GUESTS AT THE CEDARS.

P. WIPP MORALISES ON THE LOT OF A BACKWOODSMAN.

And Tells the Story of Mr. and Mrs. Chickadeedee—The Lady Elopes with a Drummer and the Forsaken Husband Woes a Widow.

BASS LAKE, Feb. 20, 1886.

Dear World: Every man reflects the color of his surroundings in a greater or less degree according to his age, abilities and temperament. That the environments of youth leave an ineffaceable impression on mature age is a fact recognized by the teacher and philosopher of every age and country. To this general principle we refer the distinguishing characteristics of individuals and nations. While this is true of youth, it would be a difficult thing to say to what extent and in what direction the character of an adult may be influenced by the circumstances of time and place. I have been led to these observations by an introspective review of certain changes I am conscious of in myself, since I came here, and by studying the characters and actions of my neighbors, and acquiring information, as far as good breeding permits, of their antecedents. Individual character stands out in bolder relief in the backwoods than it does in a crowded city, consequently idiosyncracies and the finer shadings are more easily detected.

For some weeks after I had gone into residence at The Cedars I confess I was rather restless and unsettled. You can't transplant a man, who has spent fourteen years of his life in a bustling city, to the frontier, and make him feel satisfied with the change all at once. He misses the familiar faces of friends and shopmates, the concert hall, the theatre, the daily newspaper, and all the other pleasures that made up the sum of his week-day life outside the shop. Gradually, however, new pleasures from the most unexpected sources steal into his life. Nature, the most beneficent of mistresses, will lead him in a path he knew not of before, will teach him "the language of another world," whereby he may hold converse with all animate and inanimate things, and enjoy pleasures as intense as, and more lasting than, any in his previous life. Perhaps you will laugh at me, Mr. Editor, when I tell you that often when I am a little flagged with my chopping I rest for a few minutes on my log and listen to the low ceaseless psalm of the pine, and in an instant I am far away among great stretches of purple Moorland, looking out on a heaving, flashing sea, that sang the same low monotone to my boyhood, or I take counsel with my chatty little friend, the Chickadeedee. He is the constant companion of the chopper (even in the coldest weather) in the back-woods—a sociable little fellow and an inveterate gossip.

I made the acquaintance of a young married couple at the beginning of winter, who lodged of nights under the projecting eave of my shanty and helped me to chop during the day. They were on the most intimate terms with me, and Mrs. Deedee confided to me the whole story of their courtship and marriage, and made me the repository of all their domestic tiffs. We had great times—my breezy little friends and I. Sometimes I used to hunt up a rotten log full of black ants and with a stroke of my axe lay it open and give them a feast that would last them for days. Every Sunday I had them as guests for dinner and sometimes for tea. I never could induce them to come inside. They always took their food-crumbs of bread and tiny bits of fresh meat—right in front of my door, but then the talks we had, and the confidences we exchanged! They led a most exemplary life, until the arrival about three weeks ago of a stranger in our midst. He was a drummer. I know he was (though he never told me so in plain words), for he could out-talk any chickadeedee I ever heard, and could say more pretty nothings to Madame in fine minutes than Mr. Deedee could in a week. My friends were a hospitable little pair, and they lodged and fed that natty drummer for a week. The upshot was just what I expected. The giddy wee Madame eloped the other day with that dandy talking-machine, and Deedee, poor little chap, is now a grass-widower. He tore around and cussed in a terrific way at first, and really I sympathized so much with him that I could not chop for a whole day. He has got over the blow now, and he told me yesterday that there is a nice sedate young widow over in Sailor Jack's clearance, whom he thinks he can persuade to make her home at The Cedars. I sincerely hope she may. P. WIPP.

A Source of Great Trouble.

—Probably the most prolific source of chronic ills is indigestion or dyspepsia, causing unhealthy blood. Yet taken in time it is positively curable. Burdock Blood Bitters has cured some of the worst cases known, even of 15 years' duration. If troubled with indigestion, try it. 246

What Home Rule Means.

Editor World: In reply to Mr. J. A. Mulligan's letter of to-day, I would ask him what explanation he has to offer of the following resolution, which was passed at a meeting of the Irish National league on March 3rd. The very mention of the name Emmett, when held up as worthy of being honored, is quite sufficient to show what are the aims and the object of the National League, both here and elsewhere:

The Toronto branch of the Irish National leagues at its meeting last night (Wednesday, March 3) passed the following resolution:

That this being the eve of the anniversary of the birth of Robt. Emmett, it is deemed proper to remind Irishmen that his last wish was that Ireland should take her place among the nations of the earth, and we would urge upon our fellow countrymen renewed action on their part, so that Ireland with her own parliament shall worthily take her place among the nations of the world.

To be a nation a people must be separate, and no sane person can have any doubt as to what Parnell and company are striving for. SAXON.

The Pirates of Franklin Square.

The following letter is in answer to W. S. Gilbert's notification to Messrs. Harper & Bros. that he had donated the beggarly $50 they sent him to a hospital for sick children:

FRANKLIN SQUARE, NEW YORK, Feb. 15, 1886.

Dear Sir: Your letter of the 31st ult. has just arrived. It had already reached us indirectly through the press about a fortnight ago, having been cabled to New York as it appeared in the London Times of the 2nd instant, to which you seem to have furnished for publication a copy of it and of our letter to you of the 15th ult.

Your letter makes it necessary to explain that our remittance to you in acknowledgment for reprinting "Original Comic Operas" in our cheap "Franklin Square Library," was made in pursuance of our custom of paying an honorarium for all books by English authors republished by us; although, unfortunately, in the present anomalous condition of the publishing business in this country such acknowledgments are now necessarily made on a much lower scale than formerly. We will send you a further remittance should the sales of the book justify our doing so.

We have been interested in your statement of the reasons which prompted your gift to the public institution you mention. Doubtless, since you decided to expend in the cause of charity the ten pounds which you kindly accepted from us, you could not have made a more proper disposition of the money than to the Victoria Hospital for Children. And we venture to express the hope that if your generosity on this occasion indicates a purpose on your part to appropriate systematically to the hospital your revenue from the United States, its funds will not long be in the needy condition which you describe.

You grant us permission "to make any public use of your letter," and we are bound to you for the implied compliment of your confidence that we would not make any public use of it without your consent. Reciprocal permission from us seems, in the circumstances, to be unnecessary. Your obedient servants, HARPER & BROTHERS.

W. S. GILBERT, Esq.

A Ghastly Token of Love.

ST. LOUIS, Mo., March 12.—Sadie Hayes, a negress who is confined in the St. Louis jail under sentence of death for the murder of Police-Sergeant Jenks, received to-day a ghastly pledge of affection from her lover, William Lacy, who has been confined in jail about two months for burglary, and who will be taken to the penitentiary to-morrow under a three years' sentence. Lacy has been in jail several times since Sadie's incarceration, and when he declared his love for her she wanted some proof of it. Recently she told him that if he loved her he would give her a gold ring, and also the finger on which he wore it. True to his promise he sent her the finger and ring to-day. He managed to get the steel shank out of his shoe, sharpened it, and hacked his little finger off at the second joint.

—Midnight doctors are the most unwelcome visitors—even the doctor himself curses the luck that compelled him to leave his comfortable bed. Suppose you try our method, and keep a bottle of Perry Davis' Pain-Killer in the house, and let Doctor Squills stay in his bed and enjoy himself. 36

Mazeppa's Last Ride.

BALTIMORE, March 12.—Miss Fanny Louise Buckingham, the noted bareback rider and performer of Mazeppa, met to-day with a serious accident while out riding in the suburbs of the city. Her horse took fright at the electric motor and ran away, throwing the actress to the ground. She was injured internally and now lies at her home, in Baltimore county, in a critical condition.

A Lovable Hat.

From the Charleston News and Courier.

But ask a woman to show you a "lovable" hat and, if she be a mother, she will, no doubt, lead you to some shadowy, cobwebby, untidy nook, where guns and fishing tackle, torn books, disabled tools and shabby shoes prevail. There, with a tender smile, all the beauty and pathos, of which you dimly feel, but cannot quite perceive, she will point out to you a rough straw hat, tanned by age and weather, or a shabby, round soft felt hat with an upturned brim and a sunken crown. In this she can see reflected all the loving imperiousness, the mirth, the recklessness, the dash, the activity, the mischief that absorb the intense interest of her life. To her this shabby hat forms a dim, dull framework to the radiant face of her boy, and with the picture so vivid before her she cannot believe that it is quite invisible to you.

There is Nothing Like It.

—There is no one remedy offered to suffering humanity whose use is so universally and frequently required as Hagyard's Yellow Oil, for rheumatism, neuralgia, colds, sore throat, deafness, croup, lumbago, and aches, pains, lameness and soreness of all kinds, when internally and externally used. 246

Peeling on Joe.

From the Wall Street News.

A tin-peddler in the Chenango Valley came across a farmer's wife who had a calf-skin for sale, and she explained that her husband had instructed her to ask a dollar for it.

"He must be crazy," replied the peddler. "Nobody would give over fifty cents."

"Can's you possibly give me a dollar in trade?"

"No, ma'am."

"But I want to please Joe, you see. Just sell me fifty cents worth of tinware for a dollar and I'll throw in a dozen eggs to boot. You see, Joe is a bull on calf-skins, but a bear on tinware, and in this way we'll pool on him."

In Good Repute.

—James McMurdoch, writing from Kinsale, says:—"B. B. B., as a remedy for diseases of the blood, liver and kidneys, has an excellent reputation in this locality. I have used it, and speak from experience as well as observation. It is the only medicine I want, and I advise others afflicted to try it." 246

Graveyards for the Unemployed.

From the Pall Mall Gazette.

It would be difficult to have devised anything grimmer to say about the unemployed than one of the remarks which Mr. Chamberlain made casually to the deputation yesterday. The unemployed, he said, should be set to work at once "in laying out graveyards." Alas! that is exactly what they are all doing now—digging each his own grave by the enforced idleness and inevitable degradation to which society condemns him. It were an easy task indeed for any state to find six feet square for each of its members at the last; but have we nothing better to give our people in life than the task of preparing in this grim fashion for death? Is it not about time that Englishmen were enabled to live, and not merely assisted to die?

An Author and His Critics at Nancy.

From the Pall Mall Gazette.

A curious occurrence took place at Nancy a day or two ago during the performance of a new piece at the principal theatre of that town. The first act was just terminated, to the almost unanimous satisfaction of the spectators, when one of the audience made himself very conspicuous by standing up on his chair and hooting. Whereupon the author of the piece was seen to rush frantically at him, and, unless the other spectators intervened, would probably have done him serious damage. Unfortunately for the too impetuous author, the victim of his aggression was a student at the Lycee of Nancy. The next evening, accordingly, the whole of the school invaded the theatre. The author, who it was discovered was present, was dragged out, severely beaten, and the piece was not allowed to be proceeded with until the manager had apologized for the conduct of the unfortunate but decidedly eccentric author.

"The People's Friend."

In advertising
"Wants," indeed
The columns of
The World exceed
All other journals
Far and near,
And yet it truly
Doth appear
The Word is cheaper
Than the rest,
Although it is
By far the best;
Which facts alone
Will always tend
To prove The World
The people's friend. —*J. W.*

Wait for Me.

From the English Magazine.

Seaward runs the little stream
Where the wagoner cools his team;
Where, between the banks of moss,
Stand the stepping-stones to cross.
O'er them comes a little maid,
Laughing, not a bit afraid;
Mother, there upon the shore,
Crossed them safely just before.
This the little lassie's plea—
Wait for me, wait for me!

Ah, so swift the waters run—
One false step, 'twas all undone;
Little heart begins to beat,
Fearing for the little feet.
Soon her fear will all be lost,
When the stepping-stones are crossed.
Three more yet on which to stand—
Two more—one more—then on land!
'Tis the little lassie's plea—
Wait for me, wait for me!

Ah, for you, my laughing lass,
When the years have come to pass,
May One still be near to guide
While you cross life's river wide,
When no helping hand is near—
None, if you should call, to hear—
Think, however far away,
Mother still knows all you say;
E'en in heaven heeds your plea—
Wait for me, wait for me!
—*C. Clifton Bingham.*

R. S. Williams & Son

Excelling All Others.

Comparison with finest American Pianos Solicited.

R. S. WILLIAMS & SON,
WAREROOMS, 76
143 YONGE ST., TORONTO.

BIG DRIVE

New Embroideries!

VERY CHEAP.

White Cottons

MILL PRICES.

Waterloo House

COR. YONGE & ALICE.

NOTICE TO CONTRACTORS.

Sealed Tenders, addressed to the undersigned, and endorsed "Tender for Hot-water Heating Apparatus, Post-office, &c., Building, Orangeville, Ont." will be received at this office until MONDAY, 22nd inst., for the erection and completion of a

HOT-WATER HEATING APPARATUS,
at the
Post-Office, &c., Building, Orangeville, Ont.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the office of F. J. Hastrick, Esq., Hamilton, Ont., on and after Monday, 8th instant.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures.

Each tender must be accompanied by an *accepted* bank cheque, made payable to the order of the Honorable the Minister of Public Works, *equal to five per cent.* of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The department does not bind itself to accept the lowest or any tender.

By order,
A. GOBEIL,
Secretary.
Department of Public Works, Ottawa, 8th March, 1886. 66

LIQUOR LICENSE ACT.

TO TAVERN KEEPERS, SHOP KEEPERS, WHOLESALE MERCHANTS, and all others whom it may concern.

Public notice is hereby given that applications for licenses for license year 1886-7 will be received at this office on and after Monday, the 15th inst.

The law requires that all applications be made on or before the 1st day of April. Intending applicants will please govern themselves accordingly.

THOS. DEXTER,
Inspector and Secretary.
License Commissioner's Office, Nos. 1 and 2 Union Block, Toronto street. 6

NOTICE TO CONTRACTORS.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for Hot-water Heating Apparatus, Post Office, etc., Building, Galt, Ont.," will be received at this office until MONDAY, the 22nd instant, for the erection and completion of

HOT-WATER HEATING APPARATUS
At the Post Office, etc., Building, Galt, Ont.

Plans and specification can be seen at the Department of Public Works, Ottawa, and at the Clerk of Works office, new Post Office, etc., Building, Galt, Ont., on and after Monday, 8th inst.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures.

Each tender must be accompanied by an *accepted* bank cheque, made payable to the order of the Honorable the Minister of Public Works, *equal to five per cent.* of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,
A. GOBEIL,
Secretary.
Department of Public Works, Ottawa, 8th March, 1886. 31

DON'T SMOKE
INFERIOR CIGARS
When you can buy fresh Havana Cigars of direct importation at Rock Bottom Prices
AT LITTLE TOMMY'S,
Rossin Block, 97 York Street. 246

FOR HOUSES IN CITY,
Vacant lots in city and in Parkdale, improved farms, wild lands, cheap money, insurance and conveyancing, call on
WILLIAM HART,
59 ARCADE, TORONTO. 135

PROPOSED BY-LAW,

To Provide for the Issue of

"General Consolidated Loan Debentures"

TO THE AMOUNT OF $51,000,

For the purpose of procuring a site and erecting a

CATTLE MARKET

THEREON.

WHEREAS, by an Act passed by the Legislature of the Province of Ontario, in the forty-second year of Her Majesty's reign, and chaptered seventy-five, entitled "An Act respecting the Debenture Debt and certain property of the City of Toronto," it is, amongst other things, enacted that the Corporation of the City of Toronto may pass a By-law or By-laws for authorizing the issue of Debentures of the said City for a sum not exceeding in the whole the sum of $6,000,000, to redeem certain outstanding debentures therein specified, with other payments for permanent improvements therein also specified, and that any balance or residue thereof not required for the purposes aforesaid may be applied or expended in improvements of like nature, the whole issue being nevertheless limited to the said sum of $6,000,000;

And whereas the limitation of the issue of debentures to the said sum of $6,000,000 was based on the assessment of the City not exceeding at the time of passing of the said Act the sum of $50,000,000, and it was further enacted that an increase of the debt by a further issue of debentures might be made when said assessment should exceed the said sum of $50,000,000, such increase being nevertheless limited to eight per centum of such excess;

And whereas the amount of the whole rateable property in the City of Toronto, irrespective of any future increase of the same, and also irrespective of any income in the nature of tolls, interests or dividends from the work, or from any stock, share or interest in the work upon which the money to be so raised, or any part thereof, may be invested, and also irrespective of any income to be derived from the temporary investment of the sinking fund hereinafter mentioned, or any part thereof, according to the last revised Assessment Rolls of the said City, being for the year one thousand eight hundred and eighty-five, is $68,928,277;

And whereas, the General Debenture Debt of the City, as controlled by the said Act, and exclusive of Local Improvement debts, secured by special Acts, rates or assessments amounts to $6,834,994, leaving a full margin for the increase of the same in manner hereinafter mentioned, and of which debt no part of the principal or interest is in arrear;

And whereas it is expedient and necessary to raise by loan on the credit of the said City a sum of money for the purpose of effecting certain permanent improvements in the said City, together with interest thereon at the rate of four per cent. per annum for forty years.

And whereas the estimated cost of the said improvements is $51,000, made up as follows:

For procuring a site and erecting, constructing and making the buildings and other works and improvements necessary for a new Cattle Market..$51,000 00

And whereas it will require the sum of $2,040 to be raised annually for a period of forty years, the currency of the debentures to be issued under and by virtue of this By-law, to pay the interest of the said debt, and the sum of $382.50 to be raised annually during the same period for the forming of a sinking fund of three-fourths of one per centum per annum for the payment of the debt created by this By-law, according to the provisions of the above recited Act, making in all the sum of $2,422.50 to be raised annually as aforesaid;

And whereas it is necessary that such annual sum of $2,422.50 shall be raised and levied in each year during the said period of forty years by a special rate sufficient therefor on all the rateable property in the Municipality of the City of Toronto;

Therefore the Council of the Corporation of the City of Toronto enacts as follows:

I.

That it shall be lawful for the Mayor of the said municipality to raise by way of loan, upon the security of the debentures hereinafter mentioned, from any person or persons, body or bodies corporate, who may be willing to advance the same upon the credit of such debentures, a sum of money not exceeding in the whole the sum of fifty-one thousand dollars ($51,000), and to cause the same to be paid into the hands of the Treasurer of the said City, for the purposes and with the objects above recited.

II.

That it shall be lawful for the said Mayor to cause any number of debentures to be made for such sums of money as may be required, either in currency or sterling money, not less than one hundred dollars Canadian currency, or twenty pounds sterling each, and not exceeding in the whole the sum of fifty-one thousand dollars ($51,000), as in the preceding section mentioned, and that the said debentures shall be sealed with the seal of the said Corporation, and be signed by the said Mayor and Treasurer.

III.

That the said debentures shall be made payable in forty years from the date of the issue thereof, either in currency or sterling, in this Province, Great Britain, or elsewhere, and shall have attached to them coupons for the payment of interest.

IV.

That the said debentures shall bear interest at and after the rate of four per cent. per annum from the date thereof, which interest shall be payable half-yearly, on the first days of the months of January and July in each year, at the place where the said debentures are made payable, in this Province, Great Britain or elsewhere, as aforesaid.

V.

That during forty years, the currency of the debentures to be issued under the authority of this By-law, the sum of two thousand and forty dollars ($2040) shall be raised annually for the payment of interest on said debentures, and also the sum of three hundred and eighty-two dollars and fifty cents ($382.50) shall be raised annually for the purpose of forming a sinking fund of three-fourths of one per cent. per annum for the payment of the principle of the said loan of fifty-one thousand dollars ($51,000) in forty years, according to the provisions of the above recited Act, making in all the sum of two thousand four hundred and twenty-two dollars and fifty cents ($2422.50) to be raised annually as aforesaid, and that a special rate in the dollar upon the assessed value of the rateable property in the City of Toronto over and above all other rates and taxes, and which special rate shall be sufficient to produce in each year the said sum of two thousand four hundred and twenty-two dollars and fifty cents ($2422.50), shall be annually levied and collected from the year one thousand eight hundred and eighty-six to the year one thousand nine hundred and twenty-five, both years inclusive, unless the said debentures shall be sooner paid, for the purpose of paying the said sum of $51,000, with interest thereon, as aforesaid.

VI.

That the sum of $51,000, when obtained, shall be applied for the purposes above specified, and according to the true intent and meaning of this By-law.

VII.

That the debentures to be issued hereunder shall contain a provision in the following words: "This debenture or any interest therein shall not, after a certificate of ownership has been endorsed thereon by the Treasurer of this Municipal Corporation, be transferable except by entry by the Treasurer or his Deputy in the Debenture Registry Book of the said Corporation of the City of Toronto."

VIII.

This By-law shall take effect on, from and after the day of In the year of our Lord one thousand eight hundred and eighty-

IX.

And it is further enacted by the said Municipal Council of the City of Toronto that the votes of the electors of the said City of Toronto will be taken on this By-law by the Deputy Returning Officers hereinafter named, on Monday, the 5th day of April, one thousand eight hundred and eighty-six, commencing at nine o'clock in the morning, and continuing until five o'clock in the afternoon, at the undermentioned places:

ST. ANDREW'S WARD.
DIVISION No. 1.
At the Bay Street Fire Hall, by William Reeves.
DIVISION No. 2.
At Portland Street Fire Hall, by S. Bruce Harman.
ST. GEORGE'S WARD.
DIVISION No. 1.
At Smith's Paint Shop, No. 42 Wellington Street, corner of Bay Street, by R. B. Miller.
DIVISION No. 2.
At P. Tynan's Cooper Shop, 533 King Street West, south side, by Thomas Smith.
ST. JAMES' WARD.
DIVISION No. 1.
At Room in Police Court Building, Court Street, by E. A. Scadding.
DIVISION No. 2.
At House No. 59 Wilton Avenue, by James Mossman.
DIVISION No. 3.
At Plews' Office, 503 Yonge Street, east side, by George Emery.
ST. JOHN'S WARD.
DIVISION No. 1.
At Fraser's Paint Shop, 81 Alice Street, by James Manning.
DIVISION No. 2.
At Yonge Street Fire Hall, by James Ramsay.
ST. LAWRENCE WARD.
DIVISION No. 1.
At John Robson's Feed Store, 23 West Market Street, by Charles Callighan.
DIVISION No. 2.
At Wood and Coal Office, south-east corner of King and Shumach streets, by Alfred Medcalf.
ST. PATRICK'S WARD.
DIVISION No. 1.
At House No. 248 Queen Street West, north side, near John Street, by Geo. A. Boomer.
DIVISION No. 2.
At House No. 62 Esther Street, west side, by J. T. Jones.
DIVISION No. 3.
At Robert Kirk's House, No. 28 Borden street, west side, by Robt. Milligan.
ST. PAUL'S WARD.
At St. Paul's Hall, Yonge Street, by Henry Amos.
ST. MATTHEW'S WARD.
At Belton Avenue Fire Hall, Kingston Road, by David Hunter.
ST. MARK'S WARD.
At Worm's Building, Dundas Street, by James D. Woods.
ST. STEPHEN'S WARD.
DIVISION No. 1.
At Store north-west corner of Arthur and Mutter Streets, by W. A. Lee.
DIVISION No. 2.
At Dundas Street Fire Hall, by George Downard.
ST. THOMAS' WARD.
DIVISION No. 1.
At McFarren's House, 195 Queen Street East, south side, by John Burns.
DIVISION No. 2.
At Store, No. 54 Homewood Avenue, by W. A. Poole.
ST. DAVID'S WARD.
DIVISION No. 1.
At Berkeley Street Fire Hall, by R. W. Abell.
DIVISION No. 2.
At Richard Stone's Butcher Shop, 379 Parliament Street, east side, by John Stewart.

X.

That on the third day of April next, at his office in the City Hall, Toronto, at 11 o'clock in the forenoon, the Mayor shall appoint in writing, signed by him, two persons to attend to the final summing up of the votes by the Clerk, and one person to attend at each polling place on behalf of the persons interested in and desirous of promoting the passing of this By-law, and a like number on behalf of the persons interested in and desirous of opposing the passage of this By-law.

XI.

That the Clerk of the said Municipal Corporation shall attend at the City Hall, Toronto, at the hour of 12 o'clock noon, on the seventh day of April, A.D. 1886, to sum up the number of votes given for and against this By-law.

NOTICE.

Notice is hereby given that the foregoing is a true copy of a proposed By-law, which will be taken into consideration by the Council of the Corporation of the City of Toronto, after one month from the first publication thereof, in The Toronto World, the date of which first publication is the 13th day of March, A.D. 1886, and that the same will be submitted to a vote of the electors on Monday, the 5th day of April, A.D. 1886, at the hour, day and places fixed for taking the votes of the electors the polls will be held.

JNO. BLEVINS, City Clerk.

Toronto, March 13th, 1886.

CONFEDERATION LIFE ASSOCIATION.

INSURANCE AS AN INVESTMENT.

What Careful and Economical Management has done for our Insured in the past.

EXAMPLE:

Policy No. 1,000, on the life of S. B. A., 10-year Endowment.

Premiums paid	$5,201.80
Returned to insured, face of policy	5,000.00
Profits	1,612.70
Total	$6,612.70
The annual premiums (520.18), with interest at 4 per cent. compounded for the 10 years, would amount to	$6,491.80
At 4½ per cent. to	6,573.30

CHEAP INSURANCE.

EXAMPLE.

Policy No. 671, on the life of A. E. G., $1,000. All Life Plan, issued 1872.

Premium	$19 06
Profits of second quinquennial period ending Dec. 31, applied as temporary reduction	8 54
	$10 52

Reducing premiums each year for five years ending 1886, to $10 52
Next division of profits after the close of 1886, when a still larger amount of assets will be available.

SAFETY AND LIBERALITY COMBINED.

Assets, Dec. 31, 1884, per Insurance Blue Book	$1,406,957
Liabilities to policy holders	1,138,220
Surplus to policy holders	$ 268,737

R. S. BAIRD, City Agent. J. K. MACDONALD, Managing Director. 216

NORTH AMERICAN LIFE ASSURANCE CO.

HEAD OFFICE, TORONTO.

President, Hon. Alex. Mackenzie, M.P., ex-Prime Minister of Canada.
Vice-Presidents, Hon. Alex. Morris, M.P.P., John L. Blaikie, Esq., President Canada Landed Credit Company.
Managing Director, W. McCabe, Esq., F.I.A., F.S.S.

OPINIONS OF THE PRESS.

"The Hon. Mr. Morris and the Hon. Oliver Mowat, Premier of Ontario, in expressing their great satisfaction with the able manner in which the company's affairs had been managed during the year, also alluded to the benefits conferred by soundly managed Life Insurance Companies. This is a branch of the question which we have often alluded to in these columns. In fact we hold it to be a solemn duty incumbent upon every man not possessed of abundant wealth to provide to the utmost of his ability for those dependent upon him. To the great majority of people the only agency that enables them to perform this sacred duty is a Life Insurance Company, and it is in the highest degree satisfactory to know, that in the North American Life Assurance Company we have a Home Institution under management of gentlemen known from one end of the Dominion to the other and distinguished in the history of the country for their ability and probity, that offers an absolutely safe medium for those desirous of securing the welfare of their families."

"The annual report of this vigorous and progressive life company being an exceptionally good one, it affords us pleasure in directing attention to it. Notwithstanding the prevailing depression in trade the result of the year's business has been most satisfactory and should be specially gratifying to its directors, policy-holders and all those who take an interest in the success of Canadian institutions. The record of the North American since its organization has been one of continuous progress—its growth having been rapid, persistent and healthy, having, as shown by its report, a larger amount of insurance in force—a larger amount of assets—a larger premium and interest income than any of its competitors at a like period of their history. The reasons for so large a measure of success we believe to be due to the high character of its President the Hon. ALEXANDER MACKENZIE, the zeal and ability of Mr. W. MCCABE, the managing director, the popularity of its plans of insurance, and last but not least the very liberal policy contract it issues and the promptness with which it has always paid its claims. We believe we are correct in stating that no claim has ever been contested. The company is to be congratulated in again being first to report to the Government, their books were closed 31st Dec., audited Jan. 2, and report forwarded to Ottawa on the 4th. It would be well if other companies would imitate the North American in this respect."

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On View in Fulton Market.

For the only CLOW has received from his agent, Billy Kavanagh, a

GREEN TURTLE

weighing 120 pounds. It will be served up in soup on

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MAGIC SCALE

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TORONTO POSTAL GUIDE

During the month of March mails close and are due as follows:

	CLOSE.		DUE.	
	a.m.	p.m.	a.m.	p.m.
G. T. R., East	6.00	6.45	9.20	10.45
O. & Q. Ry	8.00	6.45	8.30	10.00
G. T. R., West	8.20	3.00	12.50	7.30
N. & N. W.	6.30	4.00	10.30	8.10
T. G. & B.	6.00	3.45	11.30	9.30
Midland	6.00	3.30	12.40	9.30
C. V. R.	7.00	3.15	9.30	6.40
	a.m.	p.m.	a.m.	p.m.
G. W. R.	6.00	11.30		3.00
	p.m.	p.m.	8.40	4.40
	2.45	9.30	10.30	7.30
				11.30
	a.m.	p.m.	a.m.	p.m.
U. S., N. Y.	6.00	2.45	8.40	4.40
		9.30	10.30	4.40
U. S. Western States	6.00	9.30	8.30	7.30

British mails depart as follows:
March 1, 2, 3, 4, 6, 8, 9, 10, 11, 13, 15, 16, 17, 18, 20, 22, 24, 25, 27, 29, 31.

Time for closing English mails, 10 p.m., on March 3, 10, 17, 24, 31, and 9 p.m. on all other days.

NEWSPAPER FUN.

The Cheerful View of Life as Seen in World's Exchanges.

HIS THROAT WAS WATER-PROOF.

From the San Francisco Wasp.

A man from Kentucky consulted one of our physicians the other day for a bad case of indigestion, and the doctor advised him to try the hot water cure, handing him at the same time a glass of that remedy. Taking it in his hand the patient began to put on a wry face and brace himself for the ordeal.

"Is it very nasty?" he asked.

"Oh, no," said the medico; "not at all, but some people have tender throats and can't stand anything strong. I'll drink a little if you like."

The Kentuckian's vanity was hit. He turned in the steaming liquid without flinching, recovered his breath, and with affected indifference:

"Bah! I could take it cold."

A Mother's Sacrifice.

From the Philadelphia Call.

"Now, Eliza, listen to me and pay attention, for on these few words may depend your future happiness."

"Yes, ma."

"When Henry comes this evening and you pass him the pie, watch his countenance closely."

"Yes, ma."

"If he trembles with joy, ask him if he likes your cookery. But if he orders, just mention casually that your mother always attends to the pastry."

"Oh, ma! how kind of you!"

"Don't mention it. He will leave you, but when I live with you after marriage all will be explained."

The Domestic Compromise.

From the Pittsburg Telegraph.

"Bromley, I'm having a wrangle with my wife. We wrangle fearfully. She's so wordy that she overwhelms me every time."

"Well, Darringer, these little quarrels are not to be avoided, it seems. My wife and I have reduced them to a science. She demands but two words, and I patiently let her have them.

"What concession, you see."

"I should think it was. I say, Bromley, 'pon my soul I do. By the way, what are the two words?"

"The first and the last."

Scientifically Snubbed.

From the New Haven Union.

"I wish I were you 'star' she dreamily. "So do I," she promptly, heroically swallowing. "And why, dear one?" he asked, slyly; "why do you wish I were a brilliant orb?" "Because," she said, cold, matter-of-fact Bostonese, "because you brilliant orb is just millions miles away." And he faded away like a mist before a summer sun.

Level-Headed, Though.

From the Boston Courier.

Wife—This is a nice time to come home—ain't you ashamed of yourself?

Husband (pulling off his boots and setting them carefully on the hearth)—er—scold. Couldn't get home a moment sooner. Had a—business meeting.

W.—Big fiddlestick!

H.—Fact! 'sure you. We had—er—All—er—boys of the lodge in—er—was, which of us had—er—and—er—beautiful wife. Described you—his—beautiful hair, cheeks—his—roses, teeth—cherries—temper—er—his—. Offered to fight 'em if they didn't—it. They gave in, 'n here I—er—victorious, finest in world.

W. (with a sweet smile)—Good fellow, John. I'm afraid you've—anything better. Let me help off your coat, dear.

Wanted His Money's Worth.

From the Chicago Times.

Dr. Pighead visits Mr. Sharpe, a pork manufacturer.

"Well, my dear sir, I hear there's anything radically wrong. Go to bed early, don't eat stronger than coffee and pray in a week."

"What, are you not a physician, any medicine?"

"Certainly not. You don't need any."

"But you get your $25."

"Yes. Just so."

"Well, I don't think it is right. Sposin' you bleed me, or put a plaster on the back of my neck, or a dose of salts. Everybody knows I'm got to earn his salary."

—The great lung healer, Allan's Anti-Consumptive Syrup. It cleanses, refinishes the sensibility of the lungs, the throat and air passages, a sovereign remedy for coughs, hoarseness, pain or soreness in the bronchitis, etc. It has been supposed to be far advanced in consumption.

A Novel University.

There is a movement on foot to extend the advantages of education to all who desire and are able to devote some hours of each evening to study. It is proposed to do this by means of a staff of teachers "taken from the best trained and successful men in established institutions. Lectures in all departments of knowledge are given. "Notes are expected, books recommended by the lecturers are expected to be read." Examinations and any one found qualified to pass the appropriate degree, whether he is to be made. Residence facilities will have to be provided. Instruction is wanted by many who want to form reasonable habits in the branches of study are pursued. In some way. The university will be in charge of the rest. The promoters plan point to the evil of permitting families for such purposes, established the poorer classes, and seized upon with avidity by those who are not an idle one, and who are with a view of imitation.

—What Toronto's Samaritan says: "I was troubled with dyspepsia and indigestion for over 29 years, and I had to take pills, but never found any thing to do me as much good as Lyman's Vegetable Sparagus. It is the Cure."

Selling Jewelry.

From the Pall Mall Gazette.

The movement for the sale of women is rapidly gaining point. Godly people are not yet quite content to boiling down the Girton. But one of the next best things who recently died, left College her real estate, the property, consisting and property, is to be Manson's this a large collection, includes a large number of miniatures, quaint old rings and fans, and a number of laces of various kinds, remarkable specimens, berthe of the finest seventeenth century worn by Marie