PROPERTIES FOR SALE.

HOUSE FOR SALE OR TO LET—THIRTEEN rooms, hot water, gas, grates, fifty feet frontage, lawns and fruit, $3000 below cost; $60 per month rent. Box 170 World office.

FOR SALE OR EXCHANGE—DETACHED residence, ten rooms, hot water heating, large grounds. Silas James & Son, 19 and 21 Richmond-street east.

SPLENDID BRICK HOUSE FOR SALE OR to rent—Northeast part of city; great bargain. Gordon & Sampson, 28 Scott-street. 656

TO RENT

TO LET—LARGE FRONT ROOM, HEATED by furnace, open grate and wardrobe, private family, no children, few minutes from Parliament buildings. 19 Vincent-street.

PERSONAL.

WILL THE GENTLEMAN WHO SIGNED his name R. S. Paterson at Osgoode Hall ball on Feb. 2, 1894, kindly return the hat he took from the cloak-room, to 180 Bathurst-street, city?

SHOEMAKERS AND SHOEFITTERS KEEP away from Toronto. Strike on. Executive Committee International Union.

OSMAND DIGMA WOULD LIKE TO HEAR from J., Spadina-avenue. Address L., Box 174, World.

NATIVE WINE ONE DOLLAR PER GALlon. Direct importer of fine wines, etc. C. E. Vardon, 543 Queen west. Tel. 2184.

DENTISTRY.

RIGGS, DENTIST—BEST TEETH ON PLATES only $8; crowning and bridging a specialty.

OPTICIANS.

NOTICE OF REMOVAL—MICHAELS, THE old reliable opticians of King-street, have removed to 218 Yonge-street, corner of Albert; the trade supplied.

ARTICLES FOR SALE

Advertisements under this head a cent a word.

BREWER'S BANKRUPT HAT STOCK—$1.50 now 75c, $2 now $1, $3 now $1.50, all shapes. Dixon's, 65 King west.

KINDLING WOOD, SEVEN CRATES FOR $1, 15 for $2 and 25 for $3, delivered. Firstbrook Bros., 301 King east. Telephone 397.

HATS, HATS, HATS, AT FIFTY CENTS ON the dollar, Brewer's stock, at Dixon's, Men's Furnisher, 65 and 67 King west.

PATENT SOLICITORS.

RIDOUT & MAYBEE, SOLICITORS OF patents; pamphlet on Patents sent free. J. G. Ridout (late C.E.), barrister, solicitor, etc.; J. E. Maybee, mech. eng. Telephone 2589. 103 Bay-street, Toronto.

MONUMENTS.

GRANITE MONUMENTS—LARGE VARIETY—made to order, lowest prices. J. G. Gibson, Parliament and Winchester.

BUSINESS CARDS.

PROF. H. GALVIN—PRIVATE LESSONS IN boxing and sparring. For terms apply evenings corner Robert and James-street, Hamilton.

OAKVILLE DAIRY—478 YONGE-STREET—guaranteed pure farmers' milk supplied, retail only. Fred Sole, proprietor.

JEWELRY.

DIAMOND CLUSTER RING — FIFTEEN large white stones, sacrifice, $75, cost $250; large single-stone diamond, two carats, $75, worth $250; five-stone diamond ring, white, $15, worth $50. George Woolson & Co., 186 Queen-street west.

FURNACES REPAIRED.

TORONTO FURNACE & CREMATORY COMpany, Limited, 8 and 10 Queen-street east, telephone 1907, repair and overhaul all styles of furnaces, steam, hot water and hot air. Tenders given on all kinds of heating. Ask for our prices. ed&7

CIGARS AND TOBACCOS.

THOMAS MULROONEY (LATE OF THE Palmer House) has opened a cigar and tobacco business at No. 70 Queen-street west, opposite the Jumbo grocery. Choicest brands of tobaccos and cigars. A call solicited. ed-7

BILLIARDS.

BILLIARD AND POOL TABLES — LOW price and easy terms, billiard goods of every description; ivory and celluloid billiard and pool balls manufactured, repaired and recolored; bowling alley balls, pins, foot chalks, marking boards, swing cushions, etc., etc.; estimates for alleys given on application. Send for new '93 catalogue to Samuel May & Co., Billiard Table Manufacturers, 68 King-street west, Toronto.

MISCELLANEOUS.

TO ALL OWNERS OF LAME HORSES!—A cure guaranteed or no charge. Notice—My cure is permanent; if horses are made any lamer by my operation their full value will be paid in cash. Contracted Feet, Corns, Quarter Cracks, Thrush and all Lameness of the Feet. 15 Years' Experience. Highest Testimonials. Try it. Kennedy's Quickest Healing Salve in the World. Will cure scratches, sore shoulders, cuts, burns, bruises and old sores of the worst kind. Price 25 cents. Also try R. Kennedy's famous Hoof Ointment, guaranteed to grow a hoof quicker than anything in the world. Price 25 cents. R. Kennedy, specialist of horses' feet, infirmary 114 North Bathurst-avenue, corner Cross-street. N. B.—No charge for examining horses. Office hours 8 to 10 a. m. 47

MEDICAL.

DR. REAR, 31 YEARS TREATING CAtarrh, wasting and all chronic diseases. New cure of Varicocele, 19 Gerrard Arcade, 9 to 6 p.m. Residence, 15 Maitland. 246

DR. H. A. PARKYN HAS OPENED AN office Corner of Simcoe and Adelaide-streets. ed-7

"DOWN TOWN OFFICES" OF DRS Cassidy, Nattress, Henwood, Hood and Dixon (nose, throat, ear). Janes' Building, King and Yonge.

FINANCIAL.

MONEY ON ALL VALUABLES, CHATties, pianos, jewelry, furniture, without removal, horses, stock, lumber, logs, cord wood. Amounts and time to suit promptly, 51 King east, room 1.

A LARGE AMOUNT OF PRIVATE FUNDS to loan at low rates. Read, Read & Knight, solicitors, etc., 75 King-street east, Toronto. ed

MONEY TO LOAN ON MORTGAGES, endowments, life policies and other securities. James C. McGee, Financial Agent and Policy Broker, 5 Toronto-street. ed

PRIVATE FUNDS TO LOAN IN LARGE OR small sums at lowest current rates. Apply Maclaren, Macdonald, Merritt & Shepley, Barristers, 28-30 Toronto-street, Toronto.

LEGAL CARDS.

ALLAN & BAIRD, BARRISTERS, ETC., Canada Life Buildings (1st floor), 40 to 46 King-street west, Toronto; money to loan. W. T. Allan, J. Baird.

A. F. McINTYRE, BARRISTER PROVINCE of Ontario. Advocate Province of Quebec. New York Life Building, Montreal.

A. D. PERRY, BARRISTER, SOLICITOR, etc.—Society and private funds for investment. Lowest rates. Star Life Office, 51, 53 Freehold Building, cor. Adelaide and Victoria. Telephone 1656.

HANSFORD & LENNOX, BARRISTERS, Solicitors. Money to loan at 5½ per cent. 10 Manning Arcade, 24 King-street West, Toronto.

MCDOWALL THOMSON, BARRISTER, SOLicitor, Notary, &c., room 79, Canada Life Building, 46 King-street West, Toronto. Telephone 2448.

MACINTYRE & SINCLAIR, BARRISTERS, Solicitors, etc. Room 38, 34 Victoria-street (Land Security Co.'s Building). Branch office at Creemore, Ont. Arch. J. Sinclair, Alex. D. Macintyre.

HOTELS.

ROYAL HOTEL, HARRISTON, ONE OF THE finest commercial hotels in the west; special attention paid to the traveling public; rates $1 to $1.50 per day. J. B. Bingham, proprietor. ed

RUSSELL HOUSE, ORILLIA—RATES $1 TO $1.50 per day; first-class accommodation for travelers and tourists. P. W. Finn, Prop.

THE HUB—LEADER-LANE, W. H. ROBINson, proprietor. Wines and liquors of the finest brands. First-class refreshment and lunch counter in connection.

THE ELLIOTT, CORNER CHURCH AND Shuter-streets—delightful location, opposite Metropolitan-square; modern conveniences; rates $2 per day; reasonable rates to families; Church-street cars from Union Depot. J. W. Hurst, Proprietor.

LAKE VIEW HOTEL, Cor. Winchester & Parliament-sts.

Every accommodation for families visiting the city, being healthy and commanding a magnificent view of the city. Terms moderate. ed JOHN AYRE, Proprietor.

LOST.

GOLD WATCH AND FOB—LOST LAST evening, between 5 and 6, on King or Yonge-streets, or on Dundas car. Reward at 45 King west.

MARRIAGE LICENSES.

H. S. MARA, ISSUER OF MARRIAGE Licenses, 5 Toronto-street. Evenings, 552 Jarvis-street.

VETERINARY.

ONTARIO VETERINARY COLLEGE HORSE Infirmary, Temperance-street. Principal assistants in attendance day or night.

ART.

J. W. L. FORSTER, PUPIL OF MONS. Bouguereau. Portraits in Oil, Pastel, etc. Studio 81 King-street east.

MUSICAL.

P. W. NEWTON, TEACHER OF BANJO, Guitar and Mandolin. Private lessons, thorough instruction. Terms reasonable. Studio: Nordheimers', 15 King east. Evening lessons at residence, 112 Sherbourne-street.

BANJO, MANDOLIN AND GUITAR—MR. Kennedy, has removed to his new studio, Oddfellows' Building, northwest corner College and Yonge-streets. Hours: 2.30 to 6 and 7 to 9.30 p.m.

The Toronto World.

NO 83 YONGE-STREET, TORONTO

A One Cent Morning Paper.

SUBSCRIPTIONS.

Daily (without Sundays) by the year	$3 00
" " by the month	25
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" " by the month	25
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" " " by the month	45

Canada and Imperial Unity.

The London Times of the 6th inst. had the third of a series of articles on Canada. The writer considers that the unlimited coal resources of the Dominion will ultimately make Canada the keystone of Britain's naval position, and advocates the fortifying of Nanaimo, British Columbia, in addition to the fortification works at Esquimalt. The article also deals with the questions of independence and annexation, and considers that the carrying out of either idea would be such a blow to the empire's naval supremacy that Englishmen should not treat the subject lightly.

The position that Canada occupies as one of the nations of the world has been, and is the subject of discussion from time to time both among ourselves and with outsiders. They say we Canadians are neither fish, flesh nor fowl. We are treated as if we belonged to that class of articles that appear in the customs tariff under the designation ot n.e.s., not elsewhere specified. Others allude to us as being in a nebulous condition, still in the process of formation. It is highly important in our interests that we should have a definite and clear-cut idea of where we stand. We have no political connection with the United States, and as far as we can see at present there are no signs of annexation in sight. Our policy should not be shaped in the least degree on the assumption that before long Canada will become an integral part of the United States. We should not only pursue a clear-cut distinctly anti-American policy, but we should make a point of letting agitators at home and abroad become aware of the fact that annexation is a question that has been shelved. Then as to independence, it is generally admitted that we enjoy as large a measure of independence as we feel any need of. Besides, it is not clear to any of us that independence will bring to Canada any material advantage, while we know it may tend to involve us in expense and difficulty with foreign countries. As we have already said, it is all important to ourselves that we should have a clear and definite impression as to our present and prospective position. We know as a fact that Canada forms part of a great empire, whose territory is scattered all over the face of the globe. Forming as we do an integral and not an unimportant part of the great structure, it is our duty, and it is in our interests also, to extend our commerce and our influence along the lines of Imperial unity. The benefits that will accrue to Canada from Imperial unity are becoming more and more evident all the time. Since the passing of the McKinley bill our trade with Great Britain has considerably increased, and it is only but a few months since we have begun to develop a trade with Australia. It is in the material interests of Australia, Canada and Great Britain that these parts of the empire should be brought into the closest possible touch, as the writer in The Times points out it is in the interests of Great Britain to encourage Canadian projects and particularly those, such as the C.P.R., the fast Atlantic line, the Canadian Australian service, that tend to make Imperial unity more of a reality than a theory. Because they will strengthen the bonds that unite the empire Canada will expect the Mother Country to become a participator in our postal project to Australia, our Pacific cable and other Imperial enterprises. Distance in these days is being rapidly annihilated. The conditions are becoming more favorable to Imperial unity every year. There is nothing to show that Imperial unity will not ultimately prove as beneficial to Canada as the annexationists imagine that their scheme would prove to the country. At any rate we are part and parcel of the empire. Our faith in Imperial unity is getting stronger instead of weaker. Hasn't the time arrived for Canada to adopt as her motto, "In our Unity we Trust?"

Solidly Entrenched.

The manœuvring that has been going on in the council in regard to the salary reductions enables the public to see how strongly entrenched our employes are in the City Hall fortress. They are shielded from harm by a high wall that their employers cannot scale. In ordinary business concerns the employer and employe are brought face to face, and five minutes time is sufficient for a proposal to be announced and made effective. Two weeks ago the manager of a certain wholesale house in Front-street announced to the employes that thenceforth there would be a reduction of 10 per cent. in all salaries, with one or two exceptions. The order went into force at once. With our officials at the City Hall it is quite different. Between employer and employed there is, as it were, a great gulf fixed. When it is a case of raising salaries the gentlemen affected come out from their entrenchments and shake hands with us. But if it is a case of retrenchment they get behind the wall, and you cannot get at them at all. You have to get over all kinds of influences, you are stopped short with bylaws and legal opinions, and threatened with injunctions if you try to get within the fortress. There is a great deal of mystery about it, too. Thompson and Sheppard, those enthusiastic aldermanic tyros, made a quick dash on the fortress, and they thought they had captured everything before them, bag and baggage. But the victory turns out to be more or less of an illusion, very much of an illusion, in fact.

The citizens of Toronto, who pay one million dollars a year in salaries, ought to have more control over the officials in their employ. We cannot get at them with a forty rod pole, as they say. As for the police and school teachers it looks as if they were independent of the public altogether. The present situation suggests the advisability of establishing a reasonable jurisdiction over those whom we employ. And in this connection the recent vote of the Ratepayers' Association is worthy of consideration. The wall that the civic officials have built up around themselves ought to be demolished, and the ratepayes think a good way to begin the demolition is by taking away from these officials their right to vote in municipal elections. We cannot see our way to that at present, but the citizens will come to it if their expressed wishes are ignored.

Two Cents a Mile Proposed for Ohio.

The two-cent-a-mile agitation is making gradual headway. We have before us a bill submitted a week or two ago to the Ohio Legislature limiting passenger fares on all state railways to two cents a mile. We have not as yet learned the fate of the measure. Whether it ultimately becomes law or not it at least indicates what is coming. Yesterday the Central Farmers' Institute passed a resolution recommending the Dominion Government to reduce passenger and freight rates on the Canadian railways. A press despatch received yesterday announces the fact that the Atchison, Topeka and Santa Fe line, the greatest railway organization in the United States, has instituted a two-cent rate for parties of ten or more. Two cents a mile is not far off. The trolley lines will help to inaugurate this much-needed reform.

Another Town Heard From.

Barrie is the latest town that has decided to petition the Legislature to amend the Assessment Act, so as to give the municipalities power to assess church properties. We trust Ald. Hallam is in communication with the various cities and towns that have resolved to do the same thing as Toronto in regard to exemptions. If the worthy alderman gives this matter a little of his personal attention he will have the satisfaction of seeing his efforts rewarded with success. He will at the same time merit the thanks of the citizens of Toronto.

The Philadelphia papers referred to the proposed trolley line between that city and New York as an enterprise of no little importance. It is pretty certain that the project has been fully decided on and that it will become an actuality during 1895 at the latest. A notable circumstance in connection with the proposed road is that the Pennsylvania Railway has an interest, perhaps a controlling interest, in the enterprise. It will use the trolley as a feeder for its main lines.

Canada Permanent Loan and Savings Company.

The shareholders of the Canada Permanent held their 39th annual meeting yesterday. The directors report continued prosperity and sound condition of the company. The total issue of sterling debenture stock now amounts to $973,333, a sum which the board do not consider advisable to increase at present. Two half-yearly dividends amounting to 11½ per cent. per annum have been paid. The reserve fund remains at $1,450,000.

Has No Faith in Prohibition.

[Hamilton Times, Reform.]

For our own part, we have no faith in prohibition, partial or total, as the best remedy for drunkenness, and we hope the decision of the Privy Council will be that the Ontario Legislature has no power to enact a prohibitory law. If we are disappointed in this, the old experiment of trying to make the law effective will have to be worked out, and we predict that the result will be not unlike that which followed the adoption of the Scott Act in so many counties—a general demand for repeal. Should the Privy Council decide that the power to prohibit resides with the Dominion Parliament exclusively, there will be a grand exodus of Tories from the prohibition ranks.

The Privy Council Will Decide Against Prohibition.

[Hamilton Herald.]

It is not at all likely that the Privy Council will decide that Sir Oliver has power to prohibit the manufacture and importation of liquor and that phase of the question may be dismissed without further consideration. His authority will extend only to safeguarding and restricting the traffic, and it is a nice point to determine just how far he can go. If he can say that liquor shall not be sold during certain hours, why can he not say that it shall not be sold during any hours? If he can restrict the number of licenses to 20, say, why not to none?

A Promise With a String To It.

[Hamilton Spectator.]

Sir Oliver has never done anything in a straightforward way, and does not seem to be able to. In his carefully prepared answer to the prohibitionists he has attached a string to his promise, by which he can pull it back when political exigency demands. Either the gutteless prohibitionists did not see this string, or, seeing it, professed to be satisfied, in order that the temperance vote might remain with their friend Sir Oliver. "I will give you as much prohibition," says the wily little Christian statesman, "as the courts permit me to give—provided I and my wicked partners deem such legislation to be effective from a temperance standpoint." There's the whole promise

Used a Match for a Toothpick.

[Springhill, N.S., News.]

Mr. William Wheaton was up before Stipendiary Bennett last Tuesday on a charge of having accidentally lighted a match in the mine. Mr. Wheaton supposed he had been using a toothpick and after using rubbed it on his clothing when it ignited. The trial took place Tuesday afternoon when Mr. Wheaton was fined $8 and dismissed from his position.

A Fruitful Canadian Vine.

[St. John, N.B., Gazette.]

George Hawkins of Douglas, whose death occurred last week, had 11 children by his first wife and 15 by the second. Eighteen of the 26 children survive him, and besides these surviving descendants there are 100 grandchildren and 15 great grandchildren.

Purchase of Debentures.

Messrs. H. O'Hara & Co., stock and debenture brokers, members Toronto Stock Exchange, 24 Toronto-street, have just purchased $20,000 worth of debentures of the County of Grey, maturing Dec. 1, 1913, bearing 4 per cent. half-yearly. Grey is one of the best counties in Ontario. The assessment is $19,956,000, and the debt including this issue only $26,000. This firm is offering these very desirable bonds at par.

Fagged Out—None but those who have become fagged out know what a depressed, miserable feeling it is. All strength has gone and despondency has taken hold of the sufferers. They feel as though there is nothing to live for. There, however, is a cure—one box of Parmelee's Vegetable Pills will do wonders in restoring health and strength. Mandrake and Dandelion are two of the articles entering into the composition of Parmelee's Pills.

STIRRED UP A HORNET'S NEST

FARMERS' INSTITUTES SHOULD NOT BE POLITICAL CAUCUSES.

A Lively Time At the Meeting of the Central Institute Yesterday On the Introduction of a Free Trade Motion—Two Cents a Mile—The Election of Officers.

The second day's session of the Central Farmers' Institute opened at 10 o'clock yesterday morning. The appearance of the well-dressed, contented and prosperous crowd belied the expressions of poverty and depression among the farming class made later in the day during the debate on free trade.

The first business was the election of officers, which resulted as follows:

President—James McEwing, Drayton.

Vice-President—T. G. Raynor, Rose Hall.

Secretary - Treasurer — A. H. Pettit, Grimsby.

Directors—J. C. Dance, Kingsville; Hon. Charles Drury, Crown Hill; J. F. Beam, Black Creek; D. McCrae, Guelph; J. D. Ewing, Dartford; R. J. Jelly, Jelleby, and Andrew Kennedy, Dundas.

Auditors—Thomas A. Good, Brantford, and B. E. Aylesworth, Bath.

A motion moved by Mr. Clinton, seconded by Mr. Henderson, was referred to the Legislative Committee, to the effect that the meeting approve of the action of the Dominion Government in deferring ratification of the French treaty, and that the Government be petitioned not to ratify that treaty.

A motion in favor of the Torrens system of transfer was referred to the Legislative Committee.

The following delegates reported since yesterday: P. H. McKenzie, Lucknow; J. B. Ewing, Dartford; J. M. Jones, Bowmanville; H. C. Hoar, Bowmanville; John Hunter, Wyoming; S. P. Zavitz, Coldstream; Hon. Charles Drury, Crown Hill; James Mills, M.A., LL.D., Ontario Agricultural College; E. G. Overholt, Selkirk; Elias Wood, Agincourt.

These delegates are present from their several associations: Agricultural and Experimental Union—H. F. Holterman, Brantford; Agricultural and Arts Association—N. Awrey, M.L.A., Hamilton; Ayrshire Breeders' Association—Henry Wade, Toronto; Beekeepers' Association—Allen Pringle, Selby; Clydesdale Association—D. McCrae, Guelph; Fruit Growers' Association—Murray Pettit, Winona; Western Dairymen's Association—J. W. Wheaton, London; Creamery Association—W. G. Walton, Hamilton; Shorthorn Breeders' Association—Edward Jeffs, Bondhead; Markham Farmers' Club—Frederick W. Jackes, Buttonville; Ontario Veterinary College—W. Cowan, V.S., Galt.

"How can the Government best further the interests of agriculture," was an interesting paper by President McEwing, advocating a higher standard for rural schools and touching on many other points. He said it is the duty of the Government to see that the public school be arranged so that a sound practical business education can be attained. This may be so in towns and cities, but it is doubtful if it is so in the country. Improved methods of agriculture should be taught.

Grants to Higher Education.

A motion by Messrs. Smith and Walker to the effect that the Government be petitioned to reduce the grants to higher education was lost after a long discussion.

A motion by Messrs. Heaslip and Robinson, that the policy of free trade, as prevails in Great Britain, is beneficial to Canada, brought out a protracted debate.

Mr. Heaslip advocated the abolition of all duties on necessaries of life and the raising of the revenue by duties on luxuries.

After several of the faithful had advocated the free trade motion, Mr. Walker said he regretted that this question of free trade had been introduced. The trade question at the last election was the dividing line between the two parties. He said it was no place to discuss political questions.

Mr. Cumming spoke in favor of the free trade motion.

Mr. Chambers objected to the discussion, as the institute is an institution supported by public money.

Mr. White said this was the first time he had attended an institute meeting, and he was disgusted at the turn affairs had taken. If free trade prevailed nothing was left but direct taxation, and he as a farmer objected to that.

Mr. Kells vigorously protested against the discussion of these questions in the Farmers' Institute. He had been a member since the organization of the institute, but if these questions were to be discussed continually the Conservatives would leave the institute.

After some further discussion an amendment was moved by Messrs. Hanley and Jamieson that the delegation representing the Central Institute at Ottawa impress on the Government that the institute favors the application of the principles of free trade with all countries as far as possible, consistent with the necessities of revenue and the general interest of the country. This was carried.

Pay As You Go.

"What improvements can be made in general farm practice that will most promote the present and future prosperity of the farmers of Ontario?" was an interesting paper by Mr. John S. Fraser of Burford, in which he said that to be successful farmers they must practice economy, industry and contentment. The paper also dealt with the credit system, and impressed the policy of "pay as you go." There should be a system of keeping accounts, and all unprofitable lines should be dropped. He concluded by saying that little heed should be paid cries of depression and hard times, as the farmers of Ontario are far outstripping all other professions.

A motion was passed to the effect that the Ontario Government be requested to do all in its power to promote the bee industry.

A motion was introduced and referred to the Committee on New Business suggesting that the Legislative school grants to Public schools should be increased and the executive of this association take steps to secure this end.

Two Cents a Mile.

It was moved by Mr. J. Cumming, seconded by Mr. James Bissell, that the Dominion Government be urged to legislate in the direction of reducing the maximum rate of railway passenger fares and freight charges, so that the people of Ontario may not be required to pay more for the same service than the residents of a foreign country.

This motion was referred to the Committee on New Business, and will come up for discussion this morning.

A motion by Messrs. Currie and Island, that the proper authorities be petitioned to have printed and posted within easy reach of weigh scales the limit of fees that may be charged by the lessee or weighmaster of public scales, was referred to Committee on New Business.

The New Insolvency Law.

A communication was received from Mr. J. D. Edgar wishing to learn the opinion of farmers as to whether the proposed Insolvent Act is wanted by them, or whether it should be passed with its application limited, as is proposed, to trade alone. The letter points out that no machinery is suggested in the bill by which any farmer can obtain a discharge from his liabilities, however honest and unfortunate he may have been. Referred to Legislative Committee.

President Mills of the Ontario Agricultural College read an interesting paper on "The Future of Farmers' Institutes." After giving a history of the institutes since their formation, he said that the country has been stirred up to a deeper, broader and more intelligent interest in the great subject of agriculture. The first deputations sent out from the college consisted entirely of professors, but the work increased so rapidly that the college soon had to employ outside help, general farmers, cattlemen, fruit growers, dairymen, sheep men, horsemen, swine men, etc., a few of the best men in the country to assist the professors, and some of these men have been found equal to the best of the professors. He then referred to the formation of institutes and their conduct, saying that the most important officer of an institute is the secretary. A slow secretary means a slow institute. He impressed the necessity of developing the local talent, urging the members to get local members to prepare papers at their meetings. He also advocated the holding of two-day meetings.

The paper was discussed at some length, after which President Mills was accorded a vote of thanks.

A motion was passed to the effect that two-day winter meetings of local institutes with two delegates, and a third delegate at other meetings, be held during the season; also a general meeting, or "round up," at or after the close of the winter trips.

Hon. John Dryden, Minister of Agriculture, delivered a short address. He drew attention to the fact that notwithstanding the large amount of dairy products which are now being produced, the price remains the same as some years ago, when there was not nearly so much produced. Canada's fruit and honey are better known to-day than ever before. We are just beginning to realize what are the possibilities of this great province. He concluded his remarks by saying: "I am delighted to think that—although some of our people don't like it—the farmers are beginning to think and act for themselves."

A New Firm of Wine Merchants.

Messrs. J. D. Oliver & Co. have purchased the business of Messrs. Gianelli & Co., the well-known wine and spirit merchants of 16 King-street west, and will continue the business at the old stand. Messrs. Oliver & Co. will import direct. As they have bought the stock for cash at a liberal discount they are in a position to quote customers the lowest prices.

California and Mexico.

The Wabash Railway has now on sale winter tourist tickets at the lowest rates ever made to Old Mexico and California. These tourist rates are available for the great winter fair at San Francisco. The banner route is the great Trunk Line that passes through six states of the Union and has the most superb and magnificent trains in America.

Full information may be had from any railroad agent, or J. A. Richardson, Canadian Passenger Agent, northeast corner King and Yonge-streets, Toronto.

Mr. Joab Scales of Toronto writes: "A short time ago I was suffering from Kidney Complaint and Dyspepsia, sour stomach and lame back; in fact I was completely prostrated and suffering intense pain. While in this state a friend recommended me to try a bottle of Northrop & Lyman's Vegetable Discovery. I used one bottle, and the permanent manner in which it has cured and made a new man of me is such that I cannot withhold from the proprietors this expression of my gratitude."

A Justly Popular Road.

Visitors from abroad, and for that matter our friends and readers in the States, should not fail to participate in the pleasure to be derived from a trip on the celebrated Empire State Express, run by the New York Central & Hudson River Railroad, between New York and Buffalo. For comfortable, commodious and luxurious travel between New York, Chicago and the far west the through trains operated by this justly popular road rank among the best, not only in the United States, but anywhere in the world where railroads are operated. It should also be remembered that the Empire State Express is the fastest train in the world, and for that reason, if for no other, it should be patronized by those from abroad visiting this country.—Exporters and Importers Journal.

Cured His Boils in a Week.

DEAR SIRS,—I was covered with pimples and small boils, until one Sunday I was given ¾ of a bottle of Burdock Blood Bitters, by the use of which the sores were sent flying in about one week's time.

FRED CARTER, Haney, B. C.

I can answer for the truth of the above.

T. C. CHRISTIAN, Haney, B. C.

Victoria University.

A movement in the right direction has been inaugurated by the students of Victoria College, which will take the form of a Canadian evening in the college chapel. The entertainment is announced for Friday evening, 9th inst., at 8 o'clock. Miss Pauline Johnson will then recite a number of poems which have never been published, and which will be presented to the public for the first time on that evening. A number of other prominent Canadian authors will also take part.

So rapidly does lung irritation spread and deepen, that often in a few weeks a simple cough culminates in tubercular consumption. Give heed to a cough, there is always danger in delay, get a bottle of Bickle's Anti-Consumptive Syrup, and cure yourself. It is a medicine unsurpassed for all throat and lung troubles. It is compounded from several herbs, each one of which stands at the head of the list as exerting a wonderful influence in curing consumption and all lung diseases.

Around The World in Nine Days.

Until proof be presented to the contrary there is every reason to consider "999" the greatest locomotive in the world. This is the engine of transportation belonging to the New York Central Railroad that has attained the speed of a mile in thirty-two seconds—a rate of 112½ miles per hour! Think of it. At that rate Albany is but an hour and a quarter from Grand Central Station; Buffalo, less than four hours; Chicago, nine or ten hours; San Francisco, only a day and a half; around the world, at that rate, in nine days.

The General Elections

for the Dominion are now being talked of and all parties are preparing for this event. The quality of the Students' Mixture Tobacco remains unchanged and is everywhere meeting the most unequaled approval. It makes a pleasant smoke. Try it.

Sir Oliver Provides Uniforms.

The elevator men, hall porters and messengers at the Parliament Buildings are being provided with uniforms. They are profusely decorated with gilt buttons. They were made at the Central Prison workshop.

To Unseat a Reeve.

A motion was made at Osgoode Hall yesterday to unseat Reeve Varin of Bonfield Township, Nipissing District, his majority, it is claimed, being rolled up by unqualified voters.

Rheumatism Cured in a day.—South American Rheumatic Cure, for Rheumatism and Neuralgia, radically cures in 1 to 3 days. Its action upon the system is remarkable and mysterious. The first dose greatly benefits. Sold by druggists. 46

The Executor Was Shy.

The master in ordinary yesterday gave judgment for $23,000 against Duncan A. McIntyre, barrister, executor of the Frost estate. The estate was originally $35,800, but only $6000 is in sight.

Highly Praised,

GENTLEMEN,—I have used your Hagyard's Yellow Oil and have found it unequalled for burns, scalds, rheumatism, croup and colds. I have recommended it to many friends and they also speak highly of it.

MRS. HIGHT, Montreal, Que.

Relief in Six Hours.

Distressing kidney and bladder diseases relieved in six hours by the Great South American Kidney Cure. You cannot afford to pass this magic relief and cure. Druggists. 246

For Children and Adults,

Dr. Lowe's Worm Syrup cures worms of all kinds in children or adults. It contains no injurious ingredients. Price 25c.

CANADA PERMANENT LOAN AND SAVINGS COMPANY.

ANNUAL MEETING.

The thirty-ninth annual General Meeting of Shareholders of this Company was held on Wednesday, the 7th inst., in the Company's office buildings, Toronto-street, the President, J. Herbert Mason, Esq., in the chair.

The report of the Directors for the year 1893 is as follows:

In presenting the statements and auditors' report of the business and financial proceedings of the past year, the Directors have much satisfaction in being able to record the continued prosperity and sound condition of the Company.

A large proportion of the Company's debentures which became due during the year were renewed, and those presented for payment were replaced by others bearing a somewhat lower rate of interest and by Sterling Debenture Stock. The total issue of this stock now amounts to £200,000 ($973,333), a sum which the Directors do not consider it advisable to increase at present.

The interest and instalments of principal falling due on mortgage loans have on the whole been well met, although in some localities much indulgence has been required. The total receipts on mortgages and other securities during the year reached the sum of $2,748,195, and the sum lent aggregated $1,922,279.

Two half-yearly Dividends on the Capital Stock were declared amounting to eleven and one-half per cent. in addition to paying the income tax of $4812 thereon.

The Reserve Fund remains at $1,450,000. The Contingent Fund of $104,753 is amply sufficient for the purposes for which it was formed.

The earning power of the company was quite equal to the average of previous years, but from causes referred to in the last annual report and still in operation the net profits appear less than they were in the year preceding. The actual loss sustained on the realization of securities was very trifling, but in consideration of the general depression in the value in both urban and agricultural real estate, in Ontario as well as in Manitoba and the Northwest Territories, the board deemed it wise to refrain from charging interest on mortgages in default and also in some cases to write down the sums standing against them. This conservative policy will not prevent the company from charging up and collecting its full claim should, as is hoped, a revival take place in the not far distant future.

All which is respectfully submitted.

J. HERBERT MASON, President.

Financial Statement.

PROFIT AND LOSS.

Interest on deposits, debentures and debenture stock		$307,523 81
Dividends on capital stock	$299,000 00	
Municipal tax on dividends	4,812 99	
		303,812 99
Cost of management, salaries, directors' allowances, inspection, etc., including branch offices		71,559 62
Charges on money borrowed and lent		25,085 71
Contingent fund, December 31st, 1893		104,753 08
		$812,737 71
Contingent fund, January 1st, 1893		$122,619 09
Interest on mortgages, debentures, rentals, etc		690,108 62
		$812,737 71

Abstract of Assets and Liabilities.

LIABILITIES TO THE PUBLIC.

Deposits and interest	$1,021,439 63	
Debentures (£1,105,081 sterling) and interest	5,413,337 37	
Debentures—currency—and interest	325,205 33	
Debenture stock (£200,000 sterling)	972,333 33	
Sundry accounts	6,035 61	
		$ 7,740,011 27
LIABILITIES TO SHAREHOLDERS.		
Capital stock paid up	$2,000,000 00	
Capital stock ($3,000,000) 50 per cent. paid	600,000 00	
		$ 2,600,000 00
Reserve fund	1,450,000 00	
Contingent fund	104,753 08	
		1,554,753 08
Dividends unclaimed	85 20	
67th dividend	143,000 00	
		143,085 20
		$12,037,849 55
ASSETS.		
Mortgages on real estate	$11,421,180 27	
Mortgages on other securities	61,082 96	
		$11,482,263 23
Municipal debentures		197,119 48
Company's office building		128,954 41
Real property		53,800 00
Accrued rentals		1,910 00
Cash on hand	360 68	
Cash in banks	173,501 75	
		173,862 43
		$12,037,849 55

GEO. H. SMITH, Sec.

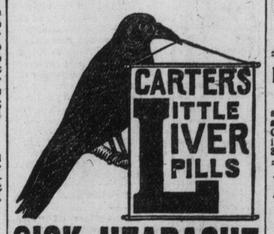
We, the undersigned, beg to report that we have made the usual thorough examination of the books of the Canada Permanent Loan and Savings Company for the year ending 31st December, 1893, and hereby certify that the above statements are strictly correct and in accordance therewith.

J. E. BERKELEY SMITH, HENRY BARBER, } Auditors.

Toronto, Jan. 24, 1894.

The report of the Directors was unanimously adopted, as also were votes of thanks to the President, Directors, Officers and Agents of the Company. The retiring Directors, Messrs. Edward Hooper, A. M. Smith, Ralph K. Burgess and William G. Gooderham were unanimously re-elected.

At a subsequent meeting of the Board Messrs. J. Herbert Mason and Edward Hooper were respectively re-elected to the offices of President and Vice-President.



SICK HEADACHE

Positively cured by these Little Pills.

They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remedy for Dizziness, Nausea, Drowsiness, Bad Taste in the Mouth, Coated Tongue Pain in the Side, TORPID LIVER. They Regulate the Bowels. Purely Vegetable.

Small Pill. Small Dose. Small Price.

FOR WEAK LUNGS

USE WINCHESTER'S

HYPOPHOSPHITE OF LIME AND SODA

For Chronic Bronchitis, Nervous Prostration, Dyspepsia, Loss of Vigor and Appetite, and disease arising from Poverty of the Blood. It is unequaled as a *Vitalizing Tonic, Brain, Nerve and Blood Food.*

Sold by Druggists

Winchester & Co., Chemists, 4

162 William-street, New York.

DR. PHILLIPS

Late of New York City

Treats all chronic and special diseases of both sexes, nervous debility, and all diseases of the urinary organs cured in a few days. DR. PHILLIPS, 246 75 Bay-st., Toronto.

TORONTO GENERAL TRUSTS CO.

AND SAFE DEPOSIT VAULTS

Cor. Yonge and Colborne-sts.

Securities and Valuables of every description, including Bonds and Stocks, Plate, Jewelry, Deeds, etc., taken for Safe Keeping, on Special Guarantee, at the Lowest Rates.

The Company also rent Safes inside their Burglar-Proof Vaults, at prices varying from $5 to $50 per annum, according to size.

Vault Doors and Offices Guarded by Holmes' Electric Protection.

Security from Loss by Burglary, Robbery, Fire or Accident.

For full information apply to 246

J. W. LANGMUIR, MANAGER.

FOR RESTORING THE COLOR AND PROMOTING THE GROWTH

LUBY'S PARISIAN HAIR RENEWER

has no equal; it cleans the scalp, cures dandruff, improves the growth of the hair, giving it a youthful appearance and glossy softness. S