

Companies

THE TORONTO GENERAL TRUSTS CORPORATION

Office and Safe Deposit Vaults
59 YONGE STREET, TORONTO

CAPITAL - \$1,000,000
RESERVE - \$280,000

President: JOHN HOESIN, K.C., LL.D.
Vice-Presidents: H. C. WOOD, W. H. BRAYTT, Esq.
J. W. LANGMUIR, A. D. LANGMUIR, Managing Director, Asst. Manager
James Davey, Secretary.

Authorized to act as
EXECUTOR, ADMINISTRATOR, TRUSTEE, RECEIVER, COMMITTEE OF LUNATIC, GUARDIAN, LIQUIDATOR, ASSIGNEE, ETC.

Deposits taken to rent. All sizes, and at reasonable prices.
Parcels received for safe custody.
Bonds and other securities received and insured against loss.
Solicitors bringing Estates, Administrations, etc. to the Corporation are continued in the professional care of the same.
For further information see the Corporation's Manual.

THE EXCELSIOR LIFE INSURANCE CO
OF ONTARIO LIMITED

HEAD OFFICE - TORONTO
Incorporated 1889.

Our Annual Report for 1899 shows as the result of the year's operations the following Substantial Increases in the important items shown below:

Gross Assets.....	626,469.92
Premium Income, \$100,023.05	\$ 18,358.46
Interest Income.....	12,434.07
Net Assets.....	828,205.92
Reserve.....	273,414.20
Insurance in force, 3,656,913.15	472,658.56

WANTED—General District and Local Agents.
EDWIN MARSHALL, DAVID PARKIN, Secretaries, President.

THE York County Loan and Savings Company

Has the.....
BEST SYSTEM
for accumulating money.

Head Office—
Confederation Life Building
Toronto.....

THE WESTERN ASSURANCE COMPANY

INCORPORATED 1881
CAPITAL - 2,000,000

FIRE and MARINE

HEAD OFFICE - TORONTO, ONT.

President: HON. GEO. A. COX
Vice-President and Managing Director: J. J. KENYON

Directors: H. C. Wood, Geo. M. Murray, Esq., E. N. Baird, Esq., Robert Beatty, Esq., W. R. Brock, Esq., Geo. E. Cookburn, J. K. Osborne, G. O. Foster, Secretary.

Sole Agents: Messrs. McCarthy, Oaker, Hopkins and Cochrane.

Insurances effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.
On Hull, Cargo and Freight against the perils of inland navigation.
On Cargo Risks with the Maritime Provinces' and other clauses.
On Cargoes by steamer to British Ports.

WM. A. LEE & SON,
GENERAL AGENTS
14 VICTORIA STREET.
Phone: Office Main 592.
Phone: Residence Main 2075.

THE HOME SAVINGS & LOAN CO.
LIMITED.

CAPITAL-AUTHORIZED, - \$2,500,000
CAPITAL-SUBSCRIBED, - 2,000,000

EUGENE O'KEEFE - President
JOHN FOY - Vice-President

DEPOSITS RECEIVED FROM 20 cts. upwards; interest at current rates allowed thereon.

MONEY LOANED ON MORTGAGE: small and large sums; convenient terms of repayment and at lowest current rates of interest. No valuation-fee charged. Loans on collaterals of Stocks, Bonds, and Debentures.

JAMES MASON, Manager

The "Del" Emulsion
of Cod Liver Oil

(Trade Mark.)

Will GIVE YOU AN APPETITE!
TONE YOUR NERVES!
MAKE YOU STRONG!
MAKE YOU WELL!

Dr. Burgess, Med. Dept. of the Prof. Hospital for the Insane, Montreal, writes that it constantly and gives a permanent tone to his nerves.
"The "Del" Emulsion of Cod Liver Oil, I recommend, writes that it has saved me from a nervous breakdown."
50c. and \$1.00 Bottles.
DAVIS & LAWRENCE CO., Limited.

the day broke, and the sight of the crowds helped him to sleep and reason.

As he reached the awning and pressed close to the steps a carriage dashed up to the curb; the door of the horse was flung open for some parting guests, and for a few minutes a dazzling vision was revealed—fairies, shepherdesses, arquebussiers, pages, halberdiers, kings, court ladies and queens in gorgeous colors and flashing jewels. But the Italian saw none of these; his staring eyes fastened on a stately figure that seemed to float down towards him between the rows of orange and palm trees that lined the staircase. On it came, tall in flowing raiment, a cloud of golden hair rippling over its shoulders from under a crown of light; in one hand a pair of scales, in the other a gleaming sword, whose point seemed to mark him from the throng.

"Speculum Justitiae!" he shrieked; "yes, I did it—I did it! I murdered him! Take me—"

And he fell grovelling at the feet of the policeman, who had forgotten their official stolidity to stare, open-mouthed, at the lovely Angela von Henkelndyne, who, in her costume of "Justice," had wrought such innocent vengeance.

On principle they seized the Italian for a rowdy, but his repeated cry, "I did it—I murdered him!" soon attracted their attention, and as he struggled in a fit they called up the patrol wagon and took him to headquarters. There the police surgeon took him in hand, until finally, at daybreak, he recovered consciousness. On being told that he could not live through the next night, he asked for a priest, and who but Father Tom was brought to the poor wretch, who told the following story:

He had played, he said, in the wine shop that night until midnight with a stranger, who lost heavily to him and drank deeply as he played. But his losses did not seem to depress him and the wines did not confuse, and Manuel said:

"You are a gallant man, signor. You lose with grace and courage."
And he had answered with a laugh.
"I can afford to. I have \$50,000 here." And he touched his breast. Manuel raised his eyebrows.
"Don't you believe?" asked his companion, with some heat.
Manuel bowed derisively.
"Hang it," said the man, "I'm telling you the simple truth. Look here." And he drew out and opened a small dooskin bag slung around his neck, showing a diamond the like of which Manuel had never beheld.
"It sent madness to my head, father, and I felt I must have it. But he tucked it away again and rose.
"I must go," he said; "I have already stayed too long." I pressed him to wait, but he got restless and looked at me suspiciously. I asked where we might meet the next day and drink our glass and play our little game of mora. But he answered he didn't know—his was here to-day and there to-morrow and far away the day after. I laid my hand on his arm. 'Come, crack another bottle,' I urged. But he shook me off roughly and pushed out of the wine shop, saying: 'Enough's as good as a feast.'

"I knew the house. There was a cellar that gave on the street he must pass. I said: 'I must have a bottle of lachryma, the vintage of '73.' I went below—the landlord knows me—and I opened the cellar door and stole after him. In the dark I tracked him and struck as I sprang on him. I wrenched the bag from his neck and nearly shrieked as something soft and cold, like a dead finger, touched my cheek. It was a snowflake, and I ran in hot haste back to the shop, so no tracks could be left. The whole affair did not take twenty minutes, and I came back into the room and drank and played. But the diamond in my breast burned like a coal, and I thought its rays of splendid fire must be seen, and in at the windows the dead man's face seemed to look, but that was only the snow flying past, and I felt drawn back to the soot, as if he had his hand at the sleeve of my jacket. But this I fought against, until I suddenly remembered with terror I had left my knife sticking in the wound, and I knew I must have it at any risk. As I crept along I saw a sailor coming up the street. He stopped; he touched the body. Here was my chance. I sprang on him, dragging him here and there—and he fought well, that boy! like a wildcat—and I shouted, 'Murder! murder!'"

"It all turned out as I hoped. The watch-poor fool!—never thought to see whether the man was stiff, and when the Coroner arrived he was too stiff for question. Then came the trial, and there the first stone struck me."

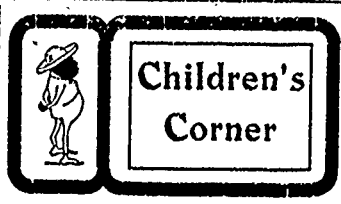
His face was distorted with emotion.

"That boy I pitied—yes! But it was he or I, and I preferred to go free. The lies I swore to did not trouble me at all, for lies and I were bosom friends; but when that old woman raised her hands and cried out, 'Mirror of Justice, defend us!' I felt a fear, for my medal hung at my neck and the only prayer I had

said for years was, sometimes, an 'Ave,' I fah!t, I suppose, but it was so—I said it. And like the thunder on the mountain came the meaning of that prayer—'Speculum Justitiae.' And from that day I was a haunted man. Waking, that face followed me—the face I had struck into stone by a knife blow, and if I slept I saw always the same thing—myself trembling before a great balance and a sword hanging over my head; but two hands—a woman's hands—held down the scale-pan and held back the sword, and through a mist a face sweet and sorrowful looked down at me, like the 'Dolorosa' in the home chapel where I made my first Communion. And my terror lest the hands should slip or move would wake me with a start, and there would be the dead man and—my memory waiting for me."

His voice sank to a whisper and his eyes stared gloomily into space.
"What a life it has been," he went on, wearily. "I dreaded to be robbed, and yet I dared not sell for fear of detection; I could not drink for fear I might betray myself, and for months the diamond hung like lead on my breast. Then I went to South America, and from there to Paris, where I sold it, well, with a good story of how I found it at the mines and smuggled it away."
"Bad luck followed me. The money went at play—I lost, lost, lost at everything; rouge-et-noir, vingt-et-un, roulette, mora—all were alike against me. Everything I touched failed. My crew got the fever. My Maria was lost off the Bahamas. My savings went in a bank failure."
"Then I began to drink hard, and I kept jolly fellows about me—loud fellows, boisterous fellows—and would hear no word of prayer hereafter; for the devil ruled my soul and I knew I was outcast from heaven."
"To-night the end has come, for I saw with these" (he touched his eyes), "not sleeping, not dreaming—awake—the Mirror of Justice. But she no longer stayed the sword, she no longer touched the scales. She held both in her own hands."
He stopped, shuddering violently.
"My son," said Father Tom, "what you saw to-night was not Our Lady, although she might well have come from heaven to cry justice on your two-fold crime." He told him what had really taken place, closing with:
"Now, be a man and a true son of the Church. Come back to the manhood and faith you have betrayed. That you repent truly of these sins I firmly believe, but prove it by confessing before the proper officers of the law; set free the innocent man who drags out his days under an unjust sentence in the penitentiary, and rest assured when you are weighed in the great scales of eternal justice our Lord's cross will outweigh your sins."
Manuel nodded his head, and with a great effort raised his eyes to Father Tom's. They were still far too near together for honest dealing as the spirit understands it, but there was a new light in them.
"Father, I will; but I fear I could not do this if I did not know I was going to die. I would not have the courage. I, who call myself a gallant man—I am a coward."
And two tears rolled down his cheeks.
Father Tom felt a knot in his own throat at this confession, courageous in its weakness, pathetic in its falterings, and although the words of St. Augustine seemed to stand out before him in letters of fire, he thought of that hill on which once hung three crosses, and he heard a sinner cry:
"Lord, be merciful to me a sinner!" and the voice that answered through the gathering darkness across the shuddering earth, "This day shalt thou be with Me in Paradise." And while he sent for the nearest Magistrate he said such words of hope as the Church alone can breathe to the penitent, teaching as he did in the meaning of it true repentance and filling the sinner's heart with humble hope.
And after all was over Manuel begged to see David.
"I dread it, but I cannot go until he forgives me," he said.
And somehow, in spite of technicalities, Father Tom managed it so the two men met on the third day; for Manuel spoke the truth when he said he could not go without forgiveness, and he lived on until then, to the amazement of the prison physician.
At first David refused outright to see him, for his heart was bitter with the load of anguish borne through these three frightful years. But Father Tom "talked to him," and his mother gave the final stroke that determined him.
"Ye must go, David," she said, as she hung on his neck.
And old I thought of the two men as they faced each other!

Where is David now? Well, his story got about and there was quite a flurry of sympathy. Some good soul started a purse, and big hearts and good incomes ran the money up to enough to buy him a half share in a schooner, of which he ultimately became owner and captain. His old skipper wanted him back, but he did not need to be any man's man now, except his own—and Our Lady's.
The old mother lived to dandle his children on her knee and to take them on sunny Sundays sometimes to Father Tom's and sometimes to a quiet graveyard by the shore of the bay, where they would kneel by a small slab of gray granite and pray for him who slept below. And then as they rested before starting home, small hands pulled the weeds from the grave and picked the lichens from the letters of the inscription, sometimes spelling them out as they did so. And the spelling read: "Pray for the soul of Manuel Ignatius Pizarro."—Catholic Fireside.



A BOY HERO.

It might have been a mistaken idea of boyish honor that prompted him to do it, but who could not but admire the spirit of the little fellow who, while he lay dying in a New York hospital the other day, refused to tell the name of a companion who had pushed him from a freight car and brought him to his death. "Don't cry, mamma," he said, after his crushed legs had been amputated. "It wouldn't be fair to tell. He didn't mean to hurt me." And with his hand clutching his mother's tightly the boy who was true to his chum even to death passed away.—American Boy.

LITTLE FOLKS' LITTLE JOKES.

"Oh, mamma!" cried little Bob one day, "when you stroke pussy's fur this way you can feel the electricity, and when you put your ear down you can hear her trolley!"

A mother asked a little boy on his return from his first day at school how he liked the teacher. He said: "Mamma, she is the funniest teacher I ever saw. She didn't ask me a thing 'cept 'hat I didn't know.'"

"Bairn, you have a hole as big as a quarter in the heel of your stocking," said an Indianapolis mother to her little 5-year-old daughter one evening recently.

"Mamma, you exaggerate so," replied the little one. "The hole isn't bigger than 15 cents."

A THOROUGH GOER.

Laura and Bessie Mason were spending a week at Grandma Strong's. Grandma was a sprightly old lady, and although so aged, she did her own work, and almost the last thing Mamma Mason said when her daughters left her was: "Now, girls, I hope you won't be a care to your grandma; I'm sure if you try you can help her in many ways."

The morning after their arrival, when they had finished a hearty breakfast of broiled chicken and golden corn-cakes with delicious syrup from grandma's own maple grove, Bessie said: "Do let us help you do up the work, grandma."

Grandma smiled. "I like to wash my china myself," she said, "but I'll tell you, my dears, if you really want to help me, I'd like to have you sweep up the kitchen and dining-room every morning. You can take turns at doing it."

"Well, let me do it this morning, then," said Laura. "Bessie is so poky particular about everything that it takes her forever and a day! And I'm in a hurry to run out and play!"

Laura went vigorously to work—too vigorously, perhaps, for she tossed the broom so high that the dust rose in great clouds and set grandma sneezing and made the yellow cat seek refuge under the stove. He wasn't troubled there, for I must confess that Laura didn't sweep under the stove at all. She sifted other places too. She let the big rocking-chair stay where it was and merely swept around it; she never looked behind the door for bits of lint collected there; not a corner was swept, nor did she stir grandma's footstool.

Grandma Strong said not a word, however. She went on washing her pretty pink and white china and hummed her favorite hymn, "A Charge to Keep I Have!"

The next morning it was Bessie's turn. First of all she dusted the chairs and set them in a row out in the entry. Then she took a newspaper and covered the stands of plants. "Mamma says plants breathe through their leaves, and it isn't good for them to get dusty," she remarked.

She put a newspaper over the little table on which lay grandma's work-basket and "Saints' Rest." She removed from the room the garments hanging there. Then she began to sweep, taking short, quick strokes. Not a spot was left untouched. All the corners, behind the lounge, under the stove. Last of all she lifted up grandma's footstool.

"Why-ee!" she exclaimed in surprise, stooping and picking up a tiny round yellow—something. "Here's money! a real gold dollar!"

"Yes," said Grandma Strong, composedly, though her black eyes twinkled as she looked at Laura. "Yes, Bessie, I put it there yesterday morning for some little girl who, in sweeping clean, should find it!"—The Companion.

SAFE, CERTAIN, PROMPT, ECONOMIC—These few adjectives apply with peculiar force to Dr. Thomas' Electric Oil—a standard external and internal remedy, adapted to the relief and cure of coughs, sore throat, hoarseness and all affections of the breathing organs, kidney troubles, excoriations, sores, lameness and physical pain.

ASK FOR
Labatt's
(LONDON)
ALE AND PORTER

USED MEDICINALLY: Are recommended by nearly all physicians. Reports of four chemists furnished on application.

USED DIETETICALLY: Stimulate the appetite, aid digestion, promote sleep.

J. E. SEAGRAM
DISTILLER AND DIRECT IMPORTER OF
WINES, LIQUORS and MALT and FAMILY PROOF
Whiskies, Old Rye, Etc.
ALSO MANUFACTURERS OF THOSE RENOWNED BRANDS
"OLD TIMES" and "WHITE WHEAT"
Conceded by Connoisseurs to be the Choice Flavored Whiskies in the Market.
J. E. SEAGRAM, WATERLOO, ONT.

OUR BRANDS

The O'Keefe Brewery Co., Limited
TORONTO.

MONUMENTS
Finest work and best design at lowest prices in Granite and Marble
Manufacturers in the Dominion.
The McIntosh Granite & Marble Co
Limited 1110 & 1121 YONGE ST.
(Terminal Yonge St. Car Route.)
Telephone North 6495. TORONTO.

The Best Equipped Establishment in the Finest Building in Canada
The Hunter Rose Company
(LIMITED)
Printers and Bookbinders
Temple Building, cor. Bay and Richmond Sts.
Telephone Main 545. TORONTO.

HAVE YOUR OLD CARPETS MADE INTO
Good Serviceable Rugs
Thick in pile, soft in texture, oriental in appearance.
Silk curtains woven to order
TORONTO RUG WORKS
OSCAR BROS., Proprietors. 92 QUEEN ST. EAST

Toronto
School of Domestic Science
under the patronage of the Minister of Education.
Principal—Miss Edna Fraser
Teacher's Course of Normal Training.
Special 3 Months' Course in Housekeeping.
General Courses.
For Prospectus, apply
MISS DRUMMOND,
V.M.C.A., 18 Elm St.

REGAN ROS, MERCHANT TAILORS,
101½ KING STREET WEST,
TORONTO.
Telephone North 1180.

Get What You Want...
Ordered Clothing, Dry-Goods, Etc., and pay later. Terms to suit.
W. H. GARDNER
474 Queen Street, West.

Late J. Young
ALEX. MILLARD
UNDERTAKER & EMBALMER
Telephone Main 679 350 YONGE STREET
TORONTO

F. ROSAR,
Undertaker.
240 King St. East, Toronto.
Telephone Main 1082.

McCabe & Co.
Undertakers & Embalmers
232 Queen St. E., Toronto.
Telephone Main 2838.
Open night and day.

THE DOMINION BREWERY CO.
Limited.
Brewers and Malsters,
Toronto.
Manufacturers of the celebrated
WHITE LABEL ALE
Ask for it and see that our Brand is on every Cork.
Our Ales and Porters have been examined by the best Analysts, and they have declared them Pure and Free from any Detrimental Ingredients.
Wm. ROSS, Manager.

THE...
COSGRAVE
BREWERY CO.
OF TORONTO, Limited.
Maltsters, Brewers and Bottlers
TORONTO.
Are supplying the trade with their superior
ALES AND BROWN STOUTS
Brewed from the finest Malt and best Bavarian brand of Hops. They are highly recommended by the Medical Faculty for their purity and strengthening qualities.
Awarded the Highest Prize at the International Exhibition, Philadelphia, for Purity of Flavor and General Excellence of Quality. Honorable Mention, Paris, 1878. Medal and Diploma, Antwerp, 1885.
Brewing Office, 295 Niagara St.
TELEPHONE PARK 140.

In Lager Beer
The Standard of Canada
—IS—
REINHARDT'S
"SALVADOR"
Toronto and Montreal

Hotel Empress
Corner of Yonge and Gould Streets
TORONTO
—Terms: \$1.50 per day—
Electric Cars from the Union Station every Three Minutes.
"HUGHES DISSETTE" . . . PROPRIETOR.

The Arlington
TORONTO'S FAVORITE HOTEL.
This well known and attractive Hotel is now under new and liberal management.
Every modern improvement.
F. D. MARCHEE, C. A. WARD,
Proprietor Manager.

Rossin House Liquor Store
Cor. Oxford and Spadina
Choose quality of Wines, Suitable for Sacramental purposes; also best brands of Ales, Porters, Wines and Liqueurs at reasonable prices.
Telephone Orders promptly attended to
Phone Main 74

CHURCH BELLS
Chimes and Pells,
Best Imported Copper and Tin. Our own price.
McNamee Bell Foundry
Baltimore, Md.