





RACING AND THE RACERS.

THE MOST PROMINENT PROVINCE BREEDS ON THE TURF IN 1923.

The reported fall of Ontario and Western racing has been a disappointment to many who were looking for a revival of the industry in 1923.

Never have Toronto racers had a more promising season before them than the present one, and the year will certainly receive a big boom this season.

Several new clubs are in the field for 1923, including the Victoria and Prospect, both of which promise to make it interesting for the older organizations.

Special Changes Made in the Rules of the Ontario Turf Commission. The Ontario Turf Commission met yesterday.

It was decided to amend the rules governing the racing season, and to provide for a more equitable distribution of the stakes.

It is believed that the new regulations will result in a more profitable season for the breeders and owners.

The racing season in Ontario is expected to be one of the most successful in years, due to the improved conditions.

The Ontario Turf Commission is expected to announce the results of the season in the near future.

The racing industry in Ontario is expected to receive a boost from the new regulations and the improved conditions.

The racing season in Ontario is expected to be one of the most successful in years, due to the improved conditions.

MUST NOT BE ABANDONED.

LORD SALISBURY SAYS BRITAIN WILL NOT BE GIVEN UP.

The Premier stated that the Expedition into the Andaman Islands, contemplated by the Government, is not to be abandoned.

Lord Salisbury declared absolutely that there would be no expedition into the Andaman Islands, but he would not discuss the question of how far the expedition would go.

The Government is expected to announce the results of the expedition in the near future.

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FIRED BY AN INCENDIARY.

A DURHAM FACTORY SUFFERS A SERIOUS LOSS.

The Durham factory, situated in the city, was destroyed by a fire which broke out in the early morning hours.

The fire was caused by an incendiary, and the loss is estimated to be in the thousands of dollars.

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THIS DISPLAY OF BEER.

THE MAYOR AND HIS COUNCIL VISIT THE BEER EXHIBITION.

The Mayor and his Council visited the Beer Exhibition, held in the city, to inspect the various displays.

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COME, LET US BUILD.

THE CITY OF TORONTO IS PLANNING A NEW DISTRICT.

The City of Toronto is planning a new district, and the Mayor and his Council are expected to announce the details in the near future.

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NOTES BY THE WAY.

The following chatty and interesting notes from the journals of a Toronto professional...

In romantic colors, its history is written by the historian, and its memory and its power...

Williamson & Co. BOOKSELLERS.

The Standard Authors. ACCEPTABLE HOLIDAY GIFTS.

- Standard Elix. 3 vols. \$6 50. do Dickens, 14 vols. 8 00. do Thackeray, 10 vols. 5 00.

Also fine LIBRARY EDITIONS. Dickens, Illustrated Library Edition, 50 vols. \$20 00.

Very large stock of BRITISH PLATE GLASS. Double Diamond and Star Glass.

Note the Address: 5 King-street West, TORONTO.

SAM'L ROGERS & CO. NEW THINGS.

WALL PAPER. McCausland & Sons, Importers of Appropriate Room Decorations.

BEST ILLUMINATING OIL. For the price in the Dominion. Try it.

An Antidote FOR POISONS. From the press comes a 2-page treatise by Dr. J. C. Leonard.

THE PHOTOGRAPHER. Under the sky again, after a rest for some time.

J. FRASER BRYCE, PHOTOGRAPHER, 107 King-st. West, Toronto.

OVERCOATS IN GREAT DEMAND.

We certainly are surprised at the number of Overcoats Selling, our desire being fully satisfied.

OAK HALL, 115, 117, 119, 121 KING-ST. EAST, TORONTO.

FURS, FURS, FURS. NO YONGE-ST. is the place to buy CHEAP FURS.

LADIES' MUFFS AND BOAS, AT VERY LOW PRICES.

CHRISTMAS PRESENTS AT YOUR OWN PRICES.

OVERCOATS IN GREAT DEMAND.

We certainly are surprised at the number of Overcoats Selling, our desire being fully satisfied.

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LADIES' MUFFS AND BOAS, AT VERY LOW PRICES.

CHRISTMAS PRESENTS AT YOUR OWN PRICES.

Cap hire in Oxford is 40 cts for one hour and 80 cts for every hour after, but as a rule in other towns the cap hire is about 20 cts per hour.

Many things can be purchased just as cheaply in Canada as in the States, I believe, more especially in the case of goods that are made in this country.

English Game. The Christmas English Game TO-DAY AND TO-MORROW AT CLOW'S RESTAURANT.

THEY MUST GO. 3 cases received late. PRAN'S XMAS CARDS.

ENGLISH GAME. The Christmas English Game TO-DAY AND TO-MORROW AT CLOW'S RESTAURANT.

PAIN'S CELEBY COMPOUND. ACTS AT THE SAME TIME ON THE NERVES, THE LIVER, THE BOWELS, AND THE KIDNEYS.

Why Are We Sick? Because we allow the nerves to remain weakened and irritated.

THEY MUST GO. 3 cases received late. PRAN'S XMAS CARDS.

ENGLISH GAME. The Christmas English Game TO-DAY AND TO-MORROW AT CLOW'S RESTAURANT.

ENGLISH GAME. The Christmas English Game TO-DAY AND TO-MORROW AT CLOW'S RESTAURANT.

SLEIGHS! SLEIGHS! OF THE NEWEST STYLES. GLADSTONE'S, SUBBERTS, MIKADOS.

BILTON'S, 188 YONGE-ST. GRANDS REPOSITORY.

150 New Cutters and Sleighs. All Latest Designs, also Robes, Bells, Harness, Etc.

CALL AND EXAMINE. One More Chance Before Xmas.

PATERSON & HALL, 117 King-st. West, Toronto.

RELIABLE WATCH. GO TO TOWN. 171 Yonge-st., Toronto.

RUSSELL'S IN THE MARKET. For the Lowest Prices in Dinner and Combination Sets.

W. D. FELKIN, 303 YONGE-ST. LEAR'S SPECIALTIES.

CHURCH FIXTURES, HALL FIXTURES, Drawing Room Fixtures.

WHALEY, ROYCE & CO., 325 West-st., Toronto.

CLARK BROS., 616 YONGE-STREET. Double Extra Cream for Christmas and New Years.

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WINE AND LIQUOR. WM. SHIELDS & CO., 78 KING-STREET WEST, TORONTO.

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PROF. LEMON, M. D., formerly of the University of Buffalo, N.Y.

JOHN KAY, SON & CO. "LIBERTY" ART FABRICS.

JOHN KAY, SON & CO. 34 KING-ST. WEST, TORONTO.

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JOHN KAY, SON & CO. 34 KING-ST. WEST, TORONTO.



# INSURE IN THE EQUITABLE LIFE!

WHY? BECAUSE IT DOES:

**The Largest New Business.**

Assurance written by the Equitable Society in 1887, \$138,023,105.  
(For eight years it has written a larger annual business than any other company.) And has

**The largest amount of outstanding assurance**

Outstanding Assurance, \$483,029,562.  
No other company comes within \$55,000,000 of the Outstanding Assurance of the Equitable.

**The Largest Surplus.**

ASSETS, Dec. 31, 1887 \$84,378,904.85  
LIABILITIES (4 per cent valuation) 66,274,650.00  
SURPLUS \$18,104,254.85

**The Largest Income.**

Total Income in 1887, \$28,240,849.

**The Largest Premium Income.**

Premium Income in 1887, \$19,115,775.

**The largest excess of income over disbursements.**

Excess, \$9,101,695.

**The largest annual increase of new business.**

Increase in 1887, \$26,482,902.

**The Largest Annual Increase in Outstanding Assurance.**

Increase in 1887, \$71,260,464.

**The Largest Increase of Surplus.**

Increase in 1887, \$1,748,379.

**The Largest Increase in Total Income.**

Increase in 1887, \$3,367,116.

**The Largest Annual Increase in Premium Income.**

Increase in 1887, \$2,843,620.

**The Largest Increase of Interest, Dividend and Rent Income.**

Increase in 1887, \$523,495.

**The largest annual increase in Assets.**

Increase in 1887, \$3,368,432.

**The largest percentage of assets to liabilities**

HUGH C. DENNIS, MANAGER.

T. R. B. ELDRIDGE, CASHIER.



## THE MANUFACTURERS LIFE INSURANCE COMPANY

HAS RECEIVED APPLICATIONS FOR INSURANCE

AMOUNTING TO \$6,000,000

FROM JANUARY 1ST, 1888, TO DATE.

The Largest Business Ever Secured by Any Company Doing Business in this Country in Any One Year.

President: Rt. Hon. Sir John A. Macdonald, P.C., G.C.B. Vice-Presidents: Geo. Gooderham, Esq., Prest. Bank of Toronto; William Bell, Esq., Organ Manufacturer, Guelph. J. B. Carlile, Managing Director; J. L. Kerr, Secretary; Frank Sanderson, M.A., Actuary; George Sterling, Cashier.

AUTHORIZED CAPITAL AND OTHER ASSETS OVER \$2,000,000.00.

HEAD OFFICE, 83 KING-STREET WEST, TORONTO.

### WESTERN CANADA LOAN AND SAVINGS COMPANY.

OFFICES: 70 CHURCH-ST., TORONTO.

Subscribed Capital, \$3,000,000.

Paid-up Capital, \$1,400,000.

RESERVE AND CONTINGENT FUNDS,

\$800,000.

Hon. G. W. ALLAN, Senator, President.

GEORGE GOODERHAM, Vice-President.

Directors: Thomas H. Lee, George W. Lewis, Sir D. L. Macpherson, K.C.M.G., Alfred Gooderham, Walter S. Lee.

#### SAVINGS BANK BRANCH

Money Received on Deposit, and Interest allowed, compounded half-yearly. Debentures Issued, Sterling or Currency, for amounts to suit Investor. Half-yearly Interest Coupons Attached. Executors and Trustees are Legally Authorized to Invest in these debentures.

MONEY TO LEND.

STRAIGHT LOANS AT LOWEST CURRENT RATES.

BANKERS: Morton, Rose & Company, London, Eng.; Bank of Toronto; Merchants' Bank of Canada; Standard Bank of Canada; Dominion Bank.

For further information apply at the Offices of the Company.

WALTER S. LEE, Managing Director.

### THE BRITISH & FOREIGN MARINE INSURANCE CO., OF LIVERPOOL.

CAPITAL SUBSCRIBED \$5,000,000  
SURPLUS ASSETS OVER ALL LIABILITIES 3,000,000  
SECURITY TO POLICY-HOLDERS 8,000,000

£4 Share sell at £22, or over 400 p.c. premium.

Transacts a larger business than any other Marine Company in Great Brit in. Is Financially one of the Strongest Marine Companies in the World.

Has \$100,000 deposited with the Canadian Government, being the only purely Marine Company with such a deposit.

Has a fully authorized general agent in Canada for adjustment and settlement of losses. The Company Transacts Inland and Ocean Marine Business.

The foregoing facts make the Company one of the Strongest and Best to Insure in.

IMPORTERS—Open policies granted covering goods from any part of the world. Send for particulars.  
EXPORTERS—Unlimited facilities for the protection of Grain, Produce and Cattle.

CHIEF SUB-AGENCIES:—Toronto, Hamilton, London, Winnipeg, Quebec, Halifax, N.S.; St. John, N.B.; Charlotte town, P.E.I., and St. John's, Newfoundland, Head Office for Canada, Montreal.

EDWARD L. BOND, Chief Agent and Attorney.

J. S. WALL, Sub-Attorney.

STEWART CAMPBELL, Manager Inland Department.

### ONTARIO MUTUAL LIFE.

HEAD OFFICE - WATERLOO, ONT.

DOMINION GOVERNMENT DEPOSIT \$100,000  
1870. PROGRESS. 1887.

The business of the Company for the year 1887 has been in every way satisfactory, showing in all its essential features a continuation of the steady progress which has gone on from its inception in 1870 up to the present time. Compared with the two preceding years, the following items of last year's account show up to good advantage:

	1885.	1886.	1887.
Number of policies issued	1,375	1,977	2,181
Amount of policies issued	\$1,867,950.00	\$2,565,750.00	\$2,716,041.00
Number of policies in force	6,381	7,448	8,605
Amount of policies in force	\$8,259,361.71	\$9,771,543.38	\$11,081,080.38
Total cash income	273,446.85	319,273.98	356,104.30
Total assets	7,866,187	909,489.93	1,089,449.27
Reserve held	685,001.36	802,167.24	1,004,505.64
Death claims paid	76,836.00	54,250.00	60,156.00
Matured endowments paid	1,000.00	3,000.00	5,150.00

#### LIBERAL CONDITIONS OF POLICIES.

1. Guaranteed surrender values in cash or paid-up insurance.
2. One month's grace for payment of premiums.
3. No restriction on travel or occupation.
4. Policies inapplicable after three years.
5. Lapsed policies may be revived within 12 months of lapse.
6. Dividends yearly after third year.

I. E. BOWMAN, M.P., President. WM. HENDRY, Manager. W. H. RIDDELL, Secretary.

### THE HOME Savings and Loan Company, LIMITED.

OFFICE: No. 72 CHURCH-STREET, TORONTO.

AUTHORIZED CAPITAL, \$2,000,000.  
SUBSCRIBED CAPITAL, \$1,500,000.

Deposits received, and interest at current rates allowed. Money Loaned on Mortgage on Real Estate, on Reasonable and Convenient Terms. Advances on Collateral Security of Debentures, and Bank and Other Stocks.

HON. FRANK SMITH, PRESIDENT. JAMES MASON, MANAGER.



# CANADA LIFE ASSURANCE COMPANY.

ESTABLISHED 1847.

HEAD OFFICE, HAMILTON, ONT.

CAPITAL AND FUNDS: NEARLY 10,000,000 DOLLARS.  
ANNUAL INCOME OVER \$1,690,000.

Managing Director, A. G. RAMSAY. Secretary, R. HILLS. Superintendent, ALEX. RAMSAY.

## POLICIES INDISPUTABLE

After two years' duration without infringement of their conditions, Ordinary Policies upon which age has been admitted are now made world-wide and indisputable, free from all restrictions upon residence, travel and occupation.

EASTERN ONTARIO BRANCH:

MANAGERS: G. A. & E. W. COX, TORONTO.

TO THE MAN WHO THINKS.

A GOOD INVESTMENT.

Suppose a wealthy man of your acquaintance, one whose word and whose ability to carry out his promises you placed full confidence in, proposed to sell you a valuable farm worth, of this time, say \$10,000; and would sell it to you as being an exceptionally healthy man, on a credit running through ten years, with a certain equal amount payable each year of the term; and that it was in your power to apply that sum each year to the payment required.

This is a sample illustration of a Ten Year Endowment in the Etina Life Insurance Company of Hartford.

To save money for old age or for our families in case of death, is what all strive for; but outside of Endowment Insurance there is no certain, definite, and permanent, or follows our side fortune or failure, are all so many traps lying in our way through life.

You may say you have a family to support, and you are a Merchant; is it possible for you? You are a Merchant; is it possible for you? You are a Merchant; is it possible for you?

The Etina Life Insurance Company offers to the Business man of Canada, on the Endowment system, a Medium of Investment superior to any other. It has in constant operation the most perfect arrangement for investing the Great Funds committed to the charge of the Board of its numerous members.

For further information, apply to an Agent of the Company, or to

W. H. ORR & SONS, Managers, Toronto.

ETINA LIFE INSURANCE COMPANY'S WESTERN BRANCH.

OFFICE: 9-YORK CHAMBERS, TORONTO-ST.

A few years ago it was only theory, but now it is a demonstrated fact, attested by the experience of many persons in our midst, that ENDOWMENT BONDS, if issued by a well-established Life Insurance Company, are a most valuable and profitable investment.

Several references are given to a few of the well known business men of Western Canada, who have purchased the ETINA LIFE INSURANCE COMPANY'S NON-FORFEITABLE ENDOWMENT Bonds, and have received in them a Safe, Profitable and Convenient method of Accumulating and Life Insurance combined.

No. 68,784, an Endowment Bond for \$2,000, was issued to E. M. HOGG, Esq., the well known jeweller, Yonge Street, Toronto, in June, 1880, and is shown by his ledger to have three more ETINA BONDS. As his

No. 64,844, an Endowment Bond for \$1,000, was issued in July, 1880, to C. QUINLAN, Esq., Esq.-Mayor of Fort Hope, and cashed in 1879. Allowing for the ten years' life insurance received, the money yielded him a profit of 100 per cent. Compound interest.

No. 70,927, an Endowment Bond of \$1,000, was issued to JOHN ROSE, Esq., Merchant, Galt, in 1870, and paid, with profit, in 1880. Mr. Rose's opinion is expressed in the form of two notes, taken in 1880 and in 1882, and also another two by a later relative issued to JOHN ROSE, Esq., of St. Catharines, in 1870, which matured in less than fifteen years by Dividends, yielding a profit of \$300 on the money paid, besides the thirteen years of life insurance.

No. 64,718, a \$20,000 fifteen year Endowment was issued to H. HOGG, Esq., Merchant, Barrie, and \$1,047.38 of annual cash dividends were received by him in reduction of premium. After twelve years' experience he took another \$5,000, on the same plan, the best possible testimony to the Company's security.

No. 64,718, a \$20,000 fifteen year Endowment was issued to H. HOGG, Esq., Merchant, Barrie, and \$1,047.38 of annual cash dividends were received by him in reduction of premium. After twelve years' experience he took another \$5,000, on the same plan, the best possible testimony to the Company's security.

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For further information, apply to an Agent of the Company, or to

W. H. ORR & SONS, Managers.

WESTERN CANADA BRANCH OFFICE: 8-YORK CHAMBERS, TORONTO-ST.

# THE BEST GIFT POLICY FOR YOU

North American Life Assurance Company has a full Government deposit; besides, its Officers and Board of Management are a guarantee in themselves of the security it offers the public as one of the

Institutions to enter if you want to provide for those who are dependent upon you, and may at any time be left without your support; and the best

You could possibly bestow upon your wife and family—in fact the one which it is your bounden duty as a husband and father to bestow—which will provide them in case of your demise with an amount sufficient to protect them from the cold winds of want, and from being cast upon an uncharitable world.

A very small sum the North American Life Assurance Co. can provide you with a policy on the most approved plan, as they issue all of the best forms of Life Policies adapted to wants of

And all classes. Among the most popular plans are the "Commercial" Semi-Tontine, Return Premium, and Reduced Endowment, offering the benefits of a Savings Bank as well as a positive contract of Life Insurance.

If you cannot call, write us, and our representative will be pleased to call upon you and explain the benefits to be derived by insuring with this Company.

HEAD OFFICE—MANNING ARCADE, TORONTO, ONT.

HON. A. MACKENZIE, M. P., ex-Prime Minister of Canada, President.

JON. A. MORRIS, JOHN L. BLAQUIE, Vice-Presidents.

WILLIAM McCABE, Managing Director.

## Cheaper than Society Insurance

For 21 years past the old ETINA LIFE INSURANCE COMPANY, in addition to its popular ENDOWMENT INVESTMENT Plans, has been giving Common Life Insurance as ACTUAL COST, upon its Copyrighted "Savings Bank Plan."

Below will be found the Annual Premiums, followed by a Statement of the Results to the Survivors during the past Ten Years. Compare the Net Cost, shown in Boston 4, with the Assessments made upon persons of the same age who belong to the various Assessment Societies, whether of the business or fraternal variety, and note the difference.

FOR EACH \$1,000 OF INSURANCE.

Age	Annual Premium, including Medical Fee, Adm. Exp. & Annual Expense Charge, all in one sum.	Accumulated fund at end of 10th year to Cr. of each Policy, available to renew this, or pay for another Policy.	BALANCE, Divided into ten parts, showing Annual Total Cost.	Allow \$100 in place of the Annual Premium and Adm. Fee, annually collected, and the Net Cost, yearly, was:
20	\$11.00	\$110.00	\$11.00	\$11.00
25	\$11.00	\$110.00	\$11.00	\$11.00
30	\$11.00	\$110.00	\$11.00	\$11.00
35	\$11.00	\$110.00	\$11.00	\$11.00
40	\$11.00	\$110.00	\$11.00	\$11.00
45	\$11.00	\$110.00	\$11.00	\$11.00
50	\$11.00	\$110.00	\$11.00	\$11.00
55	\$11.00	\$110.00	\$11.00	\$11.00
60	\$11.00	\$110.00	\$11.00	\$11.00
65	\$11.00	\$110.00	\$11.00	\$11.00
70	\$11.00	\$110.00	\$11.00	\$11.00
75	\$11.00	\$110.00	\$11.00	\$11.00
80	\$11.00	\$110.00	\$11.00	\$11.00
85	\$11.00	\$110.00	\$11.00	\$11.00
90	\$11.00	\$110.00	\$11.00	\$11.00

EXPLANATION OF TABLE. The rates shown in No. 1 remain fixed at the age of entry for Ten Years as usual. If the accumulated fund (B) is sufficient, (as for 20 years past it has been), all Policies on these rates will be REPAID ANOTHER TEN YEARS, as the close of each year is reached, without increase of premium in CASH, or two-thirds at a younger age, as a BULKYER VALUE or ENDOWMENT.

No. 2 shows the Balance, or Entire Annual Cost, the past ten years, expenses and all. No. 4 shows the regular Net Cost, or annual death assessment of the past ten years in the ETINA annual Expense Charge, found necessary in Assessment Societies.

For further information, apply to an agent of the Company, or to W. H. ORR & SONS, Managers, Toronto.

# BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY OF LONDON, ENGLAND.

ESTABLISHED 1847. ACCUMULATED FUNDS OVER ANNUAL INCOME OVER CANADIAN INVESTMENTS \$5,000,000 1,000,000 600,000

CANADA BRANCH, MONTREAL. DIRECTORS

JAMES BURNETT, Esq., President of Montreal Stock Exchange. HUGH McLENNAN, Esq., Director Bank of Montreal. ROBERT SIMMS, Esq., of R. Simms & Co. JACQUES GRENIER, Esq., President La Banque du Peuple. ALEXANDER MURRAY, Esq., Director Bank of Montreal.

F. STANCLIFFE, General Manager. J. E. & A. W. SMITH, GENERAL AGENTS, TORONTO.

J. FRITH JEFFERS, MANAGER WESTERN ONTARIO, LONDON, ONT.

# THE MUTUAL LIFE INSURANCE CO.

OR NEW YORK. RICHARD A. MCCURDY, PRESIDENT. Assets over \$122,000,000. The First, Foremost Largest, Best Company in the World.

ESTABLISHED 1843. ESTABLISHED 1843.



RESULTS YET UNEQUALLED BY ANY COMPANY DOING BUSINESS. T. & H. K. MERRITT, GENERAL MANAGERS, 41 YONGE-STREET, TORONTO.

REPRESENTATIVES WANTED.

## LADIES, ATTENTION!



THE QUEEN'S OWN FUR CAP, Manufactured in Seal, Persian Lamb, Otter and Beaver. These Beautiful Ladies' Caps are only to be seen at HARRIS & CO. FURRIERS, 99 YONGE-ST., - TORONTO.

We have a very large stock of Bear and other Fur Boas now on hand. Ladies' Seal Garments a Specialty. Perfect Fit Guaranteed.

## DURING THE MONTH OF DECEMBER WE WILL GIVE

To New Subscribers, the current first six months of THE DOMINION ILLUSTRATED

Making a Beautiful Volume of 416 pages FOR \$1.00.

The condition being that the subscriber remits at the same time \$4.00 for a full year's subscription, beginning 1st January, 1889.

In other words we offer the 18 MONTHS' SUBSCRIPTION FOR \$5.00. Send your orders early, as the supply of back numbers is limited.

G. E. DESBARATS & SON, Publishers. G. E. MACRAE, AGENT, 127 Wellington-street West, Toronto. MONTREAL.

## HARRY A. COLLINS,

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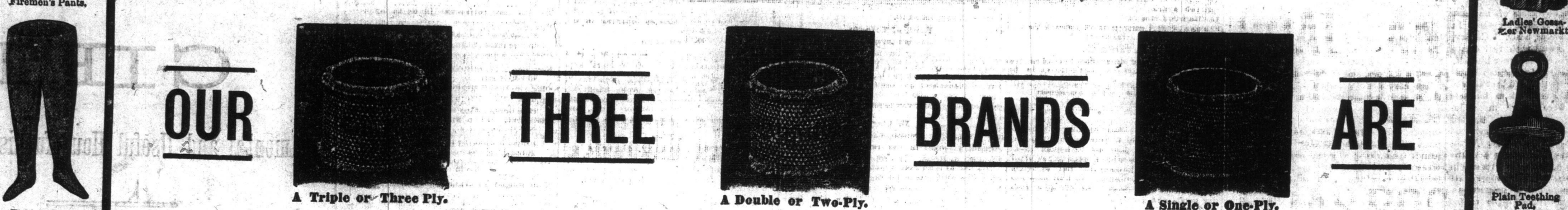
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Ontario Industrial Loan and Investment Company. DIVIDEND NO. 15.

THE TORONTO LAND AND INVESTMENT CORPORATION. DIVIDEND NO. 2.

THE HOME SAVINGS & LOAN COMPANY. 19th HALF-YEARLY DIVIDEND.

UNION BANK OF CANADA. DIVIDEND NO. 44.

Street Lighting. TENDERS FOR Street Lighting.

Friday, December 28, 1888. For the supply of 300 electric lights.

Attention! JOHN CATTO & CO.'s Great Holiday Sale.

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# FURS FOR CHRISTMAS!

THE MOST ACCEPTABLE AND DESIRABLE PRESENT  
WOULD BE ANY OF THE FOLLOWING ARTICLES:

Seal Mantles \$150 up, Seal Jackets \$100 up, Seal Dolmans \$100 up, Seal Capes \$35, Seal Muffs \$12-\$15, Seal Gloves \$10-\$15, Seal Caps \$10-\$15

FUR COATS, ROBES, COLLARS, OTTER AND BEAVER COLLARS, CUFFS AND CAPS.

THE LARGEST STOCK IN THE CITY TO SELECT FROM.

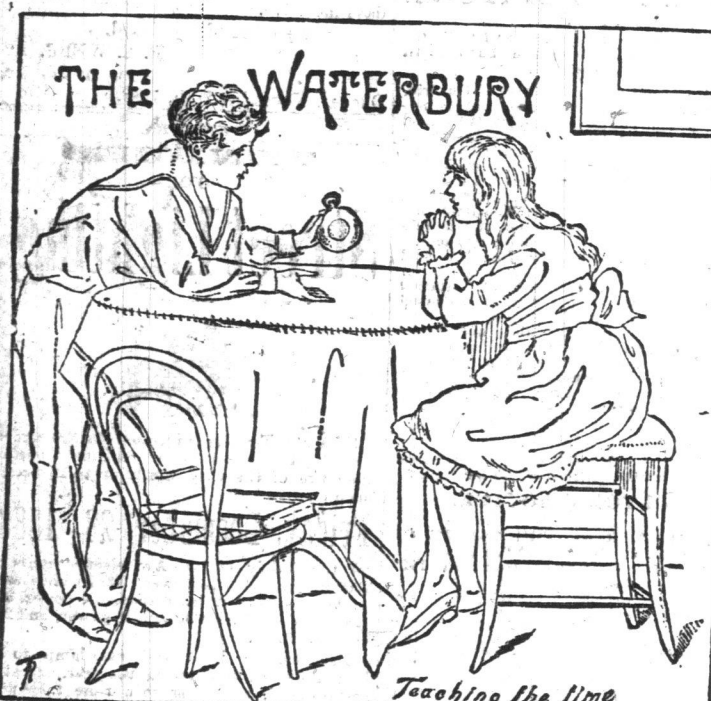
EVERY ARTICLE SOLD AT CLOSE WHOLESALE PRICES FOR CASH.

**W. & D. DINEEN, CORNER KING AND YONGE-STS.**

**GRAND SUCCESS! 15 KING-STREET WEST.**

**CRUMPTON'S  
Xmas Sale!**

**FURS AT WHOLESALE PRICES!**



I must apologize to those customers who had to leave unserved yesterday but for today I have secured more help, and every person awaited on promptly.

A Lot of New Goods just received. Everything to be sold at a Big Reduction.

Diamond Rings from \$4 to \$500.  
Diamond Ear-rings from \$50 to \$150.  
Diamond Brooches from \$25 to \$200.  
Diamond Lockets from \$15 to \$50.  
Watches all prices from \$2.75 to \$600.

Walthams, Elgins, Hampdens, Rockfords, and last but not least the celebrated Aurora Watches, which, for close running, are beyond all competition. (I am sole agent for them.) So do not waste your time running around elsewhere for them. A guarantee direct from the company with every watch.

We have the Finest Assortment of Ladies' Lockets in the city, and can sell them less than they cost to make. Here's one instance, a \$35 Locket for \$15. Others in proportion. Gem rings (solid gold) from \$2.75 upward.

See our Tray of Gem Rings at \$4.35. Best value in the world.

A few Salt and Pepper Shakers left at 20c; regular 50c.

We will be open until 10 o'clock every evening this week. For Bargains call and see us.

Silver Thimbles—an immense stock.

Silverware at manufacturers' prices.

We have the best American Stem Wind Watch in the world for \$5. See them in our window.



SEAL MANTLES 100, 150, 175, 200 DOLLARS.  
SEAL JACKETS. Best Quality, 75, 90 DOLLARS.  
PERSIAN COATS 75, 90, 100 DOLLARS.  
BEAR BOAS 9, 10.50, 12, 15, 18, 21 DOLLARS.  
LYNX BOAS 9, 10.50, 15 DOLLARS.  
BEAR AND LYNX MUFFS 6, 7.50, 9, 10.50 DOLLARS.  
PERSIAN MUFFS 6, 7.50, 9 DOLLARS.  
SEAL MUFFS 9, 12, 15 DOLLARS.  
BEAVER CAPE 3 15, 18, 21, 24 DOLLARS.  
MEN'S COLLARS AND CUFFS 5 to 150 DOLLARS.  
RUSSIAN BEAR BOAS 4.50 DOLLARS.

See Otter Caps, Collars and Cuffs, Robes, Gauntlets, Rugs.

We will sell you one article as low as the largest Retailer in Toronto can buy for. WHEN DRY GOODS MEN AND TAILORS tell you they will sell you furs for less than the skins cost, WHEN PEOPLE OFFER YOU BANKRUPT FURS, bought at 20 cents on the Dollar, WHEN THEY SAY THEY WILL SELL YOU ARTICLES worth \$12.00 for \$6.00,

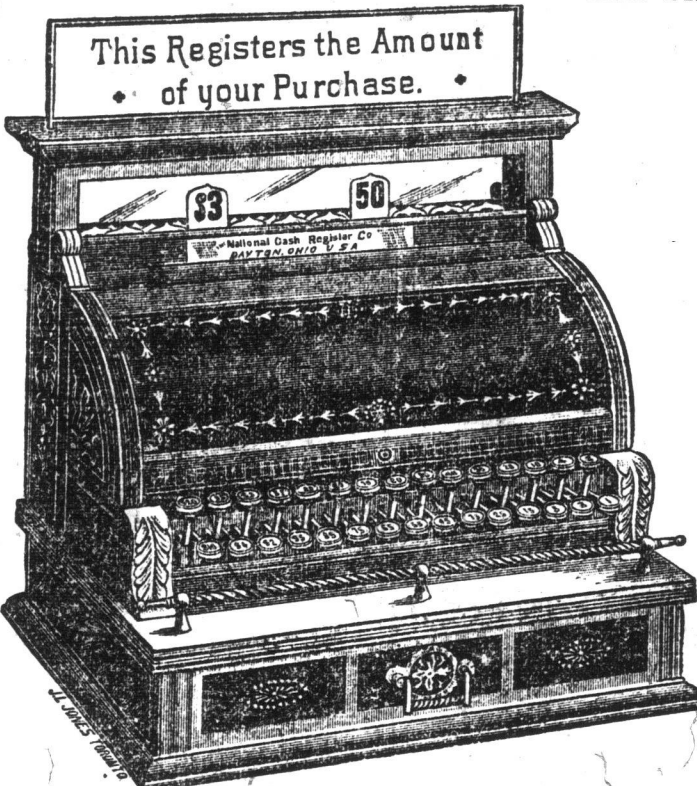
THOSE GOBBLE-UNS WILL GET YOU IF YOU DON'T WATCH OUT.

We are selling our goods this season direct to the public—Retail at Wholesale prices. We make up goods from the skins and GUARANTEE EVERY ARTICLE.

CRUMPTON'S, The People's Noted Jewelry and Watch House, 81, 83, 85 King-st. E.

**BASTEDO & CO.,**  
FACTORY 54 YONGE-STREET.

DOES YOUR CASH BALANCE? DO YOU FORGET TO CHARGE?  
DID YOU EVER MAKE WRONG CHANGE?  
DOES A CUSTOMER EVER THINK HE WAS OVERCHARGED?  
16 INCHES DEEP, 18 INCHES HIGH, 20 INCHES WIDE.



Answer the above questions and then look at a hole somewhere and guess how many rats passed through in 24 hours. You might as well do that as to guess how much money passed through your cash drawer.

Don't you pay out money and forget to mark it down? Don't you have customers say you didn't give them the right change?

Now wouldn't it pay you to have a system in your business? Perhaps you have heard of our Cash Register, purchasers say to use it "beats estimates," and they pay for themselves by avoiding mistakes and carelessness, and the clerks prefer it as they are relieved of suspicion, besides settling disputes that frequently arise as to the amount paid for a bill.

Purchasers write us like this:  
"Your Register has proved useful and systematic for my business."  
"Your Register is indispensable, and believe it will be but a short time when all classes of trade will have them in use."  
"Your Register obviates many perplexing things."  
"Your Registers are rather costly, but it will repay anyone to use them. Mine has worked four years now without getting out of repair, and is just as good as new; their durability is wonderful." We could quote these testimonials indefinitely as every Register we sell agreeably surprises the purchaser.

You who have been holding off for months, be convinced, and provide yourself with a Check on the handling of your Cash and Credit Business.

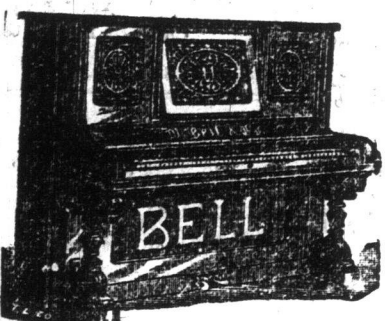
OUR CREDIT BOOK with the Patent Inside is Better and more convenient than any other Duplicate Check System.  
3 PER CENT. of Credit Sales are Never Charged. OUR REGISTER STOPS THIS LOSS.

The National Cash Register Co.,

J. A. BANFIELD & CO., Canadian Agents,

61 Yonge-Street, Toronto.

**"BELL" "BELL"**  
PIANOS. ORGANS.



ESTABLISHED 1864.

STAND AT THE TOP OF THE LADDER FOR TONE, TOUCH

AND DURABILITY.

FINISHED IN

ROEWOOD, BLISTERED WALNUT FIGURED MAHOGANY, ANTIQUE OAK AND AMERICAN BURL.



FOR PURITY OF TONE

AND General Excellence.

RECOMMENDED BY

HIGHEST MUSICAL AUTHORITIES EVERYWHERE. HIGH-CLASS GOODS A SPECIALTY

SEE AND HEAR THEM AND YOU WILL BUY NO OTHER.

**W. BELL & CO., GUELPH, ONTARIO.**

BRANCH WAREROOMS AT 12 King-st. West, Toronto, Ont. 44 James-st. North, Hamilton, Ont. 321 Talbot-street, St. Thomas, Ont.

For Grocery, Drug, Dry Goods and General Stores—It has Thirty Keys, viz.: \$20, \$10, \$5, \$4, \$3, \$2, \$1.95, \$1.50, \$1.00, \$0.75, \$0.50, \$0.45, \$0.35, \$0.30, \$0.25, \$0.20, \$0.15, \$0.10, \$0.05, \$0.03, \$0.01. Any other keys desired can be substituted in place of the above three.