The Toronto World.

NO. 83 YONGE-STREET, TORONTO.

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Bookkeeping and Insolvency.

The late Chief Justice Spragge, after hearing the evidence of several expert accountants, whose evidence was so conflicting as to prove their lack of practical knowledge, leaned back in his seat and exclaimed: "Bookkeeping is the greatest mystery on earth." This estimable jurist would have been more correct had he said that the books kept by some persons were too mysterious to be fathomed.

It may seem a sweeping assertion, but those most familiar with such matters will accept our dictum as sound, that the vast bulk of insolvencies are, if not directly caused by bad bookkeeping, at least largely the consequence of defects and irregularities in the accounts of bankrupt traders.

The modern craze for storekeeping has brought into business life a large number of persons who have had none of the necessary experience for a successful mercantile career in this respect. Youths are placed in charge of departments in warehouses or in retail stores; they are thoroughly familiar with the handling of goods, as they enter or pass out, or with the details of retail sales. But with the office work of a merchant or the bookkeeping of a store they never acquire any knowledge beyond a general idea.

After some years they become weary of this service; they acquire a little capital, usually by borrowing from relatives or friends and proceed to do business on their own account. As a general rule they are compelled to give personal attention at the counter, they, properly enough, wish to come into direct contact with customers, thus their time is occupied through the day with the mechanical details of a salesman, which leave no time for general management and thorough attention to their books.

Few, indeed, know enough to keep a set of accounts properly, even if they had time to do the work. They go on buying and selling without careful records of their transactions day by day. Not having an accurately kept stock book, relying on memory as to the fluctuations in and as to the variations of their sales and purchases, they begin to overload themselves with goods, to which they are too much tempted by the facilities afforded for long and renewable credits.

As each quarter or half-year comes round they make a guess, rather than an accurate calculation, as to their position. This necessarily is always a more sanguine one than would be shown by a strictly kept set of books. Rule of thumb, like hope, tells a flattering tale.

Those who never "face the music" of careful bookkeeping when their ears are opened usually have them distressed by discord. They find their debtors' accounts not worth their face value, their stocks excessive or badly sorted, their net profits to have been below their domestic spendings or other personal outlays, and so frequently while doing a fair business, equal, if it well managed, to keep them in comfort, they find themselves in a tangle of difficulties which end in an assignment. In the vast majority of such cases the bankrupt has been all along under the delusion that he was solvent, and the investigation of his affairs results in as great a surprise to himself as disappointment and vexation to his creditors.

The remedy is not easy to prescribe, but we are satisfied that wholesale houses, where systematized bookkeeping is now so general, being so much more necessary for daily business than in a retail store, would do well to make their extensions of credit contingent upon their customers showing periodically that their books were efficiently kept. A man's hat is good to cover his head, but the worst possible place for a tradesman's accounts, although much used for this purpose.

The proposed Bankruptcy Act should place a penalty on those who fall under its operation if their books have not been systematically and accurately kept.

The celebrated store of the late A. T. Stewart, New York, was full of men who had failed owing to their bad habits in this respect; they were excellent salesmen and buyers, but incapable of managing a business. Those huge stores now becoming so general are the outcome to a large extent of small merchants failing to keep a close watch on their affairs and spending, not actual net profits, but those they ignorantly imagined were being made. We advise retailers to have their books opened by someone who has had experience in their class of business, to make a daily record of sales, receipts and payments, all simply classified and posted to ledger accounts, so that any day they can tell how their stocks stand, what their business and private expenses have been up to date and to keep a close watch over credit accounts.

Hail! The Chief!

To-day Lord Rosebery unveils a statue erected to the memory of Canada's greatest statesman, in Westminster Abbey. Lord Rosebery knew the late chieftain and had entertained him at the splendid Mentmore mansion which he got with his wife, Hannah Rothschild. The English Foreign Secretary was also a patient listener at Ottawa to the debate on the Pacific scandal, which led to the temporary downfall of Sir John Macdonald. He will doubtless have done justice to the occasion, for he will be speaking of what he knows from personal acquaintance with the subject. But while the memory of Sir John is thus being honored in England, here in our midst there is scarcely enough tribute paid by those who can well afford it to the memory of a great man gone from our midst. Let those who have already given their mite contribute more abundantly to the statue that Toronto proposes to erect to one of her most honored residents. And there are hundreds who have not given at all, who should feel conscience-stricken when they see the honor in which his memory is held in the Mother Country, far from the scenes amid which he moved and far from the hundreds of office-seekers whom his kindly hand raised from want to competence.

A Woman Like No Other.

The Ontario Benchers will learn with interest, if not with pleasure, that Montana has elected a woman Attorney-General—a young woman, and a pretty one at that.

The Populists, who have done so many queer things, have this peculiar political freak also to their outcry of "Toronto, the hog." In this way industries that may safely be elected to office, will make an excellent Attorney-General. She is full of brains, dauntless, self-confident and plucky.

Miss Ella L. Knowles was born 28 years ago in Northwood, N.H. She is a graduate of Bates' College at Lewiston, Me., and has taken the degree of Master of Arts from that institution. Her legal studies were prosecuted in Manchester, N.H., and later in Helena, Mont. There was considerable prejudice against allowing her to practice. So the pucky young woman went to work to influence the Legislature—it was the Territorial Legislature of 1888-'89—to pass a bill admitting women to practice law. Western chivalry could not withstand her, and the bill was passed. In December, 1890, she was admitted to the bar. In appearance Miss Knowles is more like a demure young matron than a stern Portia. She is of medium height, neither thin nor stout, has a face which, while strong and firm, is also pretty. She believes in her right to practice law and to be paid for her legal services, and she believed in her right to be Attorney-General of Montana if she could get enough votes. The People's Party liked her spirit, and when it came to make up a ticket last July it gave her the nomination. She conducted a spirited campaign and all the credit of her victory belongs to herself.

If protection has had its day in the United States, what about free trade in England?

The November shooting season has not been very good among the meteors.

Expert Bookkeeping. By C. A. Fleming, F.C.A. Published by the Business College Steam Press, Owen Sound.

While learning bookkeeping by a book is like learning to swim on dry land, there is much highly useful knowledge to be acquired by such a work as that compiled by Mr. Fleming. It deals more especially with the affairs of joint stock companies, to whose officials it will be most valuable. Besides sections devoted to the books and general business of such enterprises it comprises copies of those Ontario and Dominion acts by which they are legally governed. The accounts of insurance, loan, contracting, manufacturing, steamboating and other companies and firms are explained and forms given that will afford practical information to those interested in and managing or organizing such concerns. The proper method of keeping municipal accounts is dealt with in a manner that shows not only practical acquaintance with the law and practice of such corporations, but an intelligent acquaintance with the prevailing defects of municipal bookkeeping, and the remedy for such faults. Forms also are given for keeping the accounts of doctors, churches, associations of most kinds, that are usually defectively kept. In the chapter on Partnerships the author states that, "Every one of the partners can sign the notes, checks, contracts, etc., of the firm." This is not the case in any properly organized firm; where such partner is permitted to do this work, there is not only much looseness, but opportunities for irregularity are afforded that have brought firms to grief. We cannot follow Mr. Fleming in his effort to define what is the definition of interest, which he says is "cash," and not "money paid for the use of money." Such definitions are foreign to the purpose of such a work. His compound interest and investment tables will be found useful. The banking section has evidently been furnished by a bank officer who speaks more of what "we" do than of the principles on which all banks act. We regard this part as superfluous. For variety of information, we regard this work as the best issued in Canada, it should be part of the furniture of every office.

The Assessment Plan.

A weekly paper issued here, which is usually a budget of stale news and advertising editorials, has used the name of The World as a weapon to assault Mr. McMurtry, the Canadian agent of the Mutual Reserve Fund Life Association, which is organized under the "Assessment System." The law requires these two last words to be printed on every document issued by the assessment companies, and by all who publicly use the title in a paper. Some time ago this journal inserted a report of the company's meeting, which was taken from a New York paper, where the above words are not obligatory; therefore, they were not inserted. A heading to an announcement also appeared in this paper without those words. In both cases the headlines were not written by the agent of the company, as such work is done by one of our staff. On these incidents the organ alluded to has based a vicious three-column attack on Mr. McMurtry, who is charged with being "a deliberate breaker of the law," and so acting as to prove that he wishes to deceive the public and "disgrace" the company he represents. As a matter of fact we had special instructions long ago to place ASSESSMENT SYSTEM on all notices of that company. We have seen the forms for all notices, policies, applications, circulars, fly-sheets, cards in use by Mr. McMurtry's company, and on each one the words required are plainly printed, usually in red ink to give them especial prominence. The charge, then, that the law is being deliberately violated is a deliberate falsehood.

THE REAL ESTATE MARKET.

A Remedy for the Present Condition of Affairs.

Editor World: To a bystander it seems not only strange but almost ludicrous to listen day after day and month after month to complaints about the depressed condition of the real estate market in this city. Hundreds, nay thousands, have kept on complaining and wondering how long it will continue. The effect of this or that public work or expenditure, the course adopted by the banks, crops, prices — anything and everything but themselves, when the fact is that if there has been the slightest check in the advancement and prosperity of this city it is mainly traceable to want of united action amongst those to whom such prosperity is essential and who now complain the most.

It has been for a long time perfectly clear to outsiders, and indeed to some of the more thoughtful of those concerned in real estate and building operations, that unless the manufacturing industries of this city could be increased side by side with the buildings and public improvements values must recede and trouble ensue.

Had early action been taken by our leading real estate owners and capitalists it is safe to say that not a family would have found it necessary to leave the city and that values of property would have been fairly well maintained. It is the old story of the bundle of twigs—bound together they are strong, singly they are nowhere. It is never too late to mend, and the time is now appropriate and auspicious for a movement which cannot fail to revive in a very short time what may be appropriately termed drooping confidence.

Whilst certain of our citizens were calculating the profit to be derived from cutting up farms into building sites, outside towns were busy laying the foundation for a solid advance by attracting manufacturing industries from Toronto, their legitimate centre, varying these interesting occupations by the outcry of "Toronto, the hog." In this way industries that may safely be said would have supported at least 10,000 people in Toronto in comfort have been diverted elsewhere. Manufacturers have been knocking at our doors looking for locations, and in some cases for additional capital which legitimate extension of their businesses demanded, and have met with such cool receptions that they have given up the idea of locating in Toronto in despair. The feeling amongst Torontonians was, Toronto is prosperous. If they want to come let them do so. That the wealthy citizens of Toronto are regarded as unenterprising is an undeniable fact, but when we consider that almost no effort has been made to interest them in industrial undertakings in such a way as to secure to them absolutely fair interest on investments therein and a fair profit without the labor of working at them personally, we cannot be surprised at the preference so far displayed for such investments as can be obtained, from which a certain though small income can be derived with the least possible trouble. This difficulty has been realized by citizens of other places and has been overcome. Hardly a city in the United States of any pretensions is without its Manufacturers' Exchange, an association of manufacturers, capitalists and citizens interested in the introduction, development and encouragement of manufacturing industries in that particular locality. Every plank in the platform of these organizations is hardwood of the hardest and most matter-of-fact business variety. For nothing is more true in the business world than that there are plenty of legitimate sound business undertakings without encouraging mushroom growths based upon remote possibilities.

Allow me to suggest that such an organization be started in this city at once; that a public meeting be called by the Mayor, at which it is to be hoped every leading manufacturer, merchant, property owner and capitalist will attend.

That an association be then and there formed, to be called the Toronto Manufacturers' Exchange.

The object of the association to be, the encouragement of manufacturing industries, now located and carrying on a profitable business, by affording a means whereby capitalists may without cost or labor be certain of the value and prospects of such undertakings and may invest in such as they may select as silent partners or otherwise under proper safeguards, the investigations to be conducted by experts selected by the Committee of the Exchange and their work similarly approved. The semi-annual or annual accounts and stock-taking of such concerns may also be carried out by such independent experts, if so desired. Arrangements may also be made with the view of rendering such investments more remunerative to capitalists than others without the possibility of their being called upon to operate them.

A committee of the exchange should also investigate the question as to what new industries can be successfully operated in Toronto and what inducements should be held out for that purpose.

A committee of the exchange ought to arrange for the immediate publication and distribution throughout the United States, Canada and Great Britain of a pamphlet descriptive of the advantages of Toronto as a business and manufacturing centre, and in this they should be aided by the City Council and Board of Trade. This might be followed by a similar publication annually.

Such steps should be at once taken as will advise the business world that opportunities for the safe investment of capital in solid paying industries exist in Toronto, a register of which should be kept at the office of the exchange.

The City Council should be represented upon the Board of the Exchange.

The general objects of the association should be to bring capitalists and manufacturers more into line with one another than in the past and thus break down the barriers which have heretofore prevented the safe utilization of home capital in sound manufacturing operations and the encouragement of new undertakings which can be advantageously carried on in Toronto. Improvements and additions to my humble suggestions will doubtless occur to many of your readers, but of one fact let them rest assured.

The time for talking is past. Duty calls all good citizens to this particular field of action on behalf of Toronto.

I address this to you because The World has always in the past done its share to further the interests of the city, and if you approve of these suggestions doubtless those desirous of starting some such organization as that mentioned will find the requisition to the Mayor to call the meeting referred to at The World office for signature.

JUNIOR.

THE SEARCH-LIGHT.

There is a good deal of horseback riding as well as driving in the suburbs now on Sundays. There is one fashionable lady who insists that it would be a sin to allow her horse to remain idle in the stable and not get his proper exercise on Sunday, so she takes him out regularly when the weather is fair. Of course it would not be right for her to run risks by going when the weather is bad. When she goes she usually has a cavalier, and they gallop over bracing roads and loiter in romantic paths, but of course it is all done for the horse's sake, and it is affecting to think of the sacrifices that young lady makes every beautiful Sunday afternoon, all in behalf of the animal creation.

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"I had an experience in Boston," said Lottie Collins, "that frightened me very much. The truth is I lost my head and became embarrassed. It looked vulgar, but it was accidental. I was jumping around keeping time as I sang. I slipped and sat flat down, real hard, just as I said 'boom.' I had sense enough, however, to finish the 'do eye,' and if I hadn't apologized to the audience they would have thought it part of the dance, but they would have thought I was vulgar, too, and I am not."

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The journalistic and literary world of Germany has suffered a great loss in the death of Otto Baisch, for many years editor-in-chief of the famous weekly journal Ueber Land und Meer. Herr Baisch was sick only a short time.

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Four years ago, it is said, General Harrison went to bed on the night of election before he knew the result. The wife of General Hancock declared that the latter went to bed at 7 o'clock in the evening on election day, 1880, being too tired to await news. Next morning he awoke at dawn and asked if there were any definite tidings. Upon her reply: "Yes, you are beaten," he turned over and went to sleep again.

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Ex-Empress Frederick of Germany, as is well known, had great regard for the late Sir Morell Mackenzie, the chief physician of her husband during his fatal illness. As a testimonial of her regard she has contributed $250 to a fund collected in London to build an additional wing to the Hospital for Diseases of the Throat. The wing is to be named in honor of the dead physician.

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The Museum Sunday movement in England is proceeding at an encouraging pace, as it is advocated in many churches. The object is the opening of picture galleries, museums and other places, where time may be properly spent Sunday—just such an object as those have in view who favor the opening of the World's Fair Sundays.

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Thomas Nelson, the recently deceased publisher of Edinburgh, left $500,000 for the erection and equipment of five workingmen's clubs.

Parents buy Mother Graves' Worm Exterminator because they know it is a safe medicine for their children and an effectual expeller of worms.

STILL HARPING ON THAT BRIDGE.

A Special Meeting of the Council Will Be Called—Amenities of the East End Aldermen.

The Committee on Works met yesterday afternoon at 2 o'clock, Ald. Shaw presiding. Present: Ald. Small, Atkinson, Lamb, Bailey, Burns.

Permission was granted the Grand Trunk Railway Co. to lay down a siding on the Don embankment.

Ald. Macdonald's resolution re trunk sewer was referred to the committee by the council. It was passed on to the Engineer, with the request to report on same at the next meeting.

Ald. Lamb and Small had another tilt over the Don bridge matter. The question was broached by a communication from Ald. Macdonald, in which he said that the Street Railway Co. would be ready in a couple of weeks to run motor cars as far as the Woodbine, but he understood that the Engineer would not permit cars being run over the bridge at Queen-street owing to its unsafe condition. He urged that means be taken to strengthen the bridge.

Election Time Coming On.

Ald. Small moved that the Engineer's report recommending the strengthening of the bridge at a cost of $1900 be adopted, the work to be done by day labor.

Ald. Lamb held that Ald. Small did not reflect the feeling of his constituents. It would be simply nonsense to patch up the old bridge and by doing the work by day labor they would not know what the cost would be.

Ald. Small said, with some warmth, that Ald. Lamb only spoke for himself. "I shall be surprised if he graces this council for 1893."

Ald. Shaw: Or his higher aspirations. [Laughter.]

Ald. Small: I wish that Ald. Lamb would, in a nightmare, tumble over the bridge into the river. [Laughter.]

Ald. Lamb: O, pull down your vest! He moved in amendment that the Engineer be requested to prepare plans and the estimated cost of a level bridge.

The wordy warfare was being resumed without any prospect of the immediate cessation, when His Worship the Mayor appeared on the scene and threw oil on the troubled waters by suggesting that Ald. Small's resolution be adopted and that the amendment be subsequently dealt with. The Mayor's suggestion was concurred in, and as the chairman promised to call a meeting of the council for Friday to further consider the bridge matter, Ald. Lamb allowed his proposition to lie over till then.

Ald. Lamb says there is a nigger in the fence and he promises to pull him out to the public gaze.

Encourage Local Work.

Ald. Bailey got a motion through stipulating that all blocks of stone for street pavements be cut in the city only. "I think it is only right and fair to those people who are paying taxes," he added.

The engineer was instructed to advertise for tenders for all the pavements required to be constructed in connection with the Toronto Railway Company's electric system. Ald. Bailey, who fathered the suggestion, pointed out that if works were let out this season of the year contractors could arrange for procuring their material during the winter and thus do the work much cheaper.

In Readiness For the Cold.

The engineer was instructed to compel the Toronto Railway Company to heat its cars according to the terms of agreement.

The engineer will be requested to consider the permanent paving of Bathurst-street between the tracks from King-street to O. and Q. Railway.

It was decided on the recommendation of the engineer to increase the salary of Street Commissioner Jones from $1800 to $2500 per annum.

It was decided to asphalt Leader-lane at a cost of $1790, the city's share of which is estimated at $1165, while the property benefited will only contribute $625. The flankage system is responsible for the large share the city will have to contribute to the cost of the work, Leader-lane being only some 150 feet deep, while there is a flankage of 60 feet on each corner.

The account of James McIntosh of $538 for horse feed and straw supplied since Nov. 1 was criticised by Ald. Burns. He thought the price excessive. The chairman and Street Commissioner will see that nothing more than the market price is being charged. There is a strong opinion that the Street Commissioner should buy horse feed on the open market.

The Impure Bay Once More.

When the Engineer's report on the proposed scheme for the improvement of Ashbridge's Bay was brought up the Mayor suggested that it first receive the endorsation of the Board of Health. He said that his object was to obviate the necessity of appealing to the people for the necessary funds. He had sought the opinion of the City Solicitor on the matter, and he had given it as his opinion that the city would be acting within its powers to go on with the work after the Board of Health had recommended it.

The matter will be further dealt with at a special meeting to be held Friday, and if in the meantime it is ascertained that the Board of Works cannot obviate the necessity of going to the people for funds then the question will be handed over to the Board of Health, which Chairman Graham has promised to call in time to pass upon it before Monday's meeting of council.

Civic Sittings.

The Medical Health Department reports diphtheria decreasing and typhoid fever increasing.

Medical Health Officer Allen has permitted three patients to leave the Smallpox Hospital.

Mr. Joseph Barrett writes the Mayor, urging the appointment of a commission to gather information as to the need of manufactories and the benefit of investment, so as to induce manufacturers to settle in Toronto.

Mr. Thomas Kane of 452 Yonge-street has sent in a claim for $367.13 for damages sustained by him in consequence of a horse and coupe falling into an excavation in Yonge-street Sept. 5.

Teething.

During the period of dentition the suffering of infants is something terrible, and mothers are put to their wits' end to devise some means of alleviating the agony of their children. Dyer's Improved Food for Infants is eagerly taken by sick or healthy children—25c per package. Druggists keep it. W. A. Dyer & Co., Montreal.

Mr. John Anderson, Grassmere, Ont., writes: "The Vegetable Discovery you sent me is all gone, and I am glad to say that it has greatly benefited those who have used it. One man in particular says it has made him a new man, and he cannot say too much for its cleansing and curative qualities."

Change in Time for New York via Erie Railway.

You can leave Union Station, Toronto, at 12.50 p.m., arrive in Buffalo at 5.55 p.m. and leave Buffalo at 7.30 p.m., arrive in New York at 7.30 next morning, which makes this train two hours faster than ever before. You can also leave Toronto at 11 p.m., connecting with the Erie flyer at Hamilton, which is a solid vestibule train through to New York.

Infants' Food.

Volumes have been written upon this important subject, but volumes of testimonials can be shown to prove that Dyer's Improved Food for Infants is the very best in use 25c per package Druggists keep it. W. A. Dyer & Co., Montreal

Farm By Auction.

Messrs. Bull & Werrett advertise for sale by auction on Saturday, Nov. 26, at the Norfolk House, town of Simcoe, a seventy-five acre farm, good house, buildings, orchard, etc.

FROM THE HUNTING FIELD.

Half a Dozen Deer Stories From Various Towns.

A hunting party from Barrie composed of Messrs. G. Hart, D. Hart, Thomas Hart, R. Pearson and J. Sherwood returned last Wednesday. They shot three deer and several partridges, but saw no bear or lynx. They report the weather very inclement, so much so that they had to give up the chase and return to their more congenial home.

Another party returned a day or two ago, having victimized 10 deer, and report plenty of sport in the chase. A number of others are expected to return this week.

Bears.

[From The Burk's Falls Arrow.]

From the talk of the district one would be induced to believe that a bear is one of the most formidable and savage animals in the world. Many women and children and "tenderfeet," to use a western phrase, are scared for their lives to walk through a piece of bush or a lonely road, especially after nightfall. We have heard of one good woman, not long from the front, who used to keep her courage up by whistling along the road that the bear might think she was a man. The good lady did not know she had more pluck than some who call themselves men. To listen to some people talk you would think there were more bears to the square mile in our section of the country than anywhere in this globe. The number of bears near the settlements is grossly exaggerated. The writer has for eight years traversed most of the districts, often at night on foot through lonely bush roads, and yet never once encountered a bear. He has gone along bush paths said to be frequented by bears and yet never once caught a glimpse of bruin. A pretty thorough acquaintance with the habits of bears gained in the wild west authorizes the statement that the bear is a timid animal, usually sees a stranger passing through the bush or along the road before he can catch a sight of it, and then commonly slips away and is very difficult to trail. The ghastly picture of the bear, standing on his hind legs, pursuing the hunter with terrible roars and howls is a fancy sketch for sensational novels. When hunted the bear is shy and difficult to approach, shows no disposition for a fight with human beings, and is very hard to reach and kill without resorting to trapping. Even the grizzly, unknown in this section of country, and by far the strongest physically of all the animals on the continent, shows no keenness to assail and will almost always run rather than fight. Wounded or cornered he is a dangerous antagonist and will rush, head downward with a swinging gallop, on the hunter, determined to kill or be killed. Distance lends enchantment or terror to the view. The more familiar acquaintance one has with the ways of wild animals the more confident will he be that they act on the maxim, "You let me alone and I will let you alone." The bear is more afraid of the presence of man or woman than the most timid are of him.

Played Possum.

[Bobcaygeon Independent.]

Coon, young and frisky, John Ritchie speaks of it with a proper degree of pride and John is a judge of coon. It was one day last week and Ritchie noticed that his hens out in the yard were in a great state of excitement. Going over to see what was up, having a suspicion of weasel or mink, he found the hens fluttering around a good sized raccoon. Picking up a stick, he flung it with such force and precision, that the raccoon was immediately laid out, apparently as dead as a door nail. Mr. Ritchie carried it around by the tail for some little time, showing it to several parties. On the way to the house he laid it down to exhibit to a young lady, and whilst relating the circumstances the animal suddenly gave signs of returning life. The signs of life made by the raccoon, surprising as they were, were nothing compared to the agility of the fair spectator. Again seizing the coon, he was placed in a cage, and very soon entirely recovered itself. Mr. Ritchie now has the raccoon alive and well, and taking its feed as happy as can be.

Prairie Chickens Plentiful.

[Edmonton, Alberta, Bulletin.]

Prairie chickens are numerous right in town and are frequently seen flying about singly and in flocks close to the houses.

Where the Rabbit Flourishes.

[Edmonton Bulletin.]

Several Germans have gone into the business of supplying the town with rabbits, which are becoming numerous. The price is two for a quarter. Supply and demand both appear to be good.

Miserable Weather in the Woods.

[Bobcaygeon Independent.]

Since the opening of the deer season the hunters have had about as miserable weather as could well be imagined. The result has been favorable to the deer, and the number killed in this immediate neighborhood will be small.

Varsity News.

The Classical Association of the University held a public meeting in the college yesterday afternoon, under the presidency of Mr. D. A. Glassey. Professor Hutton gave an address to the students, and Mr. Fairclough, B.A., followed also with an address. Mr. W. P. Reeve delivered the funereal oration of Pericles in the original Greek.

The Ramsay post-graduate scholarship in political science for original research has been awarded to Mr. W. E. Buckingham. The gold medal for proficiency in the third year has been awarded to Mr. R. G. Murison on his standing in Orientals and philosophy.

From the Red Sea Shores.

Red Sea Moss, known to natives of Palestine for centuries, an absolute cure for Asthma, Bronchitis, Consumption, influenza, cold, ringing noises in head, failing eyesight, all diseases of head, eyes, throat, chest, lungs. A. Hutton & Son, 41 East Bloor-street, Toronto, sole agent for America. Free by mail $1 Trial packages 25c.

The Answers Didn't Come.

The Toronto Humane Society purposed holding a convention composed of delegates from the societies in the different cities in the Dominion yesterday. Circulars were sent out inviting the representatives to attend, but as no answer was received to any of the invitations extended the proposed formation of an alliance had to be postponed indefinitely. It is understood that a number fully intended to be present, but were unaware that an answer to the circular was expected. The postponed meeting will not be held until the early part of next year.

IT ISN'T IN THE ORDINARY WAY that Dr. Pierce's Favorite Prescription comes to the weak and suffering woman who needs it. It's *guaranteed*. Not with words merely; any medicine can make claims and promises. What is done with the "Favorite Prescription" is this: if it fails to benefit or cure, in any case, your money is returned. Can you ask any better proof that a medicine will *do* what it promises?

It's an invigorating, restorative tonic, a soothing and strengthening nervine, and a certain remedy for the ills and ailments that beset a woman. In "female complaints" of every kind, periodical pains, internal inflammation or ulceration, bearing-down sensations, and all chronic weaknesses and irregularities, it is a positive and complete cure.

To every tired, overworked woman, and to every weak, nervous, and ailing one, it is guaranteed to bring health and strength.

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Great annual Rubber Sale. $50,000 worth of the latest styles of Ladies', Gents', Misses', Boys', Youths' and Children's

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Lyman, Knox & Co., wholesale agents.

"MADRE E HIJO." (MOTHER AND SON.)

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All of exceptionally fine quality. Of different strength. To suit all tastes.

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S. DAVIS & SONS, MONTREAL. 136

Where to Get Pure Coffee.

Our despatches from Ottawa yesterday contained an extract from a bulletin of the Department of Inland Revenue, showing that 27½ per cent. of the coffee analyzed was adulterated. It also showed that of the samples collected those manufactured by William Hood & Co. (late Sinclair, Hood & Co.) of 66 Esplanade west, Toronto, under microscopical examination showed pure coffee only. This firm enjoys a provincial reputation for the purity of its coffees and baking powders and deserves its increasing trade.

Mr. Thomas Ballard, Syracuse, N.Y., writes: "I have been afflicted for nearly a year with that most-to-be-dreaded disease Dyspepsia, and at times worn out with pain and want of sleep, and after trying almost everything recommended I tried one box of Parmelee's Valuable Pills. I am now nearly well and believe they will cure me. I would not be without them for any money."

The Young Man Chisholm.

In connection with the report in yesterday's World a friend of the Chisholm family says the unfortunate young man Robert M., who was taken into custody in this city on Monday night, did not attempt to kill his mother or himself. For the past 10 years he has been addicted to liquor and this is supposed to have been the cause of his rash act.

The Iron Nancy Hanks.

The Empire State Express is the Nancy Hanks of the rails. On Thursday she left Rochester for Buffalo and for ten miles kept up a speed of ninety-five miles an hour. This was done under unfavorable conditions, the road having at that part the heaviest grade on the whole Central system. The entire distance from Rochester to Buffalo, 69 miles, was made in 71 minutes.—Troy Budget.

Through Wagner Vestibule Buffet Sleeping Car Toronto to New York via West Shore Route.

The West shore through sleeping car leaves Union Station, Toronto, at 4.55 p.m. daily except Sunday, arriving in New York at 10.10 a.m. Returning this car leaves New York at 5 p.m., arriving in Toronto at 10.25 a.m. Sunday leaves Toronto at 12.50 p.m.

Skepticism.

This is unhappily an age of skepticism, but there is one point upon which persons acquainted with the subject agree, namely that DR. THOMAS' ECLECTRIC OIL is a medicine which can be relied upon to cure a cough, remove pain, heal sores of various kinds and benefit any inflamed portion of the body to which it is applied.

AMUSEMENTS.

GRAND OPERA HOUSE.

All this week, Wednesday and Saturday matinee, Daniel Frohman presents the great comedy success, The Grey Mare From the Lyceum Theatre New York. By George R. Sims and Cecil Raleigh. The play will be staged with that rare perfection of detail characteristic of the management. Next week—McLEAN and PRESCOTT.

AUDITORIUM

GRAND SUCCESS OF Prof. John Reynolds' MESMERIC ENTERTAINMENTS.

Roars of Laughter Every Night This Week.

Admission 25c and 35c Balcony.

JACOBS & SPARROW'S OPERA House, the Popular Amusement Resort of Toronto.

Week commencing Monday, Nov. 14, Ezra Kendall IN "A PAIR OF KIDS."

Matinees Tuesday, Thursday and Saturday. Next attraction: "Clemenceau Case" and French Novelty Dancers.

IRISH PROTESTANT BENEVOLENT SOCIETY'S ANNUAL CONCERT

Pavilion, Thursday, Nov. 17th, 1892. Artists: Mrs. Mackelcan, Mrs. H. M. Blight, Miss Gaylord, Miss Jennie Houston, Mr. Herold Jarvis, The Toronto Male Quartet, Messrs. Walter H. Robinson, E. Lye, A. L. E. Davies and H. M. Blight and Harry Rich. Admission, 25c. Reserved Seats, 50c. Plan of hall now open at Messrs. Suckling & Sons', 107 Yonge-street. R. C. HAMILTON, Chairman of Concert Committee. 33

COMFORTABLE HOMESTEADS IN Toronto can be purchased or leased at present on easier terms than later on. The response by owners to our suggestion to meet the market fairly has been more satisfactory than we had anticipated and has resulted in several important sales. Those who can hold and do not require to enter the market are in a fortunate position. It is folly to ask "boom" prices and it is much better not to enter the market at all than to do so.

R. J. GRIFFITH & CO., 10 King-street east.

J. SUTCLIFFE & SONS

132 & 134 DRY GOODS YONGE-ST. 123 CLOTHING KING-ST.

This Is Your Time FOR DRESS GOODS BARGAINS At 182-184 Yonge-st.

The whirl and rush of Dress Goods going over our counters these days is caused only by the prices. Prices do it. People know values when they see them. They see more than values here just now. It's a time of utter disregard of value. The big purchase of Dress Goods made last week must be distributed through the city quickly. We are doing our part. Will you do yours? All we say is come and see. If the value isn't beyond your expectations don't buy. 135

TRUSTS CORPORATION OF ONTARIO

SAFE DEPOSI VAULTS

BANK OF COMMERCE BUILDING

TORONTO, ONT.

Capital Authorized - $1,000,000
Capital Subscribed - 600,000

President, Hon. J. C. Aikins, P.C.; Vice-Presidents, Hon. Sir R. J. Cartwright, Hon. S. C. Wood; Manager, A. E. Plummer.

This Company is accepted by the High Court of Justice under sanction of the Ontario Government, and may be appointed to and undertakes all manner of TRUSTS, and acts as GUARDIAN, COMMITTEE, RECEIVER, ASSIGNEE, etc.

The employment of the Corporation as EXECUTOR named in will or transfer from retiring Executor, Trustee under any form, ADMINISTRATOR in case of intestacy, or with will annexed, will be found a prompt, economical and satisfactory course, relieving individuals from responsible and arduous duties, as well as the necessity of finding security. Appointing the Corporation also prevents any given Trust passing into the hands of strangers.

Solicitors placing Estates or other business with the Corporation are continued in the professional care of the same.

Deposit Safes to rent. Valuables of all kinds, parcels, etc., received for safe custody at a small charge. Inspection invited. 13

DIVIDENDS.

BANK OF MONTREAL

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF FIVE PER CENT. upon the paid up Capital stock of this Institution has been declared for the current half year, and that the same will be PAYABLE at its Banking House in this City, and its Branches on and after THURSDAY, the FIRST DAY OF DECEMBER next.

The TRANSFER BOOKS will be closed from the 16th to the 30th November next, both days inclusive.

By order of the Board,

E. S. CLOUSTON, General Manager.

Montreal, 25th Oct., 1892. 46131313131313

Have You Tried the 'CABLE EXTRA' CIGAR? 136

TRY BALA LICORICE FOR THE VOICE. 135

Where can I get some of Holloway's Corn Cure? I was entirely cured of my corns by this remedy and I wish some more of it for my friends. So writes MR. J. W. BROWN, Chicago.

M'KENDRY'S BARGAINS IN Dress Goods, Mantles, Millinery, Dress Trimmings and Notions,

Are the Talk of the Town.

Every day this week special drives on the centre tables.

McKendry & Co., 202 YONGE ST., Six Doors North of Queen.

?

A BIG QUESTION —ON— A BIG SUBJECT.

ARE YOU BUYING YOUR SHOES AT McPHERSON'S

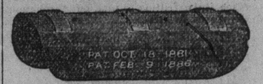
The Fountainhead of Artistic Ideas in FINE FOOTWEAR.

186 YONGE-STREET.

FINE FURS.

The latest fashions in Ladies' Fur Mantles, Capes and Jackets, Fur-lined Circulars, Muffs, Boas, Caps, Gloves and Gauntlets, Gentlemen's Fur-lined Coats and adjustable Fur Collar and Cuffs, Fur Robes, Rugs and Mats. Every style of fur may be seen in the Fur Showrooms at the store.

JAMES H. ROGERS, The oldest Fur House in the Dominion. Cor. King and Church-streets.



This cut represents the cheapest and best device yet invented for attaching CURTAIN TO ROLLERS without the use and annoyance of tacks.

The MacFarlane Shade Co OWNERS OF PATENT, Liberty-street, Toronto.

G. BOOTH. W. E. BOOTH. G. BOOTH & SON SIGN PAINTERS 21 ADELAIDE-ST. W. - Wall Papers. -

THE VICTORIA ROLLING STOCK COMPANY OF ONTARIO.

Notice is hereby given that a Dividend of 5 per cent. on the paid-up capital stock of the Company for the half-year ending 30th November, 1892, being at the rate of 10 per cent. per annum, is hereby declared, payable 1st December next.

By order of the Board.

R. A. SMITH, Secretary.

Toronto, November 15th, 1892.

THE ANGLO-AMERICAN LOAN & SAVINGS CO. 60½ ADELAIDE-ST. EAST,