

MAYOR OR NO MAYOR.

MR. McLEAREN'S OPINION OF MR. HOWLAND'S QUALIFICATION.

The following is the substance of the declaration of opinion given by the Mayor of Toronto on the subject of Mr. Howland's qualification to be Mayor of Toronto.

The following declaration of opinion appears in the Telegram: In conversation with a Telegram reporter...

And Mayor Howland has since taken the oath and assumed office. The opinion is remarkable.

At South Kensington is exhibited an extraordinary coil of rope, weighing 600 pounds and 800 feet long, made in Japan...

When so many of our city merchants are advertising their stock-taking sales it is well to notice which one is particularly successful.

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MISS BAYARD'S DEATH.

Was the result of Weathering her second husband's death.

WASHINGTON, Jan. 19.—What caused Miss Bayard's death? Physicians may pronounce it heart disease, but we who have seen her habits know that she was the victim of her second husband. That will not deter any other young girl from following her fate, but none the less should a moral be pointed.

On the Wednesday preceding her death she "received" with her mother the usual reception of the wife of the cabinet officer. It was a chilly cold day...

Shortly after she retired, giving directions to be called half afternoon of the next day. When her sister entered the room at the appointed hour her spirit had fled.

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TWO MORE

Bankrupt Stocks!

One belonging to the Estate of Farley & Co, the other bought at Suckling & Cassidy's last sale.

MAKING 6 BANKRUPT STOCKS IN ALL, AMOUNTING TO \$53,000.00, Clearing at 50c. on the Dollar.

6 BANKRUPT STOCKS, 6 GREAT OPPORTUNITIES, 6 POSITIVE BENEFITS

People are Actually Scrambling for the Marvelous Bargains that are Giving Away at the

BON MARCHÉ, 7 AND 9 KING STREET EAST.

Open till 10 o'clock to-night.

THE GOOD VALUE

CINDER SIFTER

Still Ahead of All Others. RESULT, AFTER SHOWING AT FIVE EXHIBITIONS: 1 Silver Medal, 3 Bronze Medals, 1 First Prize.

Wholesale and Retail from the Manufacturer. JOHN T. WILSON, 168 QUEEN ST. W.

BERTRAM & CO. HARDWARE. "Ahead of any" and Leaders in CUTLERY, Plated Spoons and Forks.

AT POPULAR PRICES. 114 YONGE ST. TORONTO. Arcade! Billiards!

TURNBULL SMITH PROPRIETOR. BILLIARDS!

DON'T SMOKE INFERIOR CIGARS. When you can buy fresh Havana Cigars of this importation at such a low price.

AT LITTLE TOMMY'S. The Intercolonial Railway OF CANADA.

The Royal Mail, Passenger and Freight Route BETWEEN CANADA AND GREAT BRITAIN AND DIRECT ROUTE between the West and all ports on the Lower St. Lawrence and Gulf of St. Lawrence.

FULLMAN, RIFFET, SLEEPING and Day Cars run through express trains. Superior Elevator, Warehouses and Dock accommodations at Halifax for shipment of grain and general merchandise.

TO THE SAUSAGE TRADE. Our superior English Sausage Casings have no equal in Canada. R. McLEAREN, 187 ELIZABETH STREET.

ESTABLISHED OVER 40 YEARS.

S. D. DOUGLAS & CO., IMPORTERS AND DEALERS IN WALL PAPERS, BORDERS, DADOES AND CEILING DECORATIONS, ETC., ETC. Also

PAINTS, OILS, GLASS, PUTTY, VARNISHES, STAINING, JAPANESE, SPIRITS OF TURPENTINE, GOLD LEAF, WALLING, GLASS, BRUSHES, NEW BRUSHES, WHITE LEAD.

183 KING STREET EAST, TORONTO.

DR. W. H. GRAHAM'S BRITISH AMERICAN Medical and Surgical INSTITUTE. No. 100 KING ST. WEST, TORONTO, AND 50 COLLEGE PLACE, CHICAGO, ILL.

Office Hours 9 a.m. to 8 p.m. Sunday, 2 p.m. to 4 p.m.

THE GENUINE HEINTZMAN & CO. Grand Square & Upright Pianos

Warerooms and Factory: 117 King St. W. No other address. Standing high above all others in everything that constitutes a fine Piano. Call and Examine.

FOR HOUSES IN CITY, VACANT lots in city and in Parkdale, improved farms, wild lands, cheap money, insurance and conveyancing, call on WILLIAM HART, 49 ARCADE, TORONTO.

LOWNBROUGH & CO. Exchange and Stock Brokers, 55 BUNGEE STREET, EAST. Deal in Exchange on New York and London, American Currency, Gold and Silver, etc.

THE NATIONAL INVESTMENT CO. OF CANADA (LIMITED). Established 1871. OFFICE: 45 ADELAIDE STREET, WEST. DEPOSIT ACCOUNTS. Special Investments offered on reduced terms of payments. Special instruments at the present time. Send for catalogue. Communications will have prompt attention.

ELEVATORS

LEITCH & TURNBULL'S, HAMILTON, CANADA

For Factories, Warehouses, Hotels, Residences, Asylums, STEAM, HAND AND HYDRAULIC ELEVATORS.

The Best, the Safest and the least Expensive; Elegant in Appearance, Simple in Construction and Easy to Operate. Write for Specifications and Testimonials.

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SOCIETY AT WASHINGTON.

THE REAR DINER AT THE WHITE HOUSE.

Miss Murray's devotion to the cause of her country is a fact which has been well known to the public since her marriage to the late Mr. Murray, who was a member of the House of Representatives...

The dinner was a most successful one, and the guests were entertained in the most comfortable manner. The arrangements for the dinner were made by Miss Murray, who was assisted by her mother-in-law, Mrs. Murray...

At one time, when the arrangements for the dinner were being made, the door of the second parlor being under the stairs, the servants had a amusing encounter with a deal carrier, who insisted that he did not wish to go into the dining-room...

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CAUGHT A MILESTONE.

A French baritone actress, Miss de St. Charles, has been caught at a milestone...

There is a French baritone in theatrical and social circles of a certain not over a little story that has not hitherto been given through the departure from the theatre...

In spite of all these years that she had been on the stage, however, she appeared for the first time in a new costume, and her success was immediate. She had no particular voice, but her manner of acting was so good that she attracted the notice of all the newspaper talk...

ST. CHARLES.

Miss de St. Charles, the French baritone actress, has been caught at a milestone...

During the time a sharp correspondence was kept up between the manager and herself, and then all communication ceased for a time. It was found that she was going sleighing daily with the young man in her sleigh, and she had a high opinion of her sleighing...

her departure had not made the slightest impression on the mind of the audience who went to see the piece in which she had performed.

A few days since she went to the manager in question and asked him to take her back. He peremptorily refused, saying, very naturally that he had been humiliated once, but he would not put it in the lady's power to give him the opportunity again.

The result of the visit appeared to affect the young actress very much. At any rate, she went away much crestfallen. The climax of the affair was reached by her departure for Europe in company with the young millionaire.

THE THIRTY-THIRD ANNUAL REPORT.

of the Waterloo Mutual Fire Insurance Company—Annual Meeting.

The twenty-third annual meeting of the Waterloo Mutual Fire Insurance Company was held in the company's office at Waterloo on Thursday, the 21st January, 1896.

THE DIRECTORS' REPORT.

To the members of the Waterloo Mutual Fire Insurance Company.

General.—The directors of the Waterloo Mutual Fire Insurance Company beg to lay before you their report for the year ending the 31st December, 1895, being their twenty-third annual report.

The several detailed statements of the secretary and the report of your auditors will be submitted for your consideration and disposal.

From these statements a synopsis of the year's transactions has been prepared as follows: We have during the year issued 4856 policies. The total number of policies in force is 11,300. The aggregate amount insured under these policies is \$10,710,165.81.

The average amount of insurances to each is \$1006. The total amount of premiums received and assessments is \$68,492.41. The amount paid for losses is \$37,523.98. The total assets of the company are \$233,453.53. The liabilities of the company are \$1,314. Re-insurance fund to cover losses is \$46,300, having a balance of available assets over all liabilities of \$178,036.35.

By a comparison of the statements before you it will be observed that in all the essential elements that contribute to a successful year's operations, the year ending the 31st December, 1895, has been a year of great success. In corroboration of this statement the papers before you show a considerable increase in the number of policies in force, a decrease in the amount paid for losses as compared with the previous year, and a large increase in the cash and other assets above the liabilities of the company.

In accordance with an act of the local legislature passed at its last session, it will be incumbent upon you to decide upon the number of members which shall hereafter compose the Board of Directors of this Company. Having decided this question you will proceed to elect the entire Board.

Signed on behalf of the Board, CHARLES HENDRY, President.

SECRETARY'S STATEMENT. Balance on hand 31st January, 1894, \$7,187.03. Premiums and assessments \$68,492.41. Interest, rent, etc. \$248,233.87. Total \$243,913.27.

EXPENDITURE. Salaries \$7,523.98. Rent, rates, and commissions \$13,824.82. Insurance and agents' bonuses \$2,313.33. Travelling expenses, postage, books, stationery, advertising, and printing \$1,309.73. Law costs, exchange, and sundry disbursements \$1,734.00. Amount written off to being liabilities \$1,734.00. Balance on hand \$2,722.94.

ASSETS. Real estate \$4,300.00. Investments (see valuation) \$1,200.00. Deposits (see valuation) \$2,000.00. Bills receivable \$1,000.00. Unpaid assessments \$1,314.00. Agents' balances \$1,481.41. Cash \$2,722.94. Total \$12,007.35.

LIABILITIES. Outstanding bills computed at \$124.00. Amount required to re-insure all outstanding risks \$4,300.00. Balance \$12,007.35. Total \$4,424.00.

AUDITORS' REPORT. To the President and Directors of the Waterloo Mutual Fire Insurance Co. Gentlemen:—Your auditors are pleased to examine the books and accounts of your company for the past year, and to report that we have done so fully and completely, and that we find them in all very satisfactory condition.

We also examined all securities held by your company for monies invested and found them to be sound and substantial and in accordance with the statement herewith submitted.

We have to congratulate you upon the eminently successful and profitable business transacted by your company during the past year. The financial statement prepared by us shows a profit of \$25,955.31. In conclusion, we wish to express our appreciation of the efficiency and business ability of the various officers of the company and our satisfaction with the very complete and perfect system in which the books of the company are kept.

All of which is respectfully submitted. J. M. SMITH, Auditor.

"Seeing is Believing."

Unhated Success.

Every Day Rushing.

Vast Throngs Crowd the Store.

CONTINUATION OF OUR GREAT CLEARANCE SALE.

Edw. McKeown.

182 YONGE STREET.

The public attention is directed to our Annual Sale in unmistakable evidence of the incomparable bargains we are offering in every department.

Our store is long and favorably known throughout Ontario as "The Emporium for Fine Dry Goods."

Special for this day—40 den. Ladies' Children's, and Misses' wool 50c to 10c, 100, 200, and 300 regular prices 25c to 75c.

One case Kid gloves, 8 and 9 buttons (broken lines) 25c, 50c, and 75c worth 75c to \$1.50, perfect fitting goods, a rare bargain.

The balance of our Children's Gloves and Mitts at a nominal price to clear all out this week.

Old lines in Ribbon, Lace and Fancy Goods, from 10c a yard to 40c per yard. Secure the bargains.

Silk, Satin, Plush, Combination Suits at half price. Dress Goods at 10c, 25c, 50c and 75c worth from 25c to 50c per yard. An Amazing Sacrifice.

Decorative Ribbons, Curtains, Openings and Beautiful designs at your own price. Tremendous Reductions.

Half price for the remaining portion of Ladies' Misses' and Children's Goods, \$1.00 up. We'll sell our every line. Prices no longer.

Mantles, Plaques, Veils and Sashes, at 40c to 50c of the dollar. No reserve.

Comes early and avoid afternoon waiting.

Edw. McKeown.

182 YONGE STREET.

2 Doors North of Queen.

M. McCONNELL.

IMPORTER OF Choice Liquors, Cigars, Etc.

48 & 48 KING ST. EAST, TORONTO.

AGENTS FOR THE CANADIAN PATENT.

DR. J. H. BASTEDO & CO., MANUFACTURERS, 54 YONGE STREET, TORONTO.

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AUCTION SALES.

\$20,000!

Worth of Diamonds, Gold and Silver Watches, Gold and Rolled Plate, and solid Silver Jewelry, also a fine stock of Silverware, Rogers and Sheffield Cutlery. Also a full stock of Cloths to be sold by Auction.

S. F. MUSCAT'S

135 KING STREET EAST,

COMMENCING EVERY DAY AT 10 A.M. 1 P.M., 4 P.M., 7 P.M. EVERY THURSDAY FOUR O'CLOCK.

DON'T MISS THIS CHANCE.

L. ARBERGUST, AUCTIONEER.

SELLING OFF.

THE GREAT FURNITURE SALE.

No. 5 King St. East

STILL CONTINUES.

This is a Genuine Sale.

Upper Canada Furniture Co.

Are giving the Greatest Bargains in PARLOR FURNITURE.

Also Bed Room Suites, Staircases, Book Cases, Chairs, and all kinds of Household Furnishings.

Half price for the remaining portion of Ladies' Misses' and Children's Goods, \$1.00 up. We'll sell our every line. Prices no longer.

Mantles, Plaques, Veils and Sashes, at 40c to 50c of the dollar. No reserve.

Comes early and avoid afternoon waiting.

Edw. McKeown.

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"DOMINION." THE LEADING CANADIAN PIANO & ORGAN TOUCH, TONE AND DURABILITY. UNRIVALED FOR. WAREHOUSES: NO. 68 KING STREET WEST, TORONTO. JOSEPH RUSE.

BUY YOUR FURS WHOLESALE PRICES. We will sell the remainder of our Stock of Furs at Cost Price, Come and see our Robes, Coats, Gaunlets, Mantles, Circulars, Muffs, Caps, Etc. Note the Address.

FURS! Grand Clearing Sale. JAMES H. ROGERS, COR. KING & CHURCH STS. MARCHING ON, MARCHING ON, STEADILY MARCHING ON.

LEAR'S NOTED GAS FIXTURE EMPORIUM TO THE FRONT. R. H. LEAR, 15 & 17 RICHMOND ST. W.

PLATT'S, THE TAILOR. Is selling \$6 pants for \$4.50 and \$5 pants for \$3.50. Overcoats at cost to clear. Tweed Suits \$15 for \$12, \$17 for \$14, \$20 for \$17. Worsteds Suits at a great sacrifice. Call and examine.

COAL & WOOD. GREAT REDUCTION IN PRICE WOOD. During the Christmas and New Year's Season commencing to-day will all delivered to any part of the city at following low rates.

CUTTERS! CUTTERS! DON'T fail to examine our Solid Comfort Cutters and Measles, ALL of the Latest Montreal Styles, at Wm. TUCKER'S, 53 AND 55 ADELAIDE ST. WEST.

BABY CARRIAGES. THE FINEST LOT OF BABY CARRIAGES IN THE CITY. PRICES LOW. HARRY A. COLLINS, 90 YONGE STREET.

P. BURNS 100-CASES-100 SPECIALTIES. Everything New. No Old Stock. SELLING AWAY DOWN BELOW AUCTION PRICES. LEAR'S NOTED GAS FIXTURE EMPORIUM, 15 and 17 Richmond Street West, N. B. & O. W. Special Prices.

Advertisement for 'The Toronto World' newspaper, including subscription rates and contact information for the publisher.

It was a rainy, disagreeable day. A bright sun had shined and shined in the grass, throwing a cheerful gleam over the palings and furniture which graced the artist's studio.

A PRESENT FOR EVERYBODY. TRUTH'S SPECIAL GREAT HOLIDAY BIBLE COMPETITION. NO. 15. In order that no one should be disappointed in this competition, the proprietor of Truth's will promptly mail, postage paid, a BIBLE to every person sending one dollar...

IF YOU ARE ABOUT TO BE MARRIED, OR IF YOU ARE MARRIED, AND ABOUT TO BEGIN HOUSEKEEPING, BY ALL MEANS BUY WM. BROWN'S FURNITURE. You will be more liberally dealt with and have a finer stock to select from than at any other place in the city.

OLD COUNTRY PASSAGES. ECONOMY WITH COMFORT. The Royal Mail Steamship Adriatic of the White Star Line, has a dining-room and stateroom for a lady limited number of ladies...

WINTER CLOTHING. Now that the cold weather has set in you will need a good warm suit of English, Scotch or Canadian Tweed. MACDONALD, THE ROYAL TAILOR.

J. HUNTER BROWN, FINE TAILORING. Gentlemen appreciate perfection in FASHION, FIT AND FINISH. Should have a trial order.

BOOTS AND SHOES! Quality, Quantity, Prices. RIGHT AT ROBT. STARK, 462 Yonge St. DRESSMAKERS' MAGIC SCALE.

THE WORLD, TORONTO. THE COMBINED LETTER HEAD, NOTE HEAD AND BILL HEAD. With envelope attachment, the cheapest kind of business stationery.

RUPTURE CURED BY CHAS. CLUTHE'S PERFECTED SPINAL TRUSS. Send 50 cents for Book on Rupture and Human Frame. This Truss is, without doubt, the best ever offered to the public.

THE NEWSPAPER AND BILL DISTRIBUTING CO. Has established a regular system for the distribution of Newspapers, Bills, Circulars, etc., etc.

JOHN SIM, PLUMBER. No. 21 Richmond Street East. W. J. GUY, PLUMBER. Best work. Lowest prices. Always ready. Estimates furnished.

W. C. PATERSON'S. Cor. Taranaki and Albert Sts. JOHN SIM, PLUMBER. No. 21 Richmond Street East. W. J. GUY, PLUMBER.

CHRISTMAS PRESENTS. SKATES. BOYS' SLEIGES. CUTLERY—The Latest Styles. Scissors in Velvet Cases. P. PATERSON & SON.

COAL AND WOOD. GUEST & HENOLTY. Importers and Dealers in all kinds of Anthracite and Bituminous Coals, Coke and Wood.

THE WORLD, TORONTO. THE COMBINED LETTER HEAD, NOTE HEAD AND BILL HEAD. With envelope attachment, the cheapest kind of business stationery.

WEEKS DO NOT STOP

Several months of the year of the...

From the Chicago News. "From the way people talk of Kirk...

LIVE FISH AT A BANQUET

Quivering fish which is considered...

More lively with banquets appear and...

THE FEDERAL LIFE ASSURANCE CO.

HEAD OFFICE: HAMILTON, CAN.

Guaranteed Capital - \$1,000,000

Government Deposit \$4,683,000

Recognizing the growing demand for Life...

ROMANS' PLAN

of Insurance by Romanus Thomsen...

The Federal Life Insurance Co. is...

THE TORONTO OFFICE:

56 YONGE STREET

JOHNSON & BROWN,

131, 133, 135 ADELAIDE ST. W.

JOHNSON & BROWN,

131, 133, 135 ADELAIDE ST. W.

JOHN TEEVIN

Home-Rheumatism, Carriage Work &...

JOHN TEEVIN

NO. 8 AND 8 1/2 MARKET STREET

Dominion Brewery

ROBT DAVIES,

Brewer and Malster,

QUEEN ST. EAST, TORONTO

Celebrated for the finest

Ales, Porter and Lager Beer

in Canada.

Special attention is directed

to my

India Pale and Amber Ales

in Bottle.

which are noted for purity

and fine flavor.

A fine stock on hand for the

Holidays. Ask for the Dominion

Brands, and see that it

has my label on it.

DRINK

OAKLANDS KOUMISS

at 131 Yonge Street.

and acquire the beautiful

KOUMISS COMPLEXION

So much admired in Russia.

Messrs. O'Keefe & Co.,

BREWERS AND MALSTERS,

TORONTO, ONT.

DRINK

LAUT'S

SECRET

BLEND

AT

55c. PER POUND.

VALENTINES!

WHOLESALE ONLY.

The Toronto News Company,

42 Yonge Street, Toronto

Perfect fitting

BOOTS & SHOES.

ELEGANT

COMFORTABLE

DURABLE

W. PICKLES,

328 YONGE ST.

OVERSHOES!

There is not another style in the City that

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Call and see

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Our Bangs and Waves are the best, and our

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