

PUBLISHER'S NOTE.

GRIP is published every SATURDAY morning, at the new Office, No. 20 Adelaide Street, East.

Subscription price, \$2 per annum; single copies 5 cents. For sale by all newsdealers. Back numbers supplied.

Advertisements and subscriptions received at the office, to which all communications should be addressed.

GEORGE BENGOUGH,
Business Manager,
No. 20 Adelaide St., Toronto.

GOOD TIME COMING.

First meeting during visit of **MRS. YOUMANS,** of Pictou, FRIDAY EVENING, October 15th, Temperance Hall, Temperance Street.
Remember the Sabbath afternoon meeting. See Posters.

Agents Wanted

For the Following Subscription Books,
"QUADS ODDS": \$3.00 and upwards.
CHASTITY, or, OUR SECRET SINS: \$2.00.
DR. CHASE'S NEW RECEIPT BOOK: \$2.00.
GUN'S NEW FAMILY PHYSICIAN: \$8.00.
And Other Good Works.
BELFORD BROS.,
General Subscription Book Agents,
11 Colborne St., Toronto.

RE-ISSUE OF GRIP CARTOONS

Covers for Binding the Re-issue of GRIP Cartoons

Are Now Ready.

Coloured Cloth with Gilt Title, specially designed by J. W. Bengough.
Price, Cloth Gilt centre, \$1.00.
" full Gilt, 1.25.
ROGERS & LARMINE,
Publishers,
22 Adelaide Street East.

WANTED.

Back Numbers of GRIP.
VOL. I. Nos. 10, 11, 15, 14, 19, 21.
VOL. III., No. 7.
VOL. IV., No. 5.
Persons having any of the above will oblige by communicating with GRIP Office, 20 Adelaide Street.

VICTORIA PHOTOGRAPHIC GALLERY,
386 Queen St. West, Toronto.
J. Hansford, Prop.

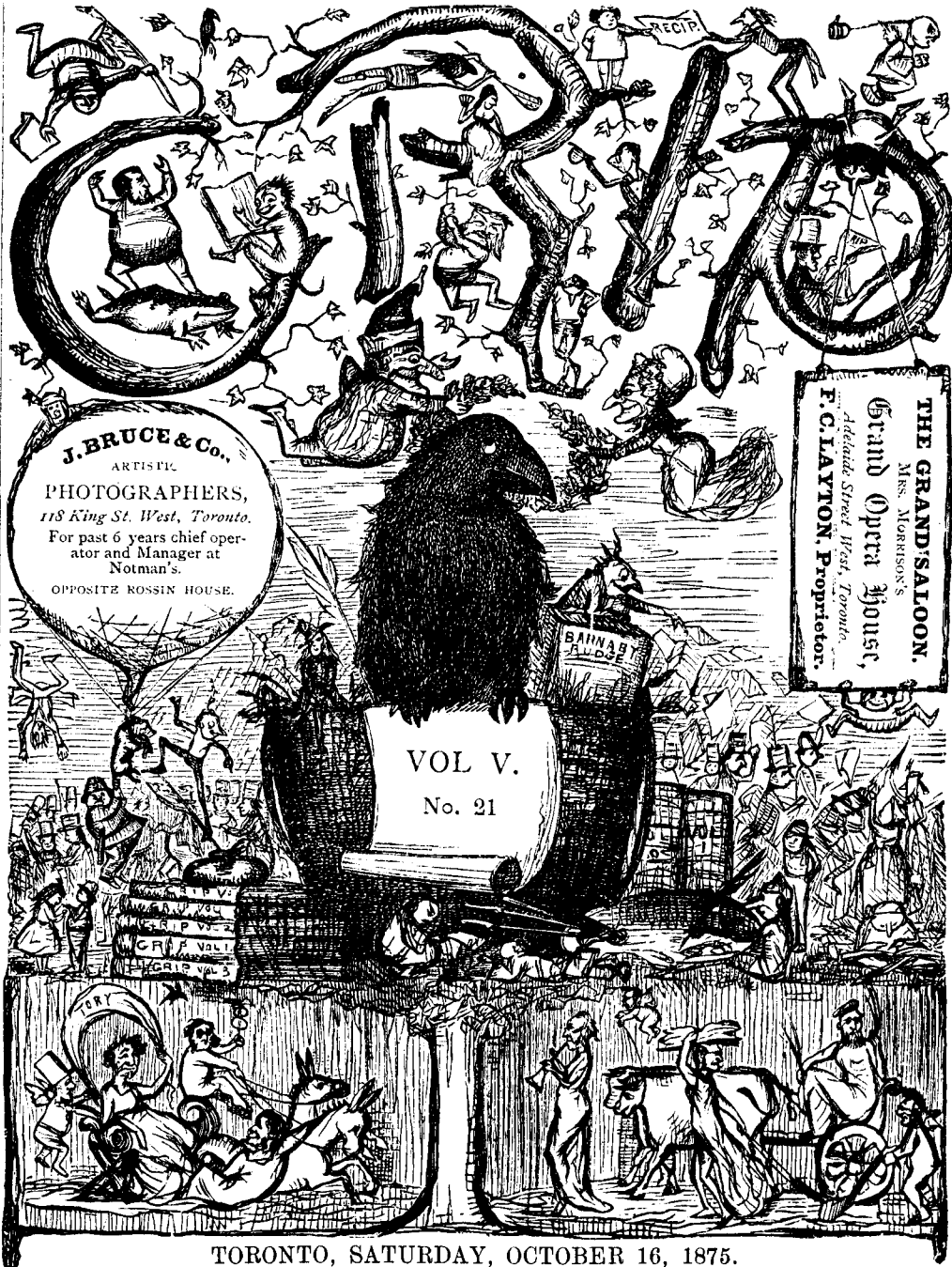
Scarth, Cochran & Co.
STOCK BROKERS,
(Members of the Stock Exchange.)
REAL ESTATE AGENTS,
38 Toronto Street, Toronto.
W. B. SCARTH. R. COCHRAN.
References:—J. Stevenson, Quebec Bank Dominion Bank, Toronto

GALVANIC BELTS, BANDS, AND INSOLES,

Are the Best Known Remedy for Rheumatism, Neuralgia, Lumbago, Sprains, Bruises, &c.
SEND FOR CIRCULAR TO A. NORMAN, 118 KING STREET WEST, TORONTO.

PHYSICIAN HEAL THYSELF.

NEPENTHE BITTERS are a Positive Cure for Liver Complaint, Dyspepsia, Nervous Debility, Sick Headache, and Bowel Complaint. Price One Dollar. Small Bottles 50c.
A. NORMAN, 118 KING STREET WEST, TORONTO.



TORONTO, SATURDAY, OCTOBER 16, 1875.

GRIP OFFICE, } The gravest Beast is the Ass; the gravest Bird is the Owl; } 5 CTS. EACH.
20 ADELAIDE ST. } The gravest Fish is the Oyster; the gravest Man is the Fool. } \$2 PER ANNUM.

"GRIP" CARTOONS, VOLS. I. & II., MAY, 1873, to MAY, 1874, ARE NOW READY FOR DELIVERY.

These Cartoons are printed on toned paper and neatly bound in cloth. Sent to any Address on receipt of \$3.50
Address **GEO. BENGOUGH,** "Grip" Office, 20 Adelaide Street.

EDITOR'S NOTE.

ORIGINAL contributions will always be welcome. All such intended for current No. should reach GRIP office not later than Wednesday.—Articles and Literary correspondence must be addressed to the Editor, GRIP office, Toronto. Rejected manuscripts cannot be returned.

CONTRIBUTIONS, when accepted, will, for the present, be paid for at the rate of Two DOLLARS per column. All articles for which payment is expected must be accompanied by the name and address of the author.

A. FOX,

Yorkville Boot & Shoe Mart.
GENTS', LADIES' AND MISSES' SHOES OF EVERY DESCRIPTION,
Special attention given to measurement.

Cheesworth & Fraser
Merchant

TAILORS,
Beg to inform their Patrons and Friends, and the Public Generally that their FALL and WINTER STOCK is now Complete, which Comprises a well Selected Assortment of
NEW GOODS.
219 YONGE STREET, TORONTO.

John S. Grassick & Co.

FAMILY GROCERS,
WINE AND SPIRIT MERCHANTS,
167 Yonge St. Toronto.

W. P. Williams,

134 Queen St. East, Toronto,
[Between George & Sherbourne,]
DEALER IN
PURE CONFECTIONERY AND CHOICE FRUITS.

A select supply of Canned Fruit, Fish, &c., always on hand.

THE CITY LAUNDRY

AND
Gents' Furnishing Store,
COR. BAY AND ADELAIDE STS.
PERFECT FITTING SHIRTS
MADE TO ORDER.
All Laundry work well and promptly executed.
WILLIAM LEE & Co.

LITHOGRAPHY.

If you want your **BILLHEADS, CARDS, NOTES, DRAFTS, &c.**
DONE IN
First Class Style,
At moderate figures, go to
G. J. GEBHARDT & Co.,
13 ADELAIDE STREET EAST.

R. G. TROTTER,

DENTIST,
53 KING STREET EAST, - TORONTO.
Nitrous Oxide Gas administered for the painless extraction of teeth.

GRIP.

EDITED BY MR. BARNABY RUDGE.

The greatest Beast is the Ass; the greatest Bird is the Owl;
The greatest Fish is the Oyster; the greatest Man is the Fool.

TORONTO, SATURDAY, OCTOBER 16TH, 1875.

Answers to Correspondents.

M. B., Montreal, and HEARTSEASE, Toronto.—Have sent the correct solution to last week's enigma—"Gloves."

J. S., Yorkville.—"Because it can't climb a tree" is incorrect.

P. Q., Hamilton.—Your mistake. There was no offer of a fifteen dollar chromo for a correct answer.

J. S. G., Stratford.—We must respectfully decline your proposition, viz. that if we will pay your expenses to Toronto you will solve the enigma.

MEDICAL STUDENT.—The *Globe* believes in Homeopathy; Homeopaths believe in globules.

ARTIST.—The rumour that the Ontario Society of Artists have appointed Mr. Sheriff MCKELLAR a member of their hanging committee lacks confirmation.

REPORTER.—We believe there is a machine invented whereby a man can report his own speech. Mr. J. D. EDGAR is the patentee. County rights for sale: special terms to members of Parliament.

ARCHBISHOP.—You can procure the most effective torpedoes by addressing the Navy Department of Washington. We believe there is a back entrance to the *Leader* office.

QUERIST.—Bishops BOURGET's curse may possibly convert the sandstone within which GUIBORD's remains are to be enclosed, into brimstone.

HALTON.—BARBER's itch for Parliament has been cured.

PEEL.—CHISHOLM's afflictions in connection with his candidature have been great. We fear that a new trial awaits him.

"Considering the Challenge."

Wac's me the dey when S-M-P-S-N in his cups,
Betrayed my "big push" letter to thae tory tups;
West Durham News man has me one on the hip,
And weel I ken will ne'er let go his grip,
Till like JOHN A., I'm lured on to my fate,
And EDWARD BLAKE controls the ship of state:
The question is—shall I the contest bide,
Or back out while there's time, in other words—subside.

Grip's Patent Financier.

The financial question being at present an all absorbing topic with the world in general, GRIP has deputed one of his ablest young men to thoroughly investigate matters with a view to the settlement of the currency, the rate of interest, and other important points affecting our national and private credit. In the course of his labors the commissioner has studied the pages of ADAM SMITH and sought counsel from ADAM CROOKS, has interviewed Mr. CARTWRIGHT, BOSS TWEED, SIR F. HINCKS, HON. R. LOWE, the commercial editor of the *Mail*, and Governor ALLAN, of Ohio, and has frequented the sittings of the Insolvent Court, the sheriff's sales, various pawnbroking establishments, and the Ontario Treasury. In the multitude of counsellors there was an immensity of wisdom, but that wisdom was slightly contradictory on important points. The principal fragments which could be saved of his notes at the time of his removal to the Lunatic Asylum are given here, but GRIP sadly regrets the absence of his valued friend Mr. MICAWBER who might have been able to give them the appearance of solidity for which the financial editorials of the *Mail* and *National* are distinguished.

"It is evident," wrote our unhappy contributor, "that what the country and the people in it want is money. That the present dearth is not of sudden growth is evinced by a recently published letter of Hon. G. BROWN to Hon. J. SIMPSON, bearing date so far back as 1872, although a temporary prosperity seems to have prevailed about that time in the part of the province of Quebec where Hon. Mr. LANGEVIN resided, and a little later we read that there was lots of money in London, under the administration of Major WALKER and Mr. J. MADDIVER. Be this as it may there is a fearful pressure. To take an instance within my own observation I want money. My boarding-house keeper wants money. Her baker wants money. I can't get money. Consequently

the baker can't. Now, if there were more money in the country, I might have more of it, CRUMBS would come in for his share and all would be well."

"The schemes for increasing the amount of money at command are various. The great immigration plan has proved a failure, as the emigrants brought none with them as a rule. Those who did were stripped clean, but the results proved a mere drop in the ocean. Railway stock answered pretty well for a time, but undue haste and greediness ruined one of the most promising traps for capital in the case of the oil-trade, and mining shares do not fetch one half of what they might be expected to attract. The solution of the difficulty is a simple and obvious one. Make a lot more money. It may be objected that it will then require to be distributed. I will readily engage to take this difficulty off the hands of the Government and charge nothing for my services in the distribution, from motives of pure *amos patria*."

"It is said that we must have cheap money. If so all we have to do is to declare American greenbacks and nickels a legal tender. They are very cheap. You can usually buy about \$1.15 of them for a dollar, and in some of the rural districts of Canada they are even cheaper."

"As regards the rate of interest, the wildest notions appear to obtain. Some one in the States proposes to borrow money at \$3.65 per cent., and the *Mail* thinks it would be a good plan in Canada. This seems to be an admirable proposal and if persons can be found, prepared to advance money on these terms, I will gladly patronize them to the extent of a few hundred dollars. But when the *Mail* man goes further and says 8 or 12 per cent is too much interest, he goes beyond the mark. I would gladly raise money at the higher of these rates, though I would prefer the lower as a matter of course. But in fact the majority of borrowers resemble my friend O'MULLIGAN, at present of Castle ALLEN. It will be remembered that this gentleman so frequently pawned buck-saws and such tools without redeeming them that attention was attracted to his case. One of these instruments was proved to have been abstracted from a neighbor's wood-shed, and O'MULLIGAN was sentenced to a period of seclusion in consequence. I recently interviewed him in his prison and enquired whether he considered the rate of interest charged by pawn-brokers equitable. 'Fwhat do I care for the sanguinary intherest,' said my friend, 'it's fwhat I gits for the buck-saws I look afther.'"

"The credit question is perhaps the most difficult of all. I have heard it wildly denounced and as strenuously supported by numerous persons in the various law-courts. At the sheriff's sales it is generally universally condemned as usually one party loses his goods and the other fails to realize the amount of his claim. But such accidents are common even under the best of financial systems, and were credit done away with, it would be impossible for many of us to obtain the necessities of life at the expense of others. In the event of inability to obtain them at our own expense I fail to see how we are to exist. Taking a more extended view of the case. A. is a wholesale dry-goodist here. He gets goods from B. in Europe and sells them to C. C. sells them to Mrs. D. and her daughters, and when D. brings up his produce to C, C. deducts the value. Then C. pays A., A. pays B., and all is lovely again. Now if B refuses to give A credit, how the mischief would Mrs. and the Misses D make such a splurge in meeting Sundays?"

"It appears to me that the whole world is bound by one chain, the inexorable laws of supply and demand. If there is a demand for money there must be a supply somehow, and I'll have it, if I have to turn debtore peddler, open an oil well, or go through the Insolvent court. I hear a new settlement has just been discovered on the dark side of the moon. Fancy being the first to introduce mining enterprise up there. Row-de-dow-dow—as the *Globe* says—Glory—Hallelujah—three cheers for the Northern Railway. [The last paragraph concluded somewhat abruptly. Our friend had risen from his desk and was declaiming it on the doorsteps when removed by his present keepers].

"Innocents Abroad, a New Pilgrims' Progress."

One little Archbishop, spoiling for a row,
Two little acolytes at his knee to bow,
Three rosy bishops with 'Thurifers' galore,
Four and forty jolly priests, and deacons many more,
Five hundred little children singing little hymns,
Six hundred women praying for their sins,
Seven hundred little girls who didn't pray at all,
Eight hundred babies who in their arms did squall,
Nine hundred pilgrims walking in a row,
Eight hundred O. Y. B.'s who at them stones did throw;
Seven hundred lookers-on who yearned to see a fight,
Six hundred little boys whose bowels moved with fright,
Five hundred volunteers who walked on other sheets,
Four and eighty peelers who each did mighty feats,
Three penny-a-liners, who in search of news did roam,
Two police commissioners who wisely stayed at home,
One fat old mayor keeping very quiet,
Fearing if he stirred himself there would be no riot.



CHALLENGE!!

THE FIGHTING EDITOR OF
THE
"WEST DURHAM NEWS"
CHALLENGES
HON. GEORGE BROWN
TO A THOROUGH
INVESTIGATION
BEFORE A
LEGAL COMMISSION
INTO HIS (MR. BROWN'S)
EXPENDITURES
DURING THE ELECTIONS OF 1872.

NOTICE. THE DURHAM NEWS MAN
PROMISES TO PAY ALL EXPENSES
IF HE FAILS TO SHOW THAT G. B.
SPENT TWICE AS MUCH MONEY
AS JOHN A'S PACIFIC SCANDAL
FUND AMOUNTED TO. ISN'T THAT FAIR?
PUT UP OR SHUT UP!
GOD SAVE THE QUEEN!

NOTICE.
POST NO BILLS
WITHOUT
PERMISSION
FROM
RIEL & CO. CITY

We're in his game, ha!

THE BIG PUSH
IN MADE
1875
POWER

Bengough

CONSIDERING THE CHALLENGE.

The Hesitating Lover Coming from the Fair.

Among a flock of sheep to-day,
I saw an ewe most shapely grown;
Ah! then I only wished to say,
That ewe—that you might be my own.

The wish was old before I knew
That ewe—was coy yet might be won;
So, hang it! let me wish anew,
That you—that ewe and I were one!

Law and Agriculture.

In responding to a toast at an agricultural dinner in St. Catharines the other day, one of the speakers made the remark that law and farming could never be carried on successfully together. This is very true, for several reasons. The farmer must live by his grains, and the lawyer by his brains. The farmer draws sustenance from his roots; the lawyer from suits. The farmer cultivates oats; the lawyer notes. The farmer thrashes his grain; the successful lawyer thrashes the opposing counsel. The farmer throws away his chaff; the lawyer keeps it for the jury. The farmer harrows up his ground; the lawyer harrows up the feelings of those he opposes. The farmer takes grist to other people's mills; the lawyer always brings it to his own. The farmer sows and reaps; the lawyer sues and reaps. The farmer encourages peace; the lawyer discourages peace. The farmer looks after his own acres; the lawyer looks after other peoples' acres. The farmer waits for his roots to turnip; the lawyer is always waiting for something to turn up. And, to conclude, the farmer sometimes feels feeble, and the lawyer always feels fee-bill. So you see, there is quite a difference between law and agriculture.

Three Black Crows.

Three city crows one morning near the post,
Each deeming self in politics a host;
Not months gone by in open conclave met
To save the country, and—to have a "wet";
And long discussed the grave affairs of State,
Friend ALICK, BLAKE, and others did berate.
With many a shake of head, and whisper low,
And win't mysterious prepared to go
To vinous cellar and o'er frequent glass
Determine what should not, and what should come to pass.
"For," said the trio, "what e'er we agree
Must rule the others, else they traitors be";
"My voice said, No. 1, with gesture most absurd,
"Will in the West a thunder-bolt be(he)ard,"
"While I, 'said No. 2, 'the Pats can carry,
Whether in West Toronto or my own Glengarry."
"Aye, by the mass, 'said No. 3, 'the truth ye 'ell us,
The game's our own or I'm not Marcellus;
These fellows must be taught (with this I drew a cork),
I've learned a trick or two worth knowing in North York."
"Aye, that you have," said 2, nor is't for me to say
What curious tricks I've picked up from JOHN A."
"Ye both have got the brains to fill the situation"
Said 3, "And I'll be scribe to the association,
With this agreed *nem. con.* these three black crows
Reported prog. with many a croak,—then rose,
Loud flapped their wings and never seemed so hearty,
The great, the noisy three who formed the Tory party.

* * * * *

Since then you know the rest; on street, in club,
The thousand rumours floating in the hub;
The coming man—the one that's cast aside
The "Party" hand-cuff'd with conscious pride.
What cares the West Division? What the course!
As long as the Party backs the winning horse.

* * * * *

And now the burden of this tale is told,
And politicians young and voters old
Have by our grace the mighty secret learned
How the NEW PARTY CONSERVATIVE was formed.
Should coming scores not expectation flatter,
Or ballot boxes fond hopes rudely scatter;
Should the wrong "nag" be forced upon the track
And time-tried courser "scratched" for short-wind hack,
In short, should the true party fail, we, GRIP, disclose
What 'twas, what 'tis, what 'twill be—Three Black Crows.

Croaks and Pecks.

THERE is a "b" in every "bonnet."

HAY SCALES.—The voters' lists in West Toronto.

GOING IT BLIND.—Secretary WOODS at Brantford.

MARKET QUOTATIONS.—Hay is up in West Toronto.

GIN SLING.—FRASER using his sling as a trap for votes.

CALEDONIAN GAMES.—"A big push" by lang GEORDIE.

HEALING GRACE.—The pilgrims taking to their heels to save their souls.

GRIP'S PROVERBIAL PHILOSOPHY.—It is a serious business to make jokes.

Lucus a non lucendo.—Quotations from repealed statutes by the Attorney General.

WHAT old lady is universally courted, while her daughter is shunned by all? Dame Fortune.

DOES the new election law favor the Reformation, seeing it has produced so many protests and protestants?

DANIEL IN THE LION'S DEN.—What if the lions refuse to be satisfied with Hays—they are carnivorous and might chain him up.

NOT "a la carte."—When Mr. BROWN asked Senator SIMPSON to "come down handsomely," he was not asking for the Senator's photograph.

"SPEECH IS SILVERY, SILENCE IS GOLDEN," (*ancient Grit loquitur*).
"Haeing got the siller, Geordie suld hae kenned hoo tae keep a calm sough about it."

"WILL YOU BE ONE."—This phrase has been adopted by "three card monte" men when endeavoring to entrap victims. It is not generally known whence it arises; but it is supposed to cover a multitude of sins.

CO-RELIGIONIST.—Even if he had bowie knives in his boots and a shillelagh up his sleeve he cannot be blamed. His position as a member of the Government compelled him to be well prepared. Cabinet Ministers are scarce, and especially co-religionist Cabinet Ministers.

SPECULATION is rife as to which of the candidates in West Toronto will be in the van on election day. Ald. HAYES' position is somewhat misty. TURNER may, not improbably, go back before the goal is reached. But CAN-A-VAN be lead by the Independent Conservative candidate?

THE *Nation* in alluding to Mr. HAYES' candidature in West Toronto, speaks of him as having pledged himself not to offer the government a "facetious opposition." Therein he greatly differs from MCDUGALL, LAUDER, RYKERT, and that ilk. Their opposition is usually very facetious.

In New York, last week, Louisa Henser, a pretty girl of fourteen, attempted to commit suicide by drinking a quarter of a pint of red ink. This sounds ink-red-ible, but it is true. The physician didn't order her to swallow a sheet of blotting pad, because he didn't think it would be write.—*Norristown Herald*.

It wouldn't have been surprising if she had been successful in her intention, and then the doctors who held the *post mortem* would have had to go on an ink-quest. Eh?

A PERPLEXED GRIT.—A mixed Commission is now in session arranging the conditions upon which the campaign in West Toronto is to be conducted. They have already agreed on the first condition, which is, that both Grits and Tories cry quits on the subject of bribery tunds, and that all such personalities as "send me another ten thousand" and "big push" be eschewed.

WHAT WOULD YOU DO?—PROBLEM I.—A. is in church—free church—at his devotions. B. is kneeling behind A. at her devotions. A. suddenly sits back before the men in Amen is fully ended and crushes B.'s bonnet over her eyes. What should A. do? Turn round at once and apologize to B.? Wait till the service is over and then apologize to B.? or keep cool and pretend not to know he has smashed B.'s bonnet?

N.B.—B. is young and handsome.

Dedicated to Mr. Charles Fechter and His Yellow Wig.

WHEN was HAMLET a howling swell? Answer (by Mr. FECHTER)—When he wore a "yeller" wig.

KNOW YOUR DESTINY.

PAUL WARING,

Just arrived, the world-renowned Clairvoyant and real Astrologer, endowed from birth with the natural gift of revealing every hidden mystery in life—past, present, and future—and excels in giving luck in business or love affairs, in uniting the separated, and removing troubles and evil influences. Satisfaction given or no pay.

CONSULTATION ROOMS,
225 Victoria Street
CORNER OF GOULD.

WEST TORONTO.
TO THE ELECTORS
OF THE
WESTERN DIVISION
OF
TORONTO!

Fellow Electors.—In compliance with the request of a large and influential number of electors of your electoral Division, irrespective of party, I place myself and my humble services in your hands as a candidate to fill the vacancy occasioned by the elevation to the Bench of your worthy representative, Thos. Moss, Esq., Q.C.

You are familiar with my antecedents, and most of you know me. I am the nominee of no political party. If elected, my course shall be thorough independence. No factious opposition shall be given by me to the Government. I will support good measures irrespective of the person or party from whom they emanate. On those principles I stand or fall.

Your obedient servant,

D. HAYES.



To Contractors.

New Tenders, addressed to the undersigned, and endorsed, "Tenders for Iron Work," for the Wrought and Cast Iron Work requisite in the addition to the West Block Departmental Buildings, Ottawa, will be received at this office until Thursday, the 4th day of November next, at noon.

Plans and Specifications can be seen at this office, where also, all other necessary information can be obtained.

Tenders to be in accordance with printed forms. Satisfactory security will be required on real estate or by deposit of money, public or municipal securities, or bank stocks to an amount of five per cent on the bulk sum of the Contract.

The Tenders to have the actual signatures of two solvent persons, residents in the Dominion, and willing to become sureties for the due performance of the contract.

This Department does not, however, bind itself to accept the lowest or any tender.

By Order,

F. BRAUN.

Department of Public Works,
Ottawa, 27th July, 1875.

Secretary

BEATTY'S CELEBRATED
'Golden Tongue'
PARLOR ORGANS are ranked by eminent musicians as the leading organ now in use. For the Church, Sabbath School, Lodge or Parlor they have no superior throughout the world. We challenge any manufacturer to equal them for sweetness and volume of tone. Where we have no agents we will allow any one wishing to buy the agent's discount. Agents wanted everywhere. Send stamp for list of testimonials and circular of this wonderful music-producing instrument. Address, **DANIEL F. BEATTY, Washington, N. J.**

CUSTOMS DEPARTMENT.



Ottawa, April 9, 1875.

AUTHORIZED DISCOUNT ON
American invoices until further notice, 12 per cent.

J. JOHNSON,
Commissioner of Customs.

v-6-4f

ALL KINDS OF
PRINTING,
NEATLY,
CHEAPLY,
QUICKLY,
EXECUTED AT

"GRIP" OFFICE,

20 Adelaide Street East.

USE THE
DIAMOND YEAST
CAKE.

ATTENTION!

PHOTOGRAPHS
AND
STEREOSCOPIC
VIEWS.

Any one wishing to exhibit the beauties of Toronto and the wonders of Niagara, to their absent friends, will do well to call and examine our collection of Stereoscopic views.

A choice selection of Cabinet and Carte de Visite Photographs of

Neilson,
Rousby,
Scott Siddons,
Kellogg,
Lucca,
Patti,
Barnes,
Toole,
Booth,

And other celebrities of the stage always on view. Photographs not on hand can be ordered from our agents in New York.

A. S. IRVING & Co.,
Corner Toronto and Adelaide Streets,
TORONTO.

HAND-IN-HAND

MUTUAL

FIRE INSURANCE

COMPANY.

Financial Statement for the Year ending Dec. 31, 1874.

REVENUE.

Cash Premiums and Interest	\$25,486 13
DISBURSEMENTS.	
Claims under Policies paid	\$8,348 05
Claim Appropriation for Losses resisted and waiting proof	750 00
Agents, Commission, Salaries, Directors Fees, Office Rent, &c.	6,192 73
Script Appropriation to Policy-holders of 1874, on deposit in Royal Canadian Bank, being forty per cent.	10,194 45
	\$25,486 13

W. H. HOWLAND, *President.*
HUGH SCOTT, *Manager & Sec'y.*

Audited and found correct.

ERNEST G. PULFORD, } Auditors.
GEO. J. MAULSON, }

Risks accepted on all Descriptions of Insurable Property. Rates fixed with regard to the Laws of Average. All the Profits divided among Policy-holders annually.

Head Office :

Ontario Hall, Church Street, Toronto.

SCOTT & WALMSLEY,

General Agents.

Corner Jarvis & Adelaide Sts.,

TORONTO, ONT.

JOHN D. NASMITH,

Manufacturer of

BREAD, ROLLS, BUNS, CAKES, &c., &c.,

A superior article of Bread delivered daily throughout the city.

BEATTY'S CHURCH, SAB-
bath School,
HALL, LODGE, OFFICE CABINET ORGANS.—
Best in use. Send stamp for circular. Address, **DAN-**
IEL F. BEATTY, Washington, N.J.

BEATTY PIANO.

GRAND SQUARE & UPRIGHT. *22'* Agents
Wanted Everywhere. Address,

DANIEL F. BEATTY,

Washington, N. J.

BEATTY PIANO!

Grand Square and Upright.

"These Pianos are the finest in the world as regards tone and excellence.—Huntingdon, [Tenn.] *Republican.*

"The Beatty Piano is pronounced by all, the sweetest toned instrument manufactured."—Gettysburg [Pa.] *Century.*

"The Beatty Pianos, Grand, Square and Upright, are remarkable for their beauty and finish, as well as for sweetness and volume of tone."—Middleton, [N. Y.] *Mercury.*

"Mr. Beatty is a responsible business man."—Washington [N. J.] *Star.*

Agents wanted everywhere. Send stamp for catalogue. Address, **DANIEL F. BEATTY, Washington, New Jersey.**