

THE ONLY
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THIRD YEAR

BANK STOCK AMBLING

WHY BANK OFFICIALS SHOULD
KEEP OUT OF IT

A raid on Federal—Who are at the bottom of the practice—What are the shareholders going to do—Mr. Leonard Tilly collecting information.

It was thought because the World had been silent for a few days that the excitement over the irregularities in connection with two of our banks had blown over and that the last had been heard of the matter. But the article of yesterday and the stock panic in New York put the local exchange into a turbulent condition again. The World has no desire to irritate investors or injure the banks, and most of all two banks that are Toronto institutions, that are well managed, that are profitable to their shareholders and convenient to their customers, but

THE ABUSERS IN QUESTION must be removed. The good sense of the community is against this looting by banks on bank stocks, as it jeopardizes legitimate trade; it jeopardizes the banks themselves; it demoralizes bank managers and bank officials; it locks up money wanted for other and more legitimate needs; it turns bankers into wholesale broker offices; and sooner or later it ends in disaster. The history of banks is the proof.

RAIDING FEDERAL. A bank has no business in manipulating its stock. Yet the Federal and Dominion directors and managers have been engaged in this business. Eighteen hundred shares of Federal bank stock were thrown on the local market yesterday, and Mr. Strachan and his fellow speculators on the delectable had to buy every share of it, a purchase that

WILL TAKE \$300,000 to meet on December 1. As a result the stock only dropped one or two points; had there been a legitimate call for these 1800 shares the price would have bounded up ten and perhaps twenty points. Mr. Strachan and Mr. Nordheimer will have to carry this stock some more, too, and they will have to carry it.

WITH THE BANKS MONEY. This \$300,000 and much more money was meant for investment in commercial or other legitimate enterprise; instead it is used to buy its own capital back and the bank becomes its own stockholder. The result is a security of money for ordinary business.

QUIT IT, GENTLEMEN. As we have said this practice must be stopped. The looting machines built on the Strachan patent must be put out of the bank building, and above all bank officials must not be the machinists thereof. Bank presidents, directors and managers must cease being "buffers" between the bank and the public; they must be managers and presiding in good salaries, but let them keep out of speculation.

WHO ARE RESPONSIBLE. The Federal bank is the arch sinner and it is the practice of the street to hold Mr. Strachan alone responsible. But his directors are equally to blame. Mr. Nordheimer, the president at least, cannot plead ignorance. He takes as much interest in the "machine" as the patentee. The responsible parties are:

S. NORDHEIMER, President.
J. H. AYLAIR, Vice-President.
Edward Gurney, Jr., Chairman of Finance.
William Galbraith, Cashier.
John Kerr, Mr. S. SPATHY, Cashier.

THE BEST PREVENTIVE. It may be possible to make a law against the practice; indeed we have it on good authority. Sir Leonard Tilly is busy collecting the necessary information on which to found one, but the best preventive is a decision of the bank directors to frown down the practice.

SOME MORE PRESS COMMENTS.

From the Toronto Correspondent of the Winnipeg Free Press.

TORONTO, Nov. 21, 1882.—The sensation of the week in this city has certainly been the discussion over the gambling in bank shares and the consequent loss of some of the banks in so far as they have lent themselves to such gambling and have profited by the foolish short-sighted greed of those who have been anxious to make money at the expense of their body. The Mail and Globe have done well in the defense of the practice condemned, but that defense has in some respects been worse than none. The law forbids banks to take bank shares as securities for advances and that for various reasons let the Globe say what it likes, very valid reasons. The thing as to keep in the letter but break it in the spirit.

The case of the city against Captain Turner for breach of the city by law for failing to take out licenses for his ferry boats was decided yesterday in the police court against the defendant, who has been allowed till to-morrow to pay the licenses with costs, falling which he will be fined the full amount of the licenses.

Police Court Proceedings.

Allan Rayner was charged at the police court yesterday with having stolen \$30 from Thos Carroll on board the steamer Emerald on the Georgian bay. He was remanded until to-day. Thos Fussell charged with stealing a number of cedar posts from St George's street, was discharged. Wm Gleason was sentenced to the central prison for three months for stealing a diamond ring from Simon Eschelman. John Scanlan and Thos Buckley were committed for trial for stealing a quantity of clothing from the store of Michael Quinn, 81 York street. Wm Beard, the boy who stole some gloves from the store of W. & D. Arnold, 408 Yonge street, on Thursday last, was sent to the central prison for three months. Wm Broom and Nellie Wye were charged on remand with receiving some articles of jewelry, the property of Mrs. Echoon, knowing them to be stolen. Broom was committed to jail for 30 days and Wye to the reformatory for 18 months. Wm. Hinchey charged with having assaulted and robbed John Turner on remand with having carried a ferry boat without a license. The case was again adjourned until Thursday. Wm. Boyd was charged with having a coal cart without a license. This case was also adjourned until Thursday.

SEARING OF THE LAMBS

ANOTHER SCOPING IN ST. PAUL, MINNEAPOLIS AND MANITOBA BEARS.

A Drop of Ten Points—The Town Excited—Barristers, Law Clerks, Banks, Ex-Schoolmasters, Etc., Etc., Hardly Scared—Bashing for Margins—Will the Stock Ambling Mania Ever Stop?

In the World of November 23 there was a full account of a terrible "cleaning out" that Canadians had sustained the two days before that in their dealings in the stock of the St Paul & M. & W. railway. It was shown that Canadians from Halifax to Winnipeg, bankers, brokers, merchants, lawyers, schoolmasters, clergymen and others had been investing about all in this stock, and when the fall in value came they were unable to put up the margin called in and consequently lost all the money they had invested. Hundreds of men lost money then. But yesterday was even a blacker day. In sympathy with the decline in northwestern railways, owing to the war in rates, St. Paul M. & W. tumbled with the rest, and most of those Canadians who survived the first shock and those who went in since then were left high and dry. Before noon the market in New York got shaky and a panic began. The brokers in New York telegraphed for margins right and left, but especially on Toronto and Montreal. Two brokers' offices in this city are loaded up with the stock. In one of these offices alone the loss yesterday was between \$70,000 and 100,000. One broker had four cab scribbles to the town to raise \$13,000 to put up as margin. He got it before the evening but his margin was not to be used. As soon as the brokers here got the imperative requisitions from the New York brokers to put up more margin, the local brokers began to "cash" and "mess" their clients for the money. Letters were sent out by the scores last night to country clients. If there is a further drop to-day the situation will only be aggravated.

WHO ARE THE LOSERS. The best evidence of the widespreadness of the stock-gambling mania was the rushing into the brokers' offices of the "tapes" and the "tickers" and the "tapes." There were the professional speculators, the lawyers, among them Q. C.'s, merchants, ex-school teachers, bank clerks and so on.

THE CAUSE OF THE DROP. The war in rates in the Northwest is one cause of the drop. But as the St P M & W is a monopoly line it is not affected directly. But indirectly it felt the "war." But other and more potent causes are at work. The aggressive policy of the Grand Trunk is one of these. Mr. Hickson has declared that he is in Manitoba before twenty more are over there. And what he says he does. Another more important reason is that the grangers' legislature of Minnesota, the Canadian legislature, is going to pass more stringent laws regulating all the railroad tariffs in that state. The legislature will meet shortly in regular session and "Tom" Hill and his gang of speculators tried to throw stockjobbing operations. They could not get any state in the Pacific railway; Angus and Stephen and other prominent members of the syndicate have been talking up St. P. M. & W. to their Canadian friends, and the latter have been talking up St. P. M. & W. to their friends in St. Paul and his confederate John S. Kennedy the stock broker of New York City. Henry Street, Colby and Sweeney were at the two ends and pulled the strings to which the Canadians danced and dropped their coppers on the tray.

About a Counselor's Fees. Mr. Thomas Hodgins, Q. C., is again in court trying to collect his fees out of the Reform association of Lincoln for services rendered in connection with a petition in the Byker-Neelon contest for the house of commons in 1878. The Q. C. and the court was not prepared to grant an *order nisi* yesterday for a new trial, without thinking over the matter.

Burglars on the Credit Valley. Two burglaries have been committed at Credit Valley railway stations within a week. Last Sunday night the safe in a Woodstock station was broken into and \$24 carried off. On Monday night the safe in the Galt station was blown open and \$124 in money taken. Holes were drilled in the door of the safe with a brace and bit through a coat of arms and a hole was made in the company's section house with which the job was neatly executed.

Found Dead in Bed. Yesterday morning John Sweeney of No. 12 William street reported to the police of No. 2 that his wife was dead in bed at the house. Dr. McDonald was in called in and gave it as his opinion that death was the result of suffocation. Sweeney and his wife have the reputation of having led a very dissipated life. Coroner Johnson of Yorkville was notified, but up to last night he had not decided as to the necessity of an inquest. Last night a woman known as "Mother" Walker placed a number of candles around the body and when she left the house Sweeney, who was very drunk, closed and barred the door. As there was a danger of the house taking fire from the candles the police were called to break open the door and in a corner of the miserable hovel lay Sweeney dead drunk.

Masonic Election. The regular communication of Wilson lodge was held last evening. The following brethren were elected as officers for the ensuing year: W. Bro. Jos. Raffan, W. M.; Bro. Joseph Clark, S. W.; Bro. Samuel Brown, J. W.; Bro. Hugh McCaw, treasurer; W. Bro. Alexander Patterson, reporter on Mason hall trust loan. The attendance of members was very large, and much interest was manifested in the election. After putting through several new candidates and electing the officers. The brethren were lead from labor to refreshment, and a pleasant social hour spent in the usual way. Wm. Turner was charged on remand with having carried a ferry boat without a license. The case was again adjourned until Thursday. Wm. Boyd was charged with having a coal cart without a license. This case was also adjourned until Thursday.

THE COUNTY COUNCIL

First Day of the November Session—Proposed Visit to the Pelee Islands.

The council of the county met at the court house at 2:30 yesterday afternoon and sat till 3:15. Warden Rowan was in the chair and all of the honorable members and their deputies were in their places. The gentlemen from the county looked healthy and satisfied with things in general. At the June session considerable discussion took place as to whether it was necessary to hold a November session or not, and it was left to the discretion of the warden. That gentleman has found enough of an important work to keep the council going till Saturday at least.

In his opening address the warden referred to the construction of the Ontario and Quebec railway, and expressed his belief that the right to prevent the company's lines from crossing Yonge street at the present level of the street. He informed the council that the street had been during the past year blown up or fired, and mentioned the industrial house as a subject which would come up for consideration; he hoped the council would pay the attention to the railway question. The council accepted the invitation of Warden Rowan and the town of Newmarket, through Reeve Jackson, to visit the provincial grant to the Ontario Arts and Agricultural Association, now near completion, at Newmarket. Thursday was set apart as the day. Also the invitation of Mr. Livingston's, suggesting that the corner stones of the company's new bolt works and rolling mills at the Humber river this afternoon.

Communications were read by Clerk Eakin from Mr. Frank Turner, civil engineer, asking permission to address the council with reference to the proposed railway line between York and the town of Newmarket. From the clerk of the county of Ontario, a copy of a petition to the Ontario government, praying that the provincial grant to the Ontario Arts and Agricultural Association be cut off. From High Constable Jones, asking for an increase of salary on \$500 per year. From Minister Jackson, enclosing a petition for public and high schools. From Reeve Duncan of the township of York, complaining of the dangerous state of the bridge at Roundstone. Also an eight night application for the positions of superintendent and matron of the new industrial home at Newmarket. From Peter McFarlane, asking that the toll on the toll-gate No. 1, Kingston road, or that his toll be reduced to \$2500. The opening of Gerrard street and Eastern avenue, thus detaching the Roundstone. The petition was assigned as the reason for a falling off of the receipts.

Petitions were read from the township of Eglaroke, praying that the council should take the necessary steps for the construction of a bridge over the Scarlot river. The sum of \$700 in all has been raised and the township prays that the council should take the necessary steps for the construction of a bridge over the Scarlot river. From E. Y. Crown to be allowed to erect a weigh scale on Yonge street, Davisville, from Wm. Gordon, asking to be relieved from the St. P. M. & W. Dundas street.

In answer to Reeve Duncan the warden read a letter from Blake, Kerr & Boyd, the county solicitors, suggesting that the foot bridge under the bridge at Roundstone be allowed to be removed. The council in reference to his communication above. The warden gave notice that he would move that a special committee be appointed to watch all legislation that will come before the Ontario legislature with reference to the amalgamation of Yorkville or any other outside municipality to the city of Toronto. Also that a petition be presented to the lieutenant-governor in council to so amend the act that in all cases of appeal where the appellants lose at the expense of the appeal be borne by them and not by the municipality. The council adjourned till 10 o'clock this morning.

The Theatres. The opera houses were moderately filled last night. There will be a matinee at the Royal this afternoon. The Danites will be at the theatre on Monday night. A special train will leave Front and Sherbourne streets at 1 p. m. to carry the guests to the grounds.

A Portrait of the Sheriff. A faithful and artistically executed portrait of Sheriff Jarvis adorned the walls of the county council yesterday. It is the work of Mr. Patterson, who, in a letter to the council yesterday, offers to dispose of the portrait to the county at a reasonable figure. The matter will come before a committee.

The York County Roads. Warden Rowan is under the impression that it would be well for the county of York to dispose of the roads under her control not actually in the county. These roads extend into the counties of Peel on the west and Ontario on the east, and are a source of annoyance and expense. Cheek gates and toll-booms are continually being molested. The latest attempt the warden reports from Springville, where a quantity of powder was found under the "sentry box" of the checkpoint keeper.

An Auctioneer's Grievance. A peculiar case affecting Auctioneer Chapman of Milton was heard at Ospsode hall yesterday. Chapman was appointed by the master in chancery at Milton to sell certain lands in the town of Wingham. The auctioneer reported on the case to the court. Chapman as an interloper and raked up an old by-law declaring it an offence for any auctioneer to ply his vocation in Wingham without the consent of the law. The defendant, Chapman, was convicted and fined. Yesterday his counsel obtained a *certiorari* against the conviction on the ground that the by-law only related to personal, and not to real estate.

Caution of the Blunder. Stinging irritation, inflammation, all kidney and urinary complaints, cured by "Buck's" \$1.

R. S. WILLIAMS & SON.

MANUFACTURERS OF GREAT CANADIAN ORGAN AND PIANO FACTORY.

Relation of Manufacturers to the City's Progress—The Firm of R. S. Williams & Son—Their Works on Yonge Street—The Branch House in Leaden—The Factory on Bay Street—A Visit to the Various Departments—Extent of the Firm's Work—The Secrets of Their Success.

The features of a city in which her commerce. If through such the standing of Toronto be viewed, then may she be proud. But commerce is of two kinds—where merchants handle the goods made by the artisans of other cities, and where the city manufactures of herself what the trade with which she is concerned demands. The aim of the national policy was the building up of home manufactures for the double object of giving employment to the needy and enriching the country in real property. Therefore the stranger who visits our city, in every full report of his grandeur looks about at the city manufactures of herself what the trade with which she is concerned demands. The aim of the national policy was the building up of home manufactures for the double object of giving employment to the needy and enriching the country in real property. 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ONE-CENT MORNING PAPERS.

The new one-cent paper, with the singularly illustrious title of The Morning Journal, made its appearance on Thursday, and it is likely to achieve a respectable circulation.

So writes a New York correspondent to one of our contemporaries, and there is no doubt of it that the one-centers are pushing for the first place.

The public will also notice the check the one-centers exercise on these self-assuming blankets. There was a time when to ask a favor in the way of a notice from the Globe for some legitimate enterprise was worth a man's life.

Yes, the day of the cheap, free, outspoken newspaper has come as against the big, dear, ill-written and worse edited clique-organ.

THE SEASON'S CROP.

Valuable information from the Report of the Bureau of Industries.

The following is a brief summary of the report of the bureau of industries for November issued yesterday: The tables of statistics show what the farmers of Ontario have done and are doing.

The area under grain crops this year was 5,002,067 acres, or 48 per cent of all the cleared land. The acreage and production of each crop are given as follows: Fall wheat 1,188,520 acres, 31,255,402 bushels; spring wheat 586,817 acres, 6,655,999 bushels; barley 843,617 acres, 24,284,407 bushels; oats 1,375,418 acres, 60,097,997 bushels; rye 189,031 acres, 3,549,898 bushels; peas 557,157 acres, 10,943,357 bushels; corn 206,924 acres, 13,420,984 bushels (in the ear); buckwheat, 49,536 acres, 1,247,943 bushels.

The production of each kind of grain is based on the returns of threshers and the reports of correspondents—the method adopted by the department of agriculture at Washington and by several state bureaus. The following table gives the average of bushels per acre this year for the province of Ontario and for nine of the principal wheat-growing states, the figures for the latter being taken from the October report of the United States department of agriculture:

Table with 4 columns: State, Wheat, Oats, Rye. Rows include Ontario, Ohio, Indiana, Illinois, Missouri, Kansas, Minnesota, Dakota.

The total production of beans is computed to be 409,810 bushels; of potatoes, 15,432,145 bushels; of mangold wurtzels, 7,711,420 bushels; of carrots, 4,009,975 bushels; and of turnips, 33,359,331 bushels.

THE GREAT NORTHWEST RAILWAY MONOPOLY.

From the Montreal Witness.

We trust we have a brotherly interest in the people of Manitoba, as most people in the other provinces have reason to have, notwithstanding their humbugness in demanding the crown lands of their province for their own after the immense sums the dominion government, that is to say the other provinces, have, upon this security, spent in developing their country.

We had little sympathy with the Manitobans when, under what influences we know not, they elected syndicate members when the syndicate bargain was at issue and those who voted so well deserve to suffer the natural results of their course.

We are chiefly interested in the provinces which have to pay an enormous subsidy to one railway for a certain service, while other companies which are willing to do us the same service without any subsidy or rather a greater service, for competition will more than double the volume of business, are not even allowed to do it lest they should diminish the enormous advantages of the ruling contractors.

The money, that chiefly calls for reprobation. These provinces have also begun to have more than a theoretic knowledge of the mischief, if we may judge from the prominence given to the question in the press. The transport business of the Northwest has already far outstripped the capacity of the one road. It is to be confined to its present limits for twenty years to come in order that one company may have a monopoly! No; nor for ten, nor for five years. A second road is at once and imperatively demanded, and it would be madness on the part of any government to oppose the demand.

Shall the dominion government continue the policy of disallowing Manitoba railways and shall the dominion government bind the people of the Northwest and make them "servants of tribute" to a railway company? The people of the Northwest say emphatically, No! Both conservatives and liberals are anxious to be the people's champion in this matter. Each party is trying to outbid the other in fidelity to the dominion government, knowing that the people are in favor of extreme measures, if extreme measures are necessary to break the bonds which the government are binding them with.

The question of this method is most likely to be successful. There is no thought of submitting. The people of Manitoba are aroused over this question to a degree that shows that it has become the one question with them. It has not become so urgent in their eyes merely because of the principle at stake, though there is a principle worth fighting for at issue. Western people are not greatly concerned over principles. What has roused them to their present pitch of indignation is the actual evil, which they have already suffered through the policy of the dominion government. They have suffered all sorts of supercilious imposition through having only one line of communication with the rest of the world. They say that goods which were urgently needed have been delayed for weeks on the road; that the delivering of them after arrival has been so slow that at last, in desperation, the

owners have forcibly taken possession of them; that the rates given before shipment were in many cases found to be much lower than the rates charged on the delivery of goods; that the rates in all cases are exorbitant, and that one line is not capable of doing the business of the country. These actual evils have aroused them to a determination that they will have a second line and a third if necessary at once, and that the second and third lines shall be competing ones. An American railway already does the whole transportation trade of the Canadian Northwest. The question is not therefore whether an American road or a Canadian road should do it, but whether an American line should have the whole monopoly of the trade, whether it should be encouraged by a monopoly of the trade in the policy of charging Canadianians extortionate prices for its service. Are we to stand extortionate charges by a foreign railway company for twenty years? Are Montreal, Quebec and Toronto and other Canadian seaports and cities to lose the trade for twenty years to the benefit of Chicago, New York, Boston, Philadelphia and other American cities? That is precisely what disallowance and monopoly mean. Look at the map. The only line at present to Manitoba is the St. Paul, Minneapolis and Manitoba. It will be noticed that it runs down to St. Paul, thus making with southern roads an almost direct line to Chicago. This line is laid down in the best way to make freight go by American lines to Chicago, New York and other American cities. Now, look at the line which forms an almost air line from Manitoba to Ontario, running directly from Winnipeg to Duluth and then to the Sault and then to Montreal, tide-water, thus bringing Canadian freight by the most direct route across American territory to Canadian territory again. That line would embody the policy of Canadian business for Canadians. It would give Canada a competing line, and consequently quick, cheap and good service to Manitoba, and it would also give us the business of the Northern Pacific, which is a transcontinental line. That line represents the Manitoba, Southwestern and Duluth and its connections, which the government are determined to prevent us from having by disallowing the Manitoba charter granted the Manitoba portion of the road. Eastern Canada, as well as the Northwest, should fight for this line. The syndicate's line north of Lake Superior is not built, and if built would be quite dead as a competing line, as it belongs to the same owners as the road to Chicago.

There was a large area under buckwheat in eastern Ontario and in the west; and early had the largest and best crop. On the whole it is reported to have been the best crop for many years.

A fair surplus of sheep and lambs is held in the inland counties, where there is a growing preference for Down; in the Lake Erie and St. Lawrence counties drovers buying for the American markets always keep the supply low.

Kent, Norfolk and the counties along the Ottawa river, were a good crop.

A large breadth of fall wheat has been sown, but it was got in late and much of the ground was in a poor condition.

A very large quantity of cheese has been made and exported this year, consequently the supply of butter is below the average.

Much attention is being paid to under-draining and manuring the soil, the value of which has been strongly enforced by the experience of this year.

The root crops have been only fair, though a larger or better crop of field roots has never been grown in the cattle-feeding districts of western Ontario.

Meagre crops of orchard fruits are the rule in all the best fruit-growing counties, and good ones are reported only from the poorest—a result partly, no doubt, of climatic causes.

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Corn has been an excellent crop in Essex and Kent, fairly good in portions of Lambton, Middlesex, Oxford, Brant, Elgin, Norfolk and some of the Lake Ontario counties, and a light crop and poor sample in the counties of the St. Lawrence and Ottawa groups.

Sales of store animals have been active for some time, and it is especially noticed that the stock of mature steers for still feeding is much lower now than two years ago. The practice in the best grazing districts is to give cattle meal on the grass, and large numbers fitted in this way are sold to dealers in the summer and early fall. An instance of the extent of this trade is furnished by the county of Middlesex, where it is stated that more than 8000 have been sold for export this year at an average of \$80 per head.

Tan "Mousquetaire" kid gloves, in undressed kid, six or eight button length, give "finish" to a lady's skating rink costume. Can be had at any first-class dry goods store.

JACOBS OIL. THE GREAT GERMAN REMEDY FOR RHEUMATISM. Neuralgia, Sciatica, Lumbago, Backache, Soreness of the Chest, Gout, Quinsy, Sore Throat, Swellings and Sprains, Burns and Scalds, General Bodily Pains, Tooth, Ear and Headache, Frostbite, Foot and Ears, and all other Pains and Aches.

A. VOGELER & CO. LIFE ASSURANCE. NORTH AMERICAN Life Assurance Company. HEAD OFFICE 23 TORONTO-ST. Toronto, 21st Nov. 1882.

Burdock BLOOD BITTERS. WILL CURE OR RELIEVE BILIOUSNESS, DIZZINESS, DYSPEPSIA, DROPSY, INDIGESTION, FLUTTERING OF THE HEART, JAUNDICE, ACIDITY OF THE STOMACH, ERYSIPELAS, HEARTBURN, HEADACHE, OF THE SKIN, AND every species of disease arising from disordered LIVER, KIDNEYS, STOMACH, BOWELS OR BLOOD.

W. P. MELVILLE, DEALER IN NEW AND SECOND HAND BOOKS, STUFFED BIRDS. Birds Eggs and all kinds of Natural History Specimens and Supplies. 319 Yonge St. Toronto.

BILL POSTING. WM. TOZER AND BILL FOSTER DISTRIBUTOR, 100 WOOD ST. Orders left at Hill & Weir's will be promptly attended to.

Private Medical Dispensary. (Established 1850.) 27 GOLD STREET TORONTO, ONT. Dr. Andrews' Pain Expeller, Dr. Andrews' Female Pills, and all of Dr. A. A. Colburn's remedies for every ailment can be obtained at this Dispensary. Circulars sent. All letters answered promptly, without charge, when stamped enclosed. Communication confidential. Address: H. J. Andrews, M.D., Toronto, Ont.

ART DEPOT!

77 YONGE STREET. The cheapest and best value in

XMAS AND NEW YEAR'S CARDS, Photo Frames, Standards and Ensls in Velvet, Satin and Ebony, Photo Brackets, Frames, Japanese Goods, Fine Steel Plate Engravings, and 1-3-5 Christmas Novelties!

STATIONERY. JUST OPENED OUT, A Magnificent Assortment of PHOTOGRAPH, AUTOGRAPH AND SCRAP ALBUMS. Beautiful Goods, Splendid Value

BROWN BROTHERS, 16 and 68 King St. East, Toronto. CHRISTMAS CARDS.

CHRISTMAS AND NEW YEAR CARDS! Largest variety and choicest selection 135 in the Dominion.

WHOLESALE AND RETAIL. LYON & ALEXANDER, 110 BAY STREET. COFFEE MILLS.

ENTERPRISE COFFEE MILLS, ALL SIZES, From \$2.00 to \$75.00 Each. Sold at Manufacturers' Prices. 135

P. PATERSON & SON, 24 KING ST. EAST. BAZAAR. YOKOHAMA BAZAAR, 98 Yonge Street, Toronto.

Dr. E. C. West's NERVE AND BRAIN TREATMENT, a guaranteed specific for Hypertension, Dizziness, Coma, etc.

\$500 REWARD! We will pay the above reward for any case of Liver Complaint, Dyspepsia, Sick Headache, Indigestion, Constipation, or any other ailment which we could cure with West's Vegetable Liver Pills.

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CHRISTMAS GOODS.

THE LACE WAREHOUSE, 18 and 20 COLBORNE STREET, TORONTO.

WHITE & COMPANY, TORONTO. OUR SECOND FLOOR IS NOW FILLED WITH CHRISTMAS GOODS IN ALL OUR NOTED SPECIAL LINES.

N. B.—Our well-known brands in LADIES' KID GLOVES are fully assorted in shades and sizes. Letter orders will have prompt attention. We open to-day one case Ladies' Tan "Mousquetaire" Gloves, undressed kid, six and eight B length.

WHITE & COMPANY, THE LACE WAREHOUSE, 18 and 20 COLBORNE STREET.

RETAIL DRY GOODS. The Magnificent Value WHICH WE AT ALL TIMES OFFER IN DRESS MATERIALS OUR STOCK OF MANTLES CHILDREN'S JACKETS AND ULSTERS A SPECIALTY.

Although heavily taxed every day, keeps well assorted. Imported from the best manufacturers in England and Germany. Every garment is a marvel of beauty and elegance.

12c to 30c Hemp. 39c to 75c Tapestry. 40c to \$1 25 Kidder. Turkish Rugs. 90c to \$1 35 Brussels.

Felt Squares. SEE OUR BLANKETS. SEE OUR FLANNELS. All Goods Sold at Wholesale Rates for Cash only.

R. WALKER & SONS, 33, 35 and 37 King Street, 16 Colborne Street, Toronto, Dundas Street, London.

OVERCOATS. OAK HALL, THE GREAT ONE PRICE CLOTHING HOUSE, 115, 117, 119, 121 KING STREET EAST, TORONTO.

THE GREAT OVERCOAT SALE STILL IN PROGRESS. Never in the history of Canada has such a run on Overcoats taken place as there has been the last two weeks, since we announced our great Reduction Sale. The people see that the reductions are GENUINE.

COME EARLY & SELECT. NO TROUBLE TO SHOW GOODS OR QUOTE PRICES. OAK HALL, Opposite St. James' Cathedral.

WINNIPEG ADVERTISEMENTS. GEORGE B. ELLIOTT & CO., Valuers and Investors. WEST LYNNE MANITOBA.

Correct and Confidential Valuations made of all property in Southern Manitoba towns and villages, and of farm property in Southern Manitoba. Confidential Reports furnished owners and intending investors. Taxes paid for non-residents. Eight years in Red River country. Correspondence solicited. Charges moderate.

TONSorial. OLD DOLLY VARDEN. CAPTAIN JACK. Has opened a fine Shaving Parlor for the west end 466 QUEEN STREET. Near Denison Avenue. 135

REPLY TO A MALICIOUS LETTER! The following is a reply just received from Mr. A. Weber, Piano Manufacturer, New York, when asked as to the authenticity of a certain letter which is being distributed in the form of a circular by Piano Agents in Canada, with a view to the malicious injury of the "R. S. WILLIAMS & SON Piano".

NEW YORK, Nov. 8, 1882. R. S. WILLIAMS, Esq., Toronto, Can.: My Dear Sir,—I am in receipt of your favor of the 2nd inst., enclosing a letter purporting to be a copy of one written by myself, which you ask if it is a correct copy, and whether it has my sanction. In reply, beg to say it is not a correct copy, nor has it my sanction or approval. Yours truly, A. WEBER.

R. S. WILLIAMS, Piano Manufacturer, 143 Yonge St., Toronto, Ont.

CHRISTMAS GOODS.

THE LACE WAREHOUSE, 18 and 20 COLBORNE STREET, TORONTO.

WHITE & COMPANY, TORONTO. OUR SECOND FLOOR IS NOW FILLED WITH CHRISTMAS GOODS IN ALL OUR NOTED SPECIAL LINES.

N. B.—Our well-known brands in LADIES' KID GLOVES are fully assorted in shades and sizes. Letter orders will have prompt attention. We open to-day one case Ladies' Tan "Mousquetaire" Gloves, undressed kid, six and eight B length.

WHITE & COMPANY, THE LACE WAREHOUSE, 18 and 20 COLBORNE STREET.

RETAIL DRY GOODS. The Magnificent Value WHICH WE AT ALL TIMES OFFER IN DRESS MATERIALS OUR STOCK OF MANTLES CHILDREN'S JACKETS AND ULSTERS A SPECIALTY.

Although heavily taxed every day, keeps well assorted. Imported from the best manufacturers in England and Germany. Every garment is a marvel of beauty and elegance.

12c to 30c Hemp. 39c to 75c Tapestry. 40c to \$1 25 Kidder. Turkish Rugs. 90c to \$1 35 Brussels.

Felt Squares. SEE OUR BLANKETS. SEE OUR FLANNELS. All Goods Sold at Wholesale Rates for Cash only.

R. WALKER & SONS, 33, 35 and 37 King Street, 16 Colborne Street, Toronto, Dundas Street, London.

OVERCOATS. OAK HALL, THE GREAT ONE PRICE CLOTHING HOUSE, 115, 117, 119, 121 KING STREET EAST, TORONTO.

THE GREAT OVERCOAT SALE STILL IN PROGRESS. Never in the history of Canada has such a run on Overcoats taken place as there has been the last two weeks, since we announced our great Reduction Sale. The people see that the reductions are GENUINE.

COME EARLY & SELECT. NO TROUBLE TO SHOW GOODS OR QUOTE PRICES. OAK HALL, Opposite St. James' Cathedral.

WINNIPEG ADVERTISEMENTS. GEORGE B. ELLIOTT & CO., Valuers and Investors. WEST LYNNE MANITOBA.

Correct and Confidential Valuations made of all property in Southern Manitoba towns and villages, and of farm property in Southern Manitoba. Confidential Reports furnished owners and intending investors. Taxes paid for non-residents. Eight years in Red River country. Correspondence solicited. Charges moderate.

TONSorial. OLD DOLLY VARDEN. CAPTAIN JACK. Has opened a fine Shaving Parlor for the west end 466 QUEEN STREET. Near Denison Avenue. 135

REPLY TO A MALICIOUS LETTER! The following is a reply just received from Mr. A. Weber, Piano Manufacturer, New York, when asked as to the authenticity of a certain letter which is being distributed in the form of a circular by Piano Agents in Canada, with a view to the malicious injury of the "R. S. WILLIAMS & SON Piano".

NEW YORK, Nov. 8, 1882. R. S. WILLIAMS, Esq., Toronto, Can.: My Dear Sir,—I am in receipt of your favor of the 2nd inst., enclosing a letter purporting to be a copy of one written by myself, which you ask if it is a correct copy, and whether it has my sanction. In reply, beg to say it is not a correct copy, nor has it my sanction or approval. Yours truly, A. WEBER.

R. S. WILLIAMS, Piano Manufacturer, 143 Yonge St., Toronto, Ont.

AROUND THE WORLD.

Ex-Governor Hendricks is gradually recovering his strength. The Boston Transcript has discovered the alias chap...

It is said that over 1,000,000 toothpicks are used every day in New York city alone. They are made of wood, by machinery...

The postmaster of Bathurst, N. B., has the following notice posted up in his office: "All persons having no business in this office will please transact it as soon as possible and leave."

Mr. Andrew Carnegie of Pittsburgh is a personal friend and admirer of Herbert Spencer. It is evident that Mr. Carnegie has profited so much by the wise teachings of the great philosopher...

In a farming district of Denmark, where smoking is almost universal, and pipes with huge china bowls are as common as mile stones...

The Yakouts are the Yakouts of Siberia in their sharp trading proclivities. They are par excellence the traders of the country, and in sharpness and shrewdness...

The diminution in the revenue of Great Britain from the tax on spirits and malt liquors is by no means the sole test of the influence of the temperance movement in that country...

"Is this seat next to you engaged?" asked the traveller of a young lady in the cars. "Yes, sir, it is." It was the only vacant seat and the traveller wanted it.

MONEY AND TRADE.

Today was even worse than yesterday, for the local markets were more seriously affected. Over 1000 shares of Federal were thrown on the market...

The New York market was weak all round. Money was 3/8 per cent in New York—that is one-eighth per cent per day in addition to regular rate of 4 per cent.

Among the tumbles in New York were Canada Southern 60 to 64, Erie 77 to 84, Jersey Central 117 to 124, New York Central 123 to 128, St. Paul 145 to 150, do pd 110 to 118, St. P. M. & N. 145 to 148, Western Union 112 to 120.

THE RATE INLAND INTEREST TABLES AND ACCOUNT AVERAGES. 4 TO 10 PER CENT. 100 to 200,000, 1 day to 1 year on each page.

HOPE & MILLER, STOCK BROKERS. MEMBERS OF TORONTO STOCK EXCHANGE. (Land, Estate and Financial Agents. 100m 6 Canton Road, Buildings 28 and 30 Toronto Street, Toronto.)

C. J. PALIN, 53 & 55 King St. East, Toronto. Real Estate Broker and Valuator, Northwest and Ontario lands bought and sold for cash or on margin.

COX & WORTS, STOCK BROKERS. No. 56 Yonge Street, Toronto. Buy and sell on Commission for cash or on margin all securities dealt in on the

NEW YORK STOCK EXCHANGES. Also execute orders on the Chicago Board of Trade in Grain and Provisions. Hudson Bay Stock bought for cash or on margin Daily cable quotations received.

CONFECTIONERY.

HARRY WEBB, 482 Yonge St., Toronto. CATERER, The United States Life Insurance Company. Ornamental Confectioner.

ROYALS! ROYALS! ROYALS! BUY MCCLARY'S FAMOUS STOVES, BEST IN THE MARKET. I guarantee every Stove to give satisfaction.

JAMES NOLAN, 58, 60 AND 62 JARVIS STREET, TORONTO. WEST END HARDWARE HOUSE, 313 Queen Street West.

SKATES, SKATES, SKATES, ACME SPRING WINDLASS, Heel Plates, Straps, Wrenches, Springs, Nuts, Bolts, Etc.

JOHN L. BIRD, COAL AND WOOD. RAIL COAL. Fresh Mined. All Grades. Special Rates for car orders. Lowest rates present delivery.

JAMES C. MCGEE & CO., 10 KING STREET EAST. FURS! PRES ADVERTISERS! Will find it to their advantage to advertise in the

THE TORONTO WORLD. A Liberal Conservative, weekly newspaper, the spiciest and best weekly paper in the Maritime Provinces.

J. & J. LUGSDIN, MANUFACTURERS, 101 YONGE STREET. PRINTING. ALL KINDS OF PRINTING. At Reasonable Prices.

INSURANCE.

IMPORTANT ANNOUNCEMENT. WE HAVE DECIDED TO RE-ENTER THE DOMINION. THE UNITED STATES LIFE INSURANCE COMPANY.

M. W. MILLS, Superintendent of Agencies for British North America. 30 King Street East, Toronto, Ont.

THE LION LIFE INSURANCE COMPANY OF LONDON ENG. Subscribed Capital - \$4,000,000 British Government Deposit - \$100,000.

GOVERNMENT LIFE INSURANCE. By arrangement with the Dominion Government, THE ETNA LIFE INSURANCE CO.

WILLIAM H. ORR, Manager. BOOTS AND SHOES. SIMPSON'S Mens' Hand Made Lace Boots \$2.50.

SIMPSON'S Mens Gaiters, hand made, \$2.50. COR. QUEEN AND TERAULEY. SIMPSON'S Boys' and Youths' Lace Boots, good value.

SIMPSON'S Stock of Childrens' wear unequalled. SIMPSON Shows Ladies' Goods which can't be beat.

SIMPSON'S, COR. QUEEN AND TERAULEY. COAL AND WOOD. SCRANTON COAL. The only importer and dealer in Scranton coal in Toronto offers for the present the Delaware, Lackawanna & Western Railroad Company's unrivalled Scranton coal.

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