edged. For full particulars address

PARTNER,
Care of Monetary Times.

GRAND TRUNK RAILWAY.

STORES CONTRACTS

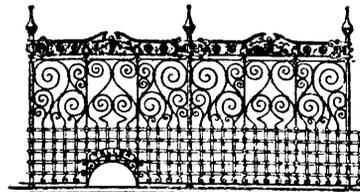
Tenders are invited for stores of various kinds required by the company at Montreal, London, Hamilton, Portland and other places during the twelve months commencing July 1st, 1894.

Forms of tender, with full particulars, can be had on application to JOHN TAYLOR, General Storekeeper, Montreal.

Tenders endorsed "Tender for Stores" and addressed to the undersigned, will be received on or before Thursday, May 31st.

L. J. SEARGEANT,
Gen'l Manager.

Montreal, April 24th, 1894.



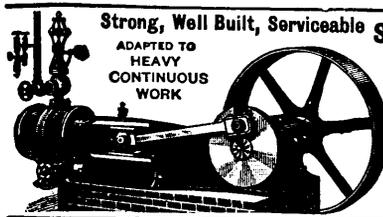
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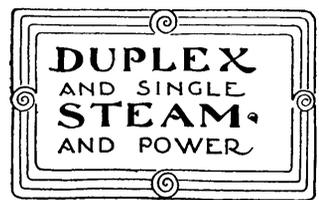
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