

WHOLE NO. 9738

Orange and Blue.

Annual Commencement Exercises of the Collegiate Institute.

Brilliant Gathering of Young and Old at the Grand.

Presentation of Medals and The Lucky Pupils—Honor Matriculants—Mr. Faskin Honored—Entrance Certificates Presented.

The High School commencement exercises, held in the Opera House last night, developed into the prettiest event of the kind this season. Once inside there was no retreat, so great was the crush, and there were hundreds who could not get in at all. The first floor was reserved for the pupils, although the general public were admitted to that part of the house after the scholars had been supplied with seats. The corridors were jammed, boxes and galleries crowded with audacious, and mingling with the pretty dresses and smiling faces could everywhere be seen the yellow and blue of the Collegiate colors. The small boy and the boy of a larger size had all laid in a supply of tin horns, and this was the only unpleasant feature of an evening otherwise harmonious and enjoyable. The small boy let loose his "holloes" as the first salutation hurled at Chairman Dewar at the beginning of the evening. The price of peace was compliance, and the children will have two weeks' holidays. The Grand Opera House has never presented at any time a prettier scene. London's girls are noted for their good looks, and the youth and beauty of the city were there. London boys are every sturdy, and the strong and healthy rising generation of boys were present. So were proud parents and happy teachers.

The Seventh Band offered their services for the occasion and rendered an excellent programme, varied at times by a tin horn solo from the gallery. The boys had a wire strung from the balcony to the stage, and down this wire floated at different times bouquets streaming with the school colors, and, also, on one occasion a carrot, and an apple. The boys made a mistake in making a mistake in reading his oration made a mistake, was beside him. The boys were the masters of the situation, and "Put his name on the board" would ring out with painful distinctness. But the boys were on the whole as well behaved as might be expected from a crowd of their number and spirit.

JOHN S. DEWAR.
Chairman Dewar welcomed the crowd and stated the pleasure that the large and representative gathering afforded the members of the board, who were all present on the platform. It was a source of satisfaction to know that the citizens were so closely in touch with them in the grand work with which they were identified. The education of nearly 6,000 pupils—from the five-year-old kindergarten to the university matriculant—was the self-imposed task assumed by the board, and that momentous undertaking demanded the hearty co-operation of every citizen. The educational system of London had undergone many important changes during the last decade, the majority of them along the lines of intellectual advancement. Scientific teaching as well as management was absolutely necessary, being in harmony with nature and life. Mr. Dewar spoke of the aim of education, and hoped that Inspector Carson's recent visit to the leading educational centers of the United States would be productive of good results. He complimented Mr. Merchant on his management of the Institute and said:

"Before resuming my seat I desire publicly to thank my colleagues for their cordial assistance and co-operation during the two years I have presided over their deliberations. In every measure calculated to advance London's educational interests I have been warmly supported, and I have all my grateful acknowledgments tendered. To-night the citizens will have the opportunity of witnessing the presentation of medals, diplomas and certificates to meritorious pupils, all of whom will, I am sure, receive, as they richly deserve, the warmest plaudits of this large and sympathetic audience." (Applause.)

A gleo was then sung by the Collegiate Institute Glee Club, under the direction of Mr. Charles Wheeler. Master Ernie Colwell presided at the piano. They were vigorously applauded at the finish. Mayor Essery, in the absence of Dr. Campbell, was called upon to award one of the Campbell medals to Miss Mabel Williams. "The city of London," said Mayor Essery, "should be proud of the honor of having the first Collegiate Institute in the Province of Ontario." (Applause.) It reflects honor, not only upon your own board, upon your worthy principal and upon his staff, but upon every student who attends the Collegiate Institute, and upon every citizen of the city of London." (Applause.)

The medal won by Miss Williams was a gold one, offered by Dr. Campbell to the student standing first at the primary examinations.

The second medal was of silver, and was also presented by Dr. Campbell. It was won by Miss Violetta Bodley, who stood second at the primary examination. Ex-Chairman John Stephenson made the presentation in a very appropriate manner.

Physical drill by Collegiate Institute students followed. The boys were uniformly dressed and armed with quarter-sticks. Their perfect time in the different evolutions and arm and body exercises won admiration of all the vast audience, and they were vigorously applauded as they marched off the stage. Sgt. Baxter had the training of the boys, and they showed well the effects of his instruction.

Inspector Dearness then presented the Department of Education silver medal for the best collection of natural history specimens to Mr. David Arnott. He complimented the citizens of London on the interest taken by them in school affairs, and on the splendid turnout to witness the exercises.

The next medal was won in competition with 25,000 students all over the Province. It was silver, and given by Warwick & Sons, Toronto, for the best design for book cover. It was won by Mr. L. Watters, a Collegiate pupil. Inspector Carson, in awarding the prize, spoke highly of Master Watters' originality of design and execution.

Mr. T. Alexander, presented the honor matriculation certificates to the winners. After enquiring the London Collegiate Institute Mr. Alexander made special reference to Master W. D. Love, son of Mr. Frank Love, who has lately distinguished himself so highly at the University of Toronto. The recipients of the certificates were:

W. D. Love—Toronto University second general proficiency scholarship, value \$150; also ranked for first scholarship in classics and mathematics; first-class honors in classics and mathematics, and second-class

in English, French, German, history and geography.
Mabel Bapty—First-class honors in French and mathematics, and second-class in English and German.
C. C. Elliott—First-class honors in physics and chemistry, and second-class in botany.
Beatrice Gibson—First-class honors in English and French.
J. M. Gunn—First-class honors in French, and second-class in English, German and mathematics.
Minnie Hills—First-class honors in mathematics, and second-class in English, German, French, history and geography.
Edith McDermid—Second-class honors in English and French.
Mary E. Oliphant—First-class honors in mathematics, and second-class in English, French, German, history and geography.
H. J. O'Higgins—First-class honors in English.
T. D. Orme—Second-class honors in English, French, history and geography.
J. M. Nichol—First-class honors in classics, and second-class in English, French, history and geography.

Mr. Frank Love made a short address and presented to the senior leaving diploma to M. Bapty, J. Campbell, J. M. Gunn, M. A. Harvey, M. Hills, J. K. Johnson, M. Laidlaw, B. E. Mills, C. McNaughton, I. McPherson, M. Oliphant, G. E. Seaborn, H. Corcoran.

Mr. A. B. Powell did similar duty to the junior leaving and pass matriculants. They were: N. B. Alexander, F. Baxter, A. L. Beattie, J. D. Beattie, C. Campbell, P. A. Carson, D. Cowan, A. M. Manning, G. C. Munro, M. M. McConnell, A. L. McDermid, J. E. McDonald, C. McEvey, L. McEwen, L. L. Phoenix, E. E. Portman, T. S. Reid, A. M. Roberson, H. L. Smith, M. A. Smith, K. Sutherland, W. J. Drummond, F. H. Spence, J. Dennis, J. Gurney, E. P. Ince, A. Laidlaw, J. Little, F. Bryant, H. M. Little, W. D. McKee, B. S. McKenzie, A. McKerracher, F. Nichol, M. Nichol, F. M. O'Brien, J. W. Orme, C. E. Mills, G. J. Sutton, T. Tanton, E. Taylor, W. J. Tillman, M. A. Webb, J. J. Davis, A. Fann, W. E. Slaght, F. J. Fitzgerald.

The presentation of primary certificates was made by Messrs. E. Martin and J. M. Logan. The recipients were: E. Anderson, L. B. Angus, W. C. Benson, J. Bernstein, L. Bodley, A. Callard, E. Carlisle, R. J. Colquhoun, H. B. Cowan, M. Crippie, W. E. Green, S. Gray, H. A. Harris, S. Herings, L. Hinton, J. W. Hobbs, M. Jenkins, F. Judd, R. M. Kippin, G. K. Knight, J. Parrott, A. Powell, E. W. Quance, E. E. Rigby, A. Rougier, A. Sale, E. H. Searson, T. Smith, M. Skelton, J. Furze, A. Gaben, C. Garvey, W. E. Gerry, R. Gillespie, J. Gray, K. Green, S. A. Lawrence, A. M. Lea, M. Legate, H. E. Marindale, A. M. Mills, M. McArthur, M. J. McCully, R. E. McMillan, W. J. O'Brien, W. H. Stockwell, F. Tanton, J. S. Taylor, F. G. Waldo, M. J. Weeman, F. Whiting, M. B. Williams, N. Wright, E. Y. Wells, E. R. Fraser.

An event not down on the programme happened at this juncture, when Miss Cullen and Miss Bertha Hodge stepped forward and presented Mr. G. B. Faskin, who is leaving the teaching staff of the school to become a minister, with a complete set of the Exposition's Bible. Miss Cullen read the address, and Miss Hodge made the presentation.

Mr. Faskin was much affected by this kind act of recognition and esteem. He gave some splendid parting advice to the pupils who had remembered him, a bouquet fluttered down to the stage just then. It was the boys' present to Mr. Faskin.

Then came the presentation of entrance certificates to the pupils who passed at last examination. Mr. W. J. Craig made a short address and presented the pupils of the Simcoe street school with theirs. Mr. A. O. DeJure did similar service for the Talbot street school; Mr. W. M. Anderson for the Colborne street and Hamilton road schools; Mr. J. Turner for the Princess avenue school; E. J. McRobert for the Waterloo street school; R. J. Blackwell for the Rectory street school; R. J. Blackwell for the Akin street and Maple avenue schools; and Rev. M. J. Tierman for the schools of St. Peter and the Holy Angels.

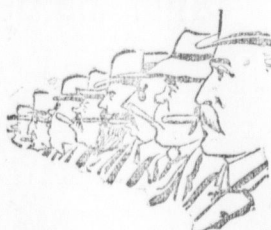
Of these pupils Miss Mary Adair, of Simcoe street school, won a gold medal, while Miss Lillie Nelles, of the Waterloo street school, won the Robt memorial medal for making the highest marks in the whole Province.

Interpersed with the presentations were several glees and an exhibition of calisthenics, fancy drill and club swinging by young lady students.

Their precision of movement was remarkable and natural grace added enjoyment to the scene. Sgt. Baxter, their instructor, has his class in a high state of efficiency.

The proceedings ended with a brilliant valedictory address by Master W. D. Love. "What's the matter with Willie?" asked the boys. "He's all right," came the answer and Mr. Love received a bouquet down the wire.

The National anthem brought the meeting to a close about 11 o'clock.



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and conditions of men

smoke the famous Cigars

El Padre & La Cadena.

S. Davis & Sons, 374

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IS USEFUL AND ALWAYS ACCEPTABLE AS A

CHRISTMAS GIFT!

And in order to make our Dress Department particularly attractive during the Christmas season, we have laid out a very large range of Dress Stuffs, and regardless of what they cost have made them a uniform price of

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ANNUAL

HOLIDAY SALE

IS A SUCCESS.

The prices we sell our goods at have made it so.

The Crystal Hall Annual Holiday Sale is the best medium in the city wherewith the buyers can supply themselves with

Christmas Presents

Do not miss the opportunity. Only four days more of the great bargains. We will not, and cannot, be outdone. Nearly all the goods on our assortment tables are half the original selling price—25c, 50c, 75c, \$1, \$1.50 and \$2.

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We have the largest stock, the best assortment, the best service and the largest showrooms in the city.

Do not delay, and when you call ask for any of the following articles, and be convinced that we do what we advertise:

One Dozen Fine Engraved Tumblers,

75c, worth \$1.50

An Elegant Glass Epergne,

50c, worth \$1.

A Decorated China Celery Tray,

30c, worth 75c

A Decorated Dinner Set, 97 pieces, each piece perfect, for

\$5 40

A Handsome Parlor Lamp,

75c

A China Dinner Set, handsomely decorated in colors and gold

\$15 49

A China Toilet Set and Slop Jar, handsomely decorated in colors and gold,

\$7 50

A Hanging Lamp for

\$1 75

A Hanging Lamp for

\$1 95

A Hanging Lamp for

\$2 50

A Hanging Lamp for

\$2 90

A Hanging Lamp for

\$4 49

The above prices are fully from 40 to 50 per cent. off the original selling prices.

HEADQUARTERS FOR

BARGAINS

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Gods in his heaven,
All's right with the world.
—[BROWNING.]

If you trust in God and yourself
you can surmount every obstacle.
Do not yield to restless anxiety. One
must not always be asking what may
happen to one in life, but one must
advance fearlessly and bravely.
—[PRINCE BISMARCK.]

London, Saturday, Dec. 23.

THE LONDON ADVERTISER, with its morning and evening editions, covers the ground. With one exception, it is the ONLY EARLY MORNING DAILY IN ONTARIO, outside of Toronto.

—Only those communications to which the writers are willing to have their names appended in print will be published in these columns.

A VOTE THAT WILL PROMOTE LONDON'S PROSPERITY.

The city municipal nominations revealed some surprises, inasmuch as more citizens were nominated for office than were expected. It is doubtful, however, if the electors will have as wide a range of choice as may appear at first blush, as the nominees have till noon on Tuesday next to either accept or decline the nomination.

Apart from the plethora of candidates, mayoralty and aldermanic, the most marked feature of the day's proceedings was the cordiality with which the speakers endorsed the Grand Trunk bonus bylaw. Every orator either supported the bylaw or else discreetly said nothing against it. Mr. Taylor, one of the mayoralty candidates, put the matter in a business-like light when he said it was not a question of giving away \$100,000 for nothing, but of making a judicious expenditure with the object of securing permanent beneficial effects for the citizens.

The concentration of the Grand Trunk shops elsewhere than in London would mean a loss of from 1,000 to 1,500 inhabitants, many of them well-paid mechanics, who are excellent customers of our local merchants and manufacturers. The failure of London to hold the car shops would mean many empty houses in Nos. 3, 4 and 5 wards, and a resulting decrease of value of every bit of residential property in the city. These are facts which the opponents of passing which there are grave doubts, cannot gainsay, and this doubtless accounts for the unanimity with which the bylaw is being endorsed throughout the city. It is not a question of the prosperity of one section of the municipality—the East End or the center wards—but of every portion of London.

Let the other bylaws be defeated, if need appears, but let the Grand Trunk car shops bylaw be supported by every ratepayer. It is a paying speculation.

—It is a noteworthy fact that the man who has no family of his own is always the most alarmed lest the boys and girls of other people be too highly educated. A good education, properly used, is ever of advantage to either boy or girl, no matter what the vocation he or she may choose.

THE ANONYMOUS LETTER.

A contemporary defends the writing and printing of anonymous letters in newspapers on the score that the author of Waverley wrote his novels under a nom de plume! If there is a Sir Walter Scott lurking around the premises of our contemporary, the world will excuse him if he chooses to pen and publish his novels anonymously. What it will on no account excuse is the habit into which so many correspondents fall of penning letters so vilely personal and untruthful that the authors are ashamed to attach their names, and they try to throw the onus of publication on the newspapers. So degrading has the system become, as revealed in a Toronto court the other day, that men have been known to accept money to write one class of anonymous letters for newspapers, and to subsequently write the replies, which invariably were a tirade of personal abuse and rascally insinuation. The same system of bogus correspondence has been conducted in newspapers nearer home; the same rib-stabbing tactics have been countenanced to such an extent that in no newspaper which we know of is any anonymous letter now viewed with any thing but suspicion and distrust. Indeed, as has been before intimated, the anonymous letter-writer, whether he sends his missive to an individual or to a newspaper, is almost invariably a coward, and the man who shies aim in his nefarious occupation can be regarded as no better. The manly man is not ashamed to justify his sentiments.

MAYOR FLEMING OF TORONTO.

No man seems to have grown more in public opinion in this Province within a couple of years than Mayor Fleming, of Toronto. He has developed into a strong civic administrator as well as an able speaker. On the occasion of his nomination his speech was a model of what such a speech ought to be. It was as admirable for what it omitted as for what it contained. He did not put himself forward as the only honest man in the city. He did not assume that no one knew anything but himself. He did not declare that he would make those who opposed him hunt their holes under the barn on election night. Nor did he say that no one not agreeable to himself should be permitted, during ten years, to occupy the chair.

—Why are all the good points so persistently broken off some men?

THE SCOTCH MURDER MYSTERY.

A remarkable feature of Scottish criminal procedure, as developed in the famous Monson case at Edinburgh, which yesterday resulted in the acquittal of the prisoner, is the fact that no history of a murder case can be given on either side to the jury until all the evidence is before them. The jury has to keep track of the "clues," the "motives," the "chains of evidence," until all the evidence is in, and then the prosecutor, the counsel for the defense, and the lord justice clerk are heard. In the case of Monson, though the circumstantial evidence that he killed Lieut. Hambrough to get the insurance on his life was at first strong, much evidence was given in support of the theory that the lieutenant's death was accidental. The jury apparently took this view, as they did not even return the Scotch verdict of "not proven," but entirely acquitted the prisoner. The mystery is, why did Scott, Monson's companion, disappear if there was nothing wrong? Scott is yet hiding—no one knows where.

THE LATEST BRITISH ELECTION.

The Parliamentary bye-elections in the English borough of Accrington, in the northeastern division of the great manufacturing county of Lancashire, resulted in the re-election of the Liberal by a substantial majority, which would have been largely increased if the one-man-one-vote principle, which prevents a "foreign" vote being brought in, had been in operation. The constituency was Conservative up to 1892, and the fact that the Liberals hold it despite the great personal popularity of Mr. Hodge, the Conservative nominee, goes to show that progressive principles are in favor in this thickly populated manufacturing community. The successful candidate made his fight upon the Lords' attempt to burk the Employers' Liability Bill, upon Lord Salisbury's attitude against the Parish Councils Bill, and upon the contemptuous rejection by the chamber of privilege of the bill conferring local self-government on Ireland. He also advocated electoral, land, law and financial reforms, the disestablishment of the Scottish and Welsh Churches, and the establishment of an eight-hour day for miners. The Accrington electors have endorsed a good programme.

The City Factories.

An Important Letter on Tax Exemptions.

Quebec's Tax System Contrasted With That of Ontario.

How Manufacturers Are Treated on the Other Side.

To the property-holders of the city of London:

Gentlemen,—I write this communication because I am tired of being misrepresented. In the last municipal election there was a senseless howl over the McCleary Company's senseless exemption from taxation. It was set about by men either lacking knowledge of the subject or from personal interests, making willful mis-statements and continuing to be induced by someone who should know better. What are the facts? The facts are, we have never received a favor from the corporation—we would not accept a favor from the corporation at the expense of any ratepayer. We pay our share of taxes.

It is a fact that by arrangement with the council we have invested money in the manufacturing business that the assessment law of Ontario would not legitimately permit. Under no conditions would we invest or continue to employ more than \$100,000 under the Assessment Act of Ontario (which sum we pay taxes on), for the very good reason that it would be as illegitimate as to pay 2 per cent. tax on money deposited in the bank at 4 per cent. Not a stove foundry in Ontario or Quebec is earning more than 4 per cent. on their capital, or claiming to earn it. Our business tax has averaged within a few cents of \$7 per day—\$2,100 per year. In addition we pay taxes on the same assets in Montreal, Toronto and Winnipeg. Compare this with the business tax in Montreal. If the same premises were occupied in Montreal by our competitor, and he paid a rental of \$5,000 a year, free of taxes. His taxes would be 7 1/2 per cent. on the rental—\$875 a year. Add to this the tax on the premises, and it would be below the tax that we pay in this corporation. Go to a New York manufacturing company with ten times our capital and you will find that they get a charter for manufacturing in any part of the United States, in any State issuing such charters, on the most favorable terms. They pay \$25 a year for this privilege. They pay no tax on their personal property—simply on the lands and buildings occupied. I say in the most positive terms that we pay the highest tax that we would continue to pay under any conditions, limitation or otherwise, in this corporation. No man has heard me take credit for helping to build up the city, unless in reply to some of these senseless howls. I think I may be excused now in estimating the indirect advantage to the city from our

THE PLEBISCITE BALLOT PAPER.

Here follows a copy of the plebiscite ballot, properly marked. Mark your ballot as you see it marked below and it will be all right. Vote as early as convenient on the forenoon of polling day.

Are you in favor of the immediate prohibition by law of the manufacture, sale and use of intoxicating liquors as a beverage?	
YES	X
NO	

[NOTE.—The ballot for male voters is printed on yellow paper; the ballot for female voters is printed on blue paper. In all other respects the ballots are the same.]

THE GRAND TRUNK BONUS BYLAW BALLOT.

Is January 1, 1900, to be the date of the Grand Trunk Railway Company's bonus to the City of London?	
FOR THE BYLAW.	X
AGAINST THE BYLAW.	

[NOTE.—This ballot is printed on green paper. Marked as above, it is in favor of granting a bonus to the G. T. R. Company to secure the concentration of their car shops in this city.]

factory. My estimate is that \$800,000 is added to the value of real estate. I estimate the yearly income from this increased value of real estate, together with the advantages of retail merchants through the yearly payment of \$150,000 wages, to be \$30,000 per year, while we give support to a large number of taxpayers, meaning, instead of an increase of taxes, as is represented, a considerable reduction in taxes to every property-holder. Our corporation on all sides of us are making efforts to secure manufacturers, while some of our people are exhausting their energies in howling down those who have. I observe that we have a Property Protection Association formed. This is certainly practicable and desirable. I understand associations of a similar nature are common in American cities. What have been the chief aims in the enterprising town of the west? So far as I know, the chief aim has been to have been paying a bonus of 40 per cent. on the capital to good solvent factories that they can entice to these rural towns. As an illustration, the Favorite Stove Company of Cincinnati received from the town of Piqua, Ohio, a bonus of \$75,000; the stove company put in a capital of \$125,000, making a capital of \$200,000. This \$75,000 is invested in a whole block of land and extensive, substantial buildings, a railroad track passing through the center, devoted to the company in fee simple. They give, in addition, free fuel for ten years, conditionally, that natural gas holds out for that time. For their consideration they receive a bond from the company that they will employ 250 men 250 days in the year for five years, conditionally that strikes or depression in the country will not permit it. They give another bonus to another company manufacturing iron, for which they pay \$60,000. These two factories have nearly or quite doubled the population of that town in five years. Railborn, Sord & Co., of Albany, got from the city of Aurora, 40 miles from Chicago, five acres of land in the city and \$65,000 in cash as a bonus for a branch of their factory. These, and similar bonuses, are collected by various methods from the property-holders and business men, who reap the benefit; in some instances in selling outlying lands valued at \$500 an acre for \$1,000 or less an acre, all clauses of business men and property holders invest in these lands to make up the bonus. As a matter of fact the increased value to property and business through these bonuses generally gives a return in full to these investors, aside from the direct advantage to the city generally. We have something like \$7,000,000 in our loan

societies and banks not exempt from assessment, but not assessed, nor made a subject of untaxable small talk by equally small men (as applied to our company) whose property has been given largely the value it possesses from enterprise of others. What effect would this \$7,000,000 entirely exempt from assessment have investing it in manufacturing in our city, supposing it a suitable locality for its investment? It would add the full amount of the \$7,000,000 to the value of real estate. It would give solid security for the increased value. Property would have ready sale. It would largely reduce every man's taxes. It would add to the value of labor and give security for its steady employment. I have stated that the assessment law of Ontario will not permit legitimately the investment of a large working capital in a manufacturing company. What is the matter, and the remedy? There is not a manufacturing company with a large paid-up capital in Ontario, comparatively, that is not working and must work under reasonable limitation of assessment, or be closed or moved to the Province of Quebec, leaving the skeleton and removing the capital undisturbed in the manufacturing company stand? The same applies largely to wholesale merchants. It will stand aside from land and buildings which are fully assessed, the same as this \$7,000,000 now deposited in our banks at 4 per cent. Four per cent. would, I think, be a full average of earnings of all the factories. A question of this \$7,000,000 would be a question of 1 per cent. undisturbed, I think about one-sixteenth or one-thirtieth of the present tax. This would give something like \$5,000 on this money not now reached. I think every business and every profession should pay a business tax for carrying on their callings to a city which creates a large local business. For sharing this business, which is created largely by manufacturers and wholesale merchants they should pay a small tax, the same or similar to the business tax in the Province of Quebec. This would more than make up the difference of the present unreasonable and impracticable tax levied here. It would stimulate manufacturers and wholesale merchants to a serious disadvantage with their competitors from the Province of Quebec, competing over the same ground, and enriching that Province and impoverishing our cities to the same extent. Yours truly, JOHN McCLEARY.

FRANTIC WITH BOILS

And itching, Would Scratch Until Blood Ran Down His Limbs. Forced to Take to His Bed. Whole System Affected. Doctor after Doctor Without Cure. Instant Relief, Speedy Cure by Using CUTICURA Remedies.

My sufferings might have been stopped if I had only known of your CUTICURA Remedies. I had been afflicted with boils for many years, and it effected my kidneys so badly that I had to have an operation, from which resulted blood poisoning, and I suffered untold agonies. To make matters worse, I had a large boil below the knee broke out in large blood boils, and commenced a severe irritation, so that at times I was almost frantic, and would scratch until the blood would trickle down my leg. In the summer these large boils would come out, during which time I would have three or four which would be painful at times I was forced to take to my bed. Every winter a dry itching rash would gather on my leg, which with the boils, seemed to effect my whole system. During all this time, a period of three to nine months, I had doctor after doctor, but they gave me only quackery relief. This last fall I commenced using your CUTICURA, CUTICURA SOAP, and CUTICURA REMEDIES, and now the scales have all gone, the itching all gone, I have not a boil, and have worked all winter. I would not suffer again as I have for the past eighteen years for anything. I had doctors from the west to the east, all to no purpose. I have not felt so well or been so long without a sick spell since taking your remedies. Thanks to them to you, and the great Maker of mankind for my returning health.

DANIEL P. WOODWARD,
Warren, Washington County, N.Y.

CUTICURA WORKS WONDERS.

CUTICURA Remedies cleanse the system by external and internal medication of every eruption, impurity and disease, and constitute the most effective treatment of modern times.

Sold throughout the world. Price, CUTICURA, 75c; SOAP, 25c; REMEDIES, 1.50. FORTY DOLLARS ARE GUARANTEED. Sole Proprietors, Boston.

37 "How to Cure Skin Diseases," mailed free. PINPLES, blackheads, red, rough, chapped, and oily skin cured by CUTICURA SOAP.

WEAK, PAINFUL KIDNEYS

Rheumatic, nervous and muscular pains, and weaknesses relieved in one minute by the CUTICURA Anti-Pain Plaster. See only full-size illustration.

IT IS POLICY

To select from the largest and best assorted stock when purchasing a Piano. Intending purchasers will find an unequalled selection at our warerooms.

RÖNISCH,
MORRIS,
NEWCOMBE,
HALLÉ,
REIMERS,
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BERLIN,

PIANOS
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LOWEST PRICES.

EASY TERMS.

W. HALLÉ & CO.

425 Richmond St.

LONDON, - ONTARIO.

Special Discount Allowed for Christmas.

SATURDAY NIGHT

CHAPMAN'S

GRAND

Musical Treat

IN ADDITION TO THE

BARGAINS

WE ARE OFFERING IN

Toys,
Games,
Tin Toys,
Woolly Toys,
Manicure Sets,
China Ware,
Handkerchiefs,
Ties,
Fancy Baskets,
Mantles,
Dolls,
Balls,
Albums,
Dressing Cases,
Photograph
Frames,
Gloves,
Scarfs,
Shawls,
Clothing,

WE HAVE SECURED

Chadwick's Celebrated Orchestra Band

To give another of their charming concerts at our stores, commencing at 8 o'clock to-night. All are invited.

PROGRAMME

March—Ever Welcome.....Magruder
Medley Waltz—The Idea.....Chadwick
Lancers—Harmonic.....Fietke
Clarinet solo—Call Me Thine Own.....Halevy
Galop—On Time.....Chadwick
Selection—Cavalleria.....Mascagni
Waltz—Theresen.....Faust
Yorke—Our Pride.....Chadwick
Quadrille—lanthe.....Beyer
Bon-Ton—No. 28, Op. 43.....Chadwick
Waltz—Glady's Inn.....Droop
Gallop—Ariel.....Laurendeau
Medley.....Bartzger

For the Largest Assortment,

For the Best Value,

For the Lowest Price,

—TRY—

CHAPMAN'S

126 and 128 Dundas street, London.

CHRISTMAS HOLIDAY GOODS

LARGE VARIETY.
Fine Candy, Iced Cakes, Cry-
stallized Fruits, etc.,

AT FISH'S
220 DUNDAS STREET

MARRIAGE LICENSES.

MARRIAGE LICENSES AT SHUFF'S
drug store, 620 Dundas street east, head-
office, Dundas street, corner William. Take
Dundas street car. No witnesses required.

LICENSES—NO BOND OR WITNESS RE-
QUIRED. W. H. WESTON, 64 Stanley
street.

MARRIAGE LICENSES ISSUED AT
CHAS. F. COLWELL'S Popular Music
House, 129 Dundas street, and 429 Princess
avenue.

LICENSES ISSUED BY THOS. GILLEAN,
Jeweler, 402 Richmond street.

Holiday Presents

Delicate Perfumes in all new-
est odors, put up in tempting
cut glass bottles and baskets.
Hair Brushes, Chamols Vests
and Lung Protectors, all of
latest goods, at

SHUFF'S DRUG STORE,
EAST END.

Marriage Licenses Issued

JUST RECEIVED

SHERRIES

THE FINEST EVER IMPORTED
TO CANADA.

Oloroso Vintage, 1890, Vin de Pasto,
Miza, Cabernet, Palido,
Morgan's, for cooking.

J. W. SCANDRETT, 177 Dundas St.

BOOMER'S
Bon-Bons and Chocolates
For Freshness, Purity and Delicacy
of Flavor are

UNEXCELLED.
Fancy Baskets, Boxes, etc., suit-
able for Christmas Gifts.

181 DUNDAS STREET,
EAST END.

Spruce Cherry

Nothing is better, and
nothing cures colds
quicker than this fav-
orite remedy—25c per
bottle. Boy's Drug
store, No. 525 Dundas
street.

Tar.

BOOMER'S

Bon-Bons and Chocolates

For Freshness, Purity and Delicacy
of Flavor are

UNEXCELLED.
Fancy Baskets, Boxes, etc., suit-
able for Christmas Gifts.

181 DUNDAS STREET,
EAST END.

FOR CHOICE CUT FLOWERS

PLACE YOUR ORDER WITH

DILLOWAY,
144 Dundas Street. Telephone 587

GET YOUR FALL SUITS AND OVER-
COATS from

W. M. SLATER,
enter and practical tailor, new store, opposite
Park on the V. Large assortment of fine goods
in stock to select from. Gentlemen's own
clothing made up and trimmed. Ordered cloth-
ing and repairing done neatly. Try me;
cheapest in the city; good guaranteed pants
a specialty; prices low; open evenings; tele-
phone 870.

W. FAIRBAIRN

THE TAILOR.

Has Removed to Edge Block (up stairs).

Fine Residence for Sale.

A. B. POWELL

Has been instructed by G. F. Colwell, Esq.,
to sell his private residence. This is the best
situated residence in the city for a family
home or a doctor's office and residence. All
the modern improvements. The property can
be looked through at any time during the day
or evening. Apply to

A. B. POWELL'S

Insurance and Real Estate Office, 437
Richmond Street, Albion Block,
Ground Floor, London.

REX BRAND,

BREAKFAST-BACON

HAMS,

LEAF LARD

Superior to all others.

MOORE & COMPANY

1 to 6 Market House,

LONDON, ONTARIO

WHOLESALE AND RETAIL

Priddis Bros.

ARE SHOWING A

GREAT VARIETY

—OF—

SENSIBLE

CHRISTMAS

PRESENTS.

Xmas Presents!

On Saturday, Dec. 23rd,

Anderson & Nelles, Druggists,

WILL SELL ALL

XMAS GOODS

Consisting of most suitable presents
for ladies and gentlemen: Shaving
Cases, Toilet Cases, Handkerchiefs
and Glove Boxes, Collar and Cuff
Boxes, Manicure Sets and Fancy
Perfumes, CHEAP FOR CASH
ONLY.

BE FIRST AND GET YOUR CHOICE!

OWED TO A TIN HORN.

Tin horn, tin horn!
Somewhere, I know, you're ushering in the
Somebody your music in the mist is born—
Ten-cent tin horn!

Tin horn, tin horn!
Somewhere our nights of peaceful slumber
Dash to the daylight, deafened and forlorn—
Ten-cent tin horn!

And yet, tin horn!
I hold not this wretched melody in scorn,
For the red lips that kiss thee, Christmas
morn—
Dear, dear tin horn!

LONDON AND ENVIRONS.

—As it lacks a signature, "Observer's"
letter is left out.

Mr. David Williamson is spending his
holidays in Victoria.

—The London Hunt ball will be held in
the Grand Opera House on Friday, Jan.
19.

—Messrs. E. Hodgins and J. H. Ander-
son, of Chicago, formerly of this city, are
visiting friends and relatives here for a few
days.

—Mr. J. A. Clark, of University College,
brother of Rev. W. J. Clark, of this city,
preaches in King Street Presbyterian
Church to-morrow.

—The street railway company has re-
ceived another consignment of six sleighs
from Toronto. They are similar to those
received a short time ago.

—Baillif Burns has been fined \$25 and
costs because his dogs worried George
Dickie's sheep at Hyde Park. The baillif
was in the city at the time.

—Inspector Bell acknowledges with grati-
tude the receipt from Mr. E. Bell of his
18th annual donation of 24 hats and caps
for the needy poor of the city.

—After the nominations in the East End
Hall arrangements were made for a meet-
ing to be held in the hall on Tuesday even-
ing next at 7:30. When it is decided the
majority and aldermanic candidates will
address the electors.

—Peter Ryndhart, a missionary to far-off
Tibet, who is about to return to that
field, will deliver an address to-
morrow (Sunday) afternoon in Victoria
Hall, and will tell some very interesting
things about his work among the heathen.

—A union service will be held in Dundas
Street Central Methodist Church at 11 a.m.,
Christmas, Rev. J. D. Laird presiding.
Rev. T. Callan and J. R. Gundy will de-
liver addresses. Selections from Handel's
Messiah by the choir. Collection for the poor.

—Frank Kelly was brought before Judge
W. E. Elliot yesterday, on the charge of
receiving a lot of stolen goods which had
been stolen from farmers near Hyde Park.
Trial was fixed for Thursday next. In the
meantime Kelly will be arraigned on other
charges against him.

—The results of the junior examinations
at the Ontario College of Pharmacy have
been announced. Among the successful
candidates is Mr. J. E. Hosson, of this
city, who carried off first-class honors. Mr.
Hosson was a student with Messrs. Ander-
son & Nelles, of Dundas street.

—The Foresters' assembly, to be held in
the City Hall on Christmas night, Monday,
Dec. 25, promises to be the best of the
season. The committee have spared neither
pains nor expense to make it a success.
The hall will be brilliantly lighted, and
supply the music, which in itself is
enough to insure a large attendance. Re-
freshments will be served in the hall.

—The Women's Christian Association most
gratefully acknowledge the receipt of
the handsome sum of \$22.75, from the
pupils of the Talbot street school, through
their principal, Mr. Stewart, being the
proceeds of their entertainment of Dec. 15,
and which they generously donate to the
relief of the needy of the Women's Christian
Association for the benefit of the poor.

—East London Council, No. 25, C. O. C.
F., has been prospering of late. At the
last meeting six new members were initi-
ated and three more will be received before
the next meeting. The election of officers
has resulted as follows: Wm. Lewis, C.C.;
W. J. Armstrong, V.C.; S. Barker, re-
corder; W. Lusker, assistant recorder; F.
Mutch, treasurer; T. Blumhardt, prelate;
Wm. Reid, marshal; Jas. Hogg, warder;
D. McDonald, guard; J. Hardman, sentry;
representatives to Grand Lodge, Peter
Smith and S. Baker.

—The anniversary tea meeting and en-
tertainment of St. Andrew's Church Sun-
day school Thursday night was as usual a
very happy affair. Mr. A. S. McGregor,
superintendent, was the chairman, and a
short address was made by Mr. G. W.
Armstrong. The excellent programme was
furnished as follows: Recitations, Miss
Isabel Jackson, Miss Lizzie McGregor,
Miss Maggie Robertson, Miss Janie
Perkins, Beatrice Shand, Master Will Mc-
Gregor, Helena Bont, Edna Mann, Dora
Cullen, Jean Whitting, and Mary Victor;
vocal and instrumental solos, Miss
Beatrice Shand, Master Owen Falls, and
kindergarten choruses by the children;
turner and McGregor.

—The attraction at the Grand next Wed-
nesday and Thursday will be the pictur-
esque Irish drama, "The Ivy Leaf." It is
a typical Irish play. Its story of a be-
trayed and dying father, and
well nigh thwarted by the machinations of
a jealous and designing villain, who is at
last overthrown with the aid of a light
hearted, fun-loving and shrewd Irish lad,
told in chaste language, clearly and well,
with considerable attractive embellishment
in incident and scenery. The most strik-

ing of the scenic, mechanical and other ad-
juncts, are an eagle which carries away a
dead and bleeding child; a castle, the interior
and exterior of which in turn are shown by
mechanical appliances, and a view of the
Lakes of Killarney. The scenery in the last
act is especially excellent.

The Late Mrs. Dunigan.

The funeral of the late Mrs. Catharine
Dunigan on Thursday was largely attended
by the friends and relatives of deceased,
who had been a resident of London for
years, and was held in the highest regard.
The circumstances of her death as pub-
licly known were inaccurate. Mrs. Dunigan
lived alone on Burwell street, declining, as
many aged people do, the kind offers of
her daughter, Mrs. John Evans, of 5 Nel-
son street, and of her grandchildren else-
where, to make her home with them; the
remainder of her days, Mrs. Evans and
daughters called frequently to minister to
her comfort, and her grandchildren came
often to the city to visit her, as they were
all fond of her. Mrs. Evans and her chil-
dren were attacked by illness so severely
that they could not leave the house for
some time. As soon as they had recovered
sufficiently, they called on Mrs. Dunigan
and were surprised to find that she, too, had
sick and was unable to add her
self to the number of her neighbors.
Medical skill did everything possible, but
Mrs. Dunigan's great age—93 years—
militated against her. There was no
penalty in the case as reported. Mrs. Dun-
igan's grandchildren in Montreal, St.
Thomas, the Northwest and elsewhere, who
are in good circumstances, combined with
Mrs. Evans, who is a property owner
and a respected resident of London for
years, to maintain the aged head of the
family handsomely. Their only regret was
that they were not aware of her illness as
those at the distance arrived too late to see
her alive.

CONCISE CULLINGS.

In some parts of Florida legislation has
been found necessary to prevent the ex-
tinction of alligators.

An 8-foot ledge of silver and gold quartz
assaying \$151 in silver and \$27 in gold per
ton was discovered in the heart of a fa-
mously by a workman who was digging a
cellar.

The Michigan Central has just paid bills
amounting to \$9,000 for the burial of the
dead and care of wounded in the Jackson
war. The undertakers' bills amounted to
\$1,500; board for the injured, \$3,000;
nurses, \$1,000; doctors' bills, \$2,500.

Revolt in San Domingo Suppressed.

New York, Dec. 22.—F. L. Vasquez,
consul from the Dominican Republic, said
to-day he had received a cable yesterday
at midnight stating that a revolt had taken
place in San Domingo, but that it had been
quickly suppressed, and that the Govern-
ment was stronger than ever before.

Colds, Coughs, Catarrh and Rheumatism
cured by using Prof. Smith's Three Keys.
Dose is two drops. Price 25 cents. Sold
by all druggists.

Ives is on the Mend.

If your china gets broken by thunder,
lightning, fire, water or any of the elements
which are going round breaking things up
in general, take it along to Ives', the out-
standing shop. You all know him. If you
don't, you ought to. A. Ives, general
repairer, 308 Dundas street.

Wood Carving.

A wood carving establishment opened here.
Car work is carved, not pressed, made of art
workings, furniture, gasco, capitol and archi-
tecture of the public buildings. Artistic wood
carving and woodwork made to order. First-
class work. D. A. DANK, Anderson block,
East London, Ont.

Turkey for Christmas. On this day you
want the best. You get the best teas and
dinner in the city from the Empire Tea Com-
pany, and substantial Christmas presents
free. We have an endless variety, court-
eous clerks, prompt delivery service. A
practical Christmas gift will be valued by
both men and women; this is the place to
get them. We wish you all a Merry
Christmas. EMPIRE TEA COMPANY, three
doors from King's Mills.

Ontario Ladies' College.

The Ontario Ladies' College at Whitby
has had a most successful session. Nearly
100 boarders have been in regular atten-
dance, besides day-pupils in music and art.
A very interesting social event took place
a few days ago at the Victoria University
buildings in Toronto, when the young
ladies of the Ontario Ladies' College pro-
vided the concert programme, and the
young men the refreshments. Everyone
was delighted. The young ladies did
themselves great credit, not only in the
finished work of the concert, but in their
quiet and commendable deportment. The
Rev. Dr. Hare, the principal of the college,
left one of the London churches nearly
twenty years ago to take charge of this in-
stitution, and its marked success is doubt-
less largely due to his able and judicious
management.

R.K. Cowan

Barister, etc., over 114 of Cannon
London.

NOTICE.

Special inducements will be offered
during the next 60 days to all
intending purchasers of

Pianos & Organs

And on easy terms of payment.

A LARGE ASSORTMENT OF THE

Celebrated

Williams Pianos

(CANADA'S FAVORITE)

To select from and at prices sure to
please.

YOUR CHOICE OF 35 ORGANS

By different makers, from \$20 to
\$50, and on very easy terms.

Please call, examine our goods and get our
prices.

R. S. Williams & Son

171-DUNDAS STREET-171

LONDON, ONTARIO.

J. A. CRODEN, Manager.

Christmas Presents.

Fancy Goods.

Latest Designs.

Lowest Prices.

Barkwell's Store.

Our readers should see the novel
fancy designs at Barkwell's before
purchasing elsewhere. They will
save money.

Cafe Noir, Kindergarten,
Trinidad, Madrid,
Java, Menagerie,
Cowslip, Euterpius,
Colonial, Epine,
Wine Nuts.

—AT—

J. L. FITZGERALD'S

153 Dundas Street.

PHONE 265.

XMAS PRESENTS!

Toilet, Shaving, Odor and Mani-
cure Cases, Cuff and Collar
Boxes in Plush, Celluloid,
Oak and Leather.

All New Goods. Lowest Prices.

N. I. McDERMID,

Druggist, 174 Dundas Street.

ARTISTIC

WOOD MANTELS.

Gas and Coal Grates and Tile.

R. R. BLAND,

Mechanics Institute, Dundas Street.

CHRISTMAS

London Saturday Advertiser

LONDON, ONTARIO, SATURDAY, DECEMBER 23, 1893.

Home cheer and Christmas greetings to all our readers. Glory to God in the highest, and on earth peace, good-will toward men.

Temperance electors should bear in mind the importance of voting for candidates well known in favor of temperance measures, as well as for prohibition on New Year's Day. Former temperance efforts have failed heretofore, largely because of the downright opposition or lack of co-operation on the part of municipal councils. That was the case in connection with the Scott Act. We need not only good temperance legislation, but good men to help of affairs to help in its enforcement. Don't make any mistakes on that point this year.

Fathers all over Ontario should vote on the plebiscite question in such a way as to leave no cause for regret. The existing licensed liquor traffic is the menace and the danger of every family, however guarded. Sons of ministers, and of many worthy and estimable people, have been ruined by the licensed drink traffic in former years, and the same destruction will surely go on as long as the business continues. Men who have consented to licenses have had too good reason to bitterly regret it. Don't leave any reason this time to regret either your vote or your indifference. Do the right and you will do your duty.

Hon. Mr. Harcourt, Provincial Treasurer and chief of the Ontario License Department, spoke in behalf of the plebiscite at a mass meeting of his constituents at Welland last week. That makes four members, at least, of the present Ontario Government who have declared themselves favorable to prohibition: Sir Oliver Mowat, Premier; Hon. George W. Ross, Minister of Education; Hon. Arthur S. Hardy, Commissioner of Crown Lands, and Hon. Mr. Harcourt, Provincial Treasurer. On the other hand, not one of the others has had a word to say against it. We believe that two of the remaining three are in its favor. There need be no doubt that important advanced temperance legislation will follow a favorable verdict for prohibition.

Thousands of women over Ontario who have been qualified to vote these years past have never exercised their franchise rights. Don't fail to vote on the plebiscite question this year, and vote for the home protection. Whosever name is on the municipal voters' list is entitled to vote. Widows with sons and daughters should set them a good example; widows without children should cast their influence in behalf of the families of others. Unmarried women have brothers, or sisters, or friends, whose interests and safety would be much better guarded by closing up all the bar-rooms and saloons. Voters, whether women or men, have duties that they owe to the whole country. Don't neglect those duties at an important crisis like this, and thus give cause for future regrets. "Trust in God and do the right."

A Word Before Polling.
1. Cast your vote as early as convenient on polling day. So doing you will lessen the work of the workers and prevent perspiration.

2. Hundreds of persons who themselves drink moderately, intend to vote for prohibition for the sake of their sons, and for the good of the community. Will not you do likewise?

3. This is not a campaign of bitterness against persons engaged in the liquor traffic. But what is desired is that they should devote the excellent business abilities many of them possess to other kinds of business more really useful to the community.

4. Every young man casting his first vote should cast it against the liquor traffic. He will be proud of it all his life.

5. Every father and mother should vote for prohibition. They may be sure it will not injure the business prospects of their sons, nor mar the future happiness of their daughters, to live in a Province where intoxicating liquors are not allowed to be sold.

6. Every mechanic, every employee

of every kind, should vote dead against the liquor traffic because, among other reasons, it gives less employment to labor, in proportion to the money value of the finished product, than any other business.

7. Every store-keeper, every business man, should vote against the liquor traffic, because if the Thirty or Forty millions of dollars spent every year in Canada on liquor were not so spent, that magnificent sum would go to swell the channels, and tills, and profits of good ordinary business. A \$10-bill was once traced into a dozen businesses where it had gone in succession, paying an account here and there all over town. But think of all this good money now wasted on the liquor traffic getting into useful and profitable circulation!

8. Every grocer who has no license should vote against the liquor traffic so that licenses would be given to nobody, all being thus placed on an equality.

9. Every farmer should vote against the liquor traffic, as the worst temptation which besets his boys when they swarm off to cities and towns, is the temptation of the liquor traffic.

10. Every minister of the Gospel should not declare himself against the liquor traffic, the foe to all effective Christian work. If he does not do so, he is unworthy to occupy the pulpit.

11. Do not be disturbed by any saying prohibition is arbitrary. Prohibition pervades the universe. It pervades all divine and human law. Every family has prohibitory laws. So has every municipality. Everybody believes in prohibiting something or other. It is only a question of what to prohibit. Is there anything that by its record deserves to be prohibited as much as the liquor traffic?

12. Don't be misled by anybody who says a prohibitory law cannot be enforced. That is all humbug. It can be enforced if we want it enforced. The Sunday-selling bylaw is enforced. So is the election-selling bylaw. So are dozens of other prohibitions. There is no part of the world where prohibition will be better enforced than in this banner Province of Ontario.

13. Do not be misled by interested talk that opposition to the liquor traffic contravenes personal liberty. The foundation principle of civilization is that the individual must make surrender of some portion of his liberty for the good of the whole community. The greatest good to the greatest number is a rule of gold.

14. Finally, cast your vote on Monday, Jan. 1, under a conscientious sense of responsibility.
*Not lightly fall
Beyond recall
The written scrolls a breath can float;
The crowning fact
The kingliest act
Of freedom, is the freeman's vote.*

Why Such Waste?

The Canada Presbyterian, after referring to the enormous expenditure in Canada for liquors and the enormous cost entailed on the Government because of its results, very appropriately asks:

"What do we get in return for the vast amounts which the nation expends in liquor? Is a fair question. It is one in accordance with common sense as well as with any intelligent self-interest. Whatever of good we may get, it is a fact declared by the most competent authorities of all kinds, that for this outlay we get as a return by far the greater part of all the poverty, disease, ignorance, vice, crime, lunacy, social and domestic misery and suffering that exist over the whole land. We spend millions upon millions in this department of our national business, and whatever of questionable good or enjoyment we may get in return, no one doubts or can deny that all this misery, domestic ruin, vice, crime, lunacy, national degradation and degradation, is the direct and necessary return we get for all our outlay on liquor. And the more money we spend the worse it becomes. It is not as in some kinds of business, in which by spending more, business may be put on a sound and well-paying basis, and thus justify greater outlay. It is not so with liquor, the greater the outlay the worse the returns."

The Eve of Election.
BY J. G. WHITTIER.

The following lines by the good Quaker Poet will be read with special significance in view of the approaching vote on prohibition in Ontario. Let each elector ponder well his privilege and his obligation in this respect:
"No jest is this, one cast amiss
May blast the hope of freedom's years."

Let him make his vote a matter of conscientious conviction, and let him vote as he prays.

Along the street
The shadows meet
Of destiny, whose hands conceal
The moulds of fate
That shape the State,
And make or mar the common weal.

Around I see
The powers that be:
I stand by empire's primal springs;
And princes meet
In every street,
And hear the tread of uncrowned kings!

Hark! through the crowd
The laugh runs loud,
Beneath the sad, rebuking moon.
God save the land
A careless hand
May shake or swerve ere morrow's noon!

No jest is this;
One cast amiss
May blast the hope of freedom's years.
Oh, take me where
Are hearts of prayer,
And foreheads bowed in reverent fear!

Not lightly fall
Beyond recall
The written scrolls a breath can float;
The crowning fact
The kingliest act
Of freedom is the freeman's vote!

the other Maritime Provinces, and there is no reason but that the majority will be sweepingly on the right side. With such tangible expressions as these we have good reason to believe that the days of the terrible licensed liquor system are nearing their end in Canada.

LIFE.
*If I can stop one heart from breaking,
I shall not live in vain;
If I can ease one life the aching,
Or cool one pain,
Or help one fainting robin
Into his nest again,
I shall not live in vain.*

Economics of Prohibition.

In Canada over 10,000 men are employed, directly or indirectly, in the manufacture of grain into intoxicating liquor, and something like 2,000,000 bushels of grain are each year used for that purpose, and there are over \$15,000,000 of capital invested in the business. Every man thus engaged and every dollar of capital thus invested is badly needed in other industrial occupations, and every bushel of grain thus destroyed ought to be among our surplus grains exported to add to the general wealth of the country.

What is the real value of all this product to Canada so far as it may go to add to our resources? One economic writer has well said:

"It would pay the nation to buy the entire liquor product at retail prices and dump it into the two seas rather than to buy it at the retail price and swallow it. Poured into the people's stomachs that is only the beginning, for the millions of lost time, lost labor, sickness, insanity, pauperism and crime have still to be paid."

Plebiscite Pointers.

Horace Greeley: To sell drink for a live-
lihood, is bad enough, but for the whole
community to share the responsibility and drink
of such a traffic seems a worse bargain than
that of Eve and Judas.

Forward Movement.

Prince Edward Island.

A prohibition plebiscite was taken in Prince Edward Island last week in connection with the Provincial elections, and the result is reported to have been about 10 to 1 in favor of prohibition. It will be remembered that in Manitoba at the last Provincial election a similar vote was taken which resulted in nearly 3 to 1 for prohibition. Ontario will speak out on New Year's Day, and will, we believe, give no uncertain sound as to the drift of public opinion in this Province also. The majorities in these votes have been far greater than the majorities in any of the political elections, clearly indicating the public voice on this very important question.

Prince Edward Island has been without a single liquor license for some years. There are three counties and one city—Charlottetown—in the Province, and the Scott Act was adopted by large popular majorities in each of these some years ago. As early as 1878 it was adopted in Prince county, and in 1879 in Charlottetown and Kings county, and in 1884 in Prince county. No licenses have been granted in any of them since the law went into force. In the counties several attempts have been made at repeal, but each time the majorities have sustained the act.

In Charlottetown, for some years at least, some miserable aldermen were elected, who used their influence in the council to make the act inoperative. At one time two of that class of aldermen were imprisoned for being themselves sellers, and when they finished their terms as jail-birds they resumed their places at the council board! It is little wonder, under such circumstances, that the act fell into disrepute there and was repealed by the slender majority of 14 in 1891. So strong, however, is the feeling of the Province against the license system that the Legislature refused to pass another license act, and the sellers have since been carrying on their business without sanction of law. Matters have gone from bad to worse so rapidly that we understand the Scott Act will probably be re-adopted unless a general prohibition law is adopted.

The probabilities now are that a plebiscite will soon be taken in each of

A Voter's Duty.

"It won't do any good," is a cry that many use when urged to assist in making an effort to roll up a large plebiscite majority on next New Year's Day. "It won't give us a prohibition law anyway." Whether it accomplishes that or not, if we do our duty we will have the satisfaction to know that the fault does not lie with us. John G. Woolley, a reformed man, has become one of the ablest prohibition advocates in America. Recently he has well said:

"I am not bound to demolish the saloon but only my interest in it. There are 12,000,000 voters in the Union. I'll vote my fraction right, and every time I vote I'll carry my share of the election. That may not do the saloon any harm, but it will be good for me. I am not bound to be successful, but I am bound to be true. A square man is never wrong side up. 'My vote won't count,' you say. Listen! Abraham believed God, and it was counted."

*Who is it will not dare himself to trust?
Who is it hath not strength to stand alone?
Who is it thwarts and balks the inward must?
He and his works, like sand, from earth are blown.*

—JAMES RUSSELL LOWELL.

Temperance and Life Insurance.

A valuable paper on the relation of total abstinence to good health and long life will be found on the last page of this day's paper. It is the full report of the evidence given before the Royal Commission at its recent sitting in Toronto by Mr. H. Sutherland, manager of the Temperance and General Life Insurance Company. The article is well worth a careful study, and indicates very clearly the real economic value of temperance, outside of all sentimental considerations. The Temperance and General Company was the first Canadian life insurance company, we believe, to take advantage of the fact that total abstainers are the best risks, and to give such the special advantage of their extra profits. It is meeting with excellent success as regards a very large number of policy holders, and of profits on its business.

Five Good Reasons.

Horace Greeley's Sound Reasoning Forty Years Ago.

Horace Greeley, one of the noblest journalists the United States ever produced, wrote as follows in his New York Tribune in December, 1852. They apply just as well to Canada in December, 1893:

"The reasons for absolute prohibition may be briefly summed up as follows:

"1. It is impartial. There can be no pretense that such a law punishes little sins and sinners, but gives impunity to rich and respectable vice. It has at least the merit of treating all offenders exactly alike.

"2. It rests on a clear moral basis. Its fundamental assumption is the immorality and evil of the liquor traffic. It does not, like our license laws, assume that this traffic is pernicious or dangerous, and then give anyone a dispensation to pursue it on payment of \$10. It does not pronounce the traffic immoral and then attempt to confine it to men of good moral character. But, contemplating and appreciating the great fountain of crime, pauperism and misery, it makes a manly, earnest and straightforward effort to seal it up and stay its bitter waters forever.

"3. It can be enforced. License laws, especially in great cities never can be; they rest on no moral basis, and appeal to no moral sentiment. No one can render a moral reason why, if a man who can afford to pay \$10 for a license should be allowed to sell, a man who lacks and cannot scrape together that sum, should not be.

"4. Prohibition embodies no new principle. It is simply the application to the insidious poison, alcohol, of the common-law principle which regulates the general dispensation of poisons. No man is now at liberty to sell arsenic, prussic acid, except to persons who he has good reason to believe contemplate an innocent and salutary use of it. The fact that many imbibed alcohol in ignorance of its poisonous character is an additional reason for stringent public safeguards against its pernicious sale.

"5. Prohibition does its work. True, it does not stop all selling, any more than our laws against theft, forgery and murder prevent absolutely the perpetration of those crimes; but it renders the traffic infamous, and dooms it to secrecy, stealth and darkness. It confronts every tippler with the warning that he is making himself an accomplice of offenders; it startles every youth who may be tempted to take his first lesson in dissipation, with the knowledge that the public judgment and public conscience have deliberately condemned and stigmatized the traffic he is abetting. He who shall become a tippler in defiance of prohibition can no more plead ignorance as an excuse nor saddle his degradation upon the community."

Cardinal Manning's Experience.

The late Cardinal Manning was one of England's grand old men whom all churches delighted to honor. He was long a successful worker both in the Church of England and in the Church of Rome. His experience in regard to the effects of the drink traffic on church work was very similar to that of most other earnest workers. A few years before his death he said:

"For 35 years I have been priest and bishop in London, and I now approach my 80th year and have learned some lessons, and the first is this: The chief bar to the working of the Holy Spirit of God in the souls of men and women is intoxicating drink. I know of no antagonist to that good Spirit more direct, more subtle, more stealthy, more ubiquitous, than intoxicating drink. Though I have known men and women destroyed for all manner of reasons, yet I know of no cause that affects man, woman, child and home with such universality of steady power as intoxicating drink."

Where the Objectors Stand.

It has become quite the fashion for some ministers and others who oppose prohibition to go on assuring the public that they are "friends of temperance—but"—As a matter of fact we scarcely know a single objector to prohibition, minister or layman, who has been heretofore known as an active temperance worker. That fact may just as well be understood. Nearly all those politicians who have been expressing their grave fears "lest the temperance movement may be injured in that way," when they refer to prohibition, turn out to be non-abstainers themselves. So far as we have learned the same class of overtimid ministers are in just the same boat. The public may as well understand that the man who does not abstain himself is not likely to be a supporter of a law calculated to make total

abstainers of the whole community. Electors will do well to make note of that fact in all elections, municipal or parliamentary. The chances are that the most of the prohibitionists among the non-abstainers will come from that unfortunate class who would stop drinking if they could and who would, on that very account, gladly see the whole of the temptations out of their way.

Whenever a prohibition campaign is on it is somewhat surprising how many ardent admirers of "moral suasion" crop up who don't want to see a great and good cause injured by "any ill-advised effort." Whoever has had to do with the work for years past has got familiar with these gentlemen. It is only at such times that he makes their acquaintance—or at least of a good many of them. One has well said: "Why don't these moral suasion, only, admirers persuade themselves to become abstainers, and why don't they go out and try it on others, as many who believe both in moral suasion and prohibition have been doing for years and years?"

We well remember hearing John B. Gough one time describe, in his inimitable way, the class of men who were always behind the great procession in the great temperance movement. When the teetotal societies began to be established they said: "We believe in temperance as much as any people, but why do you carry it into such absurd extremes as to cut off even wine and beer?" When the prohibition stage was reached they were saying: "We believe in total abstinence as much as anybody, but why do you want to compel people to abstain?" And so it has been all along, and so it will be until the end of the chapter. The real earnest reformers, by whose efforts so much has been, and is being, accomplished, must needs take the upward steps first, and those who lag behind are almost sure soon to be found on the next step below, always asking why such good efforts should be injured by "such extreme measures."

*A few may touch the magic string,
And greedily fame is proud to win them;
Alas! for those that never sing,
But die with all their music in them.*
—O. W. HOLMES.

From Our Exchanges.

Toronto Star: The Star is not a prophet, but for once it wishes to make a little forecast. This paper believes that the report of the royal commission on prohibition will recommend the reversal of the present system of controlling the liquor traffic; that is, it will recommend a general prohibition act, with local option for the issue of licenses. At present the license system is the general one with local option of prohibition.

Toronto Star: The Hon. G. W. Ross, who may be fairly called the temperance representative in the Mowat Government, speaking at the Pavilion in this city on Oct. 4, on the question of the effect of the vote upon the Legislature, said: "If the people express their wish in unmistakable terms, no legislature will dare refuse it. What is it for but to register public opinion? When you declare your will, Parliament will do the same. No other legislature would be tolerated." The Opposition in the Ontario House, by their practically unanimous support of the Mowat Bill, are pledged to advance temperance legislation and to the abolition of the saloon.

Toronto Telegram: Abolishing the cantenans in the barracks of the regular soldiers of Canada is an innovation that something may be said against, but doing away with the tented bars at the brigade camps of the volunteers is a step in the right direction. It is hardly likely that the change was ordered by General Herbert on his own responsibility. The move is one that affects the Government's political interests as well as the discipline of the force. It is just possible that General Herbert's act is the sop which the Government offers to the temperance people by way of reconciling them to the hearty meal which the Government's prohibition commission will shortly offer to their enemy, the liquor interest.

Toronto Mail: As an argument for or against prohibition in Canada it does not matter a great deal whether the prohibitory liquor laws are enforced in the United States or whether they are not. There is very little comparison between the two countries as regards law enforcement. In Chicago for the last five years there has been a murder every month, and yet not a murderer hanged. Indeed, lawlessness and lynchings are characteristic of the country. It is not to be expected that the people there will respect a liquor law any more than any other enactment. Sunday saloons do business in defiance of legislators and judges where there is a license law, and the liquor interest is bound to be quite as active where there is prohibition. Granting the law is not enforced in the United States does not mean that it cannot be made effective in Canada.

Wives * and * Daughters

Mme. Tolstoi, wife of Count Tolstoi, received a diploma from the Moscow University at the age of 17, and was married when she was 18, her husband being twenty years older, and she is now, after 31 years of married life, the mother of nine living children, and her husband's potent aid in his literary labors. Harper's Bazar says she copies and recopies her husband's manuscript, a task of which the difficulty is increased by the self-invented shorthand in which Count Tolstoi sets down his compositions.

The Brighton (England) town council have taken a new departure in their sanitary work by appointing a woman as an inspector of nuisances for the borough. For the present the appointment is for three months at £1 per week. Her duties will be to visit the houses of the poor in which cases of children's ailments occur. The candidate appointed has been a district nurse in Brighton, and has also been at St. Bartholomew's Hospital as a nurse for two years, in addition to having been a nurse at the county hospital and the Brighton workhouse.

At the recent Health Congress at Chicago, Dr. Sarah Hackett Stevenson said that individual fitness is the chief difficulty in the way of public health to day, and that to remedy this condition it would be necessary to place a sanitary officer over each individual. She claimed that when persons had learned individual cleanliness the standard of public health would be infinitely raised. It is greatly to be regretted that what Dr. Stevenson said should be true of so many whose education and environment ought to make them shining examples of the most advanced sanitary and hygienic conditions. We are fortunately beginning to take an interest in sanitary subjects, and the next World's Health Congress will find us better informed and further advanced in matters of health.

With the passing away of Lucy Stone ended one of the most earnest lives of the century. Mrs. Stone was an inspiration and an example to women. Those who did not know her often fancied her of the rather masculine and aggressive type, because of her life-long advocacy of the suffrage for women. Nothing could be further from the facts. This ardent advocate of progress was the very picture of the motherly, sympathetic, lovable woman. Her face was not only refined, it was of the sweet, rosy, altogether feminine type. Mrs. Stone belonged to the earnest thinkers of the world. She saw injustice under the law as a crying evil, and spent her years in trying to correct the law. She had no personal ambitions, no wish to pose as a great political figure herself; what she worked for earnestly and unselfishly was simple human justice.

Every one must be gratified at the successful efforts of the World's Women's Christian Temperance Union, of which Miss Frances E. Willard and Lady Henry Somerset are president and vice-president. Among the most interesting exhibits at the World's Fair was that of the W. C. T. U. Under the charge of Miss Alice Briggs there was the immense petition to all the governments of the world pleading for the prohibition of the traffic in liquor and opium, signed by over 4,000,000 people, circulated eight years in more than 50 countries and estimated to be fifteen miles long. Miss Willard and Lady Henry Somerset will, it is stated, lead a large delegation of W. C. T. U. women and present it to every ruler in the world, when it will take its place in the British Museum as the largest petition known in all history. Among the many enterprises none has given the W. C. T. U. such a commercial standing as the magnificent temple in Chicago. The building cost \$1,250,000. The rent-roll, when all offices are occupied, will amount to \$220,000 annually. The rentals are now \$170,000, which gives a large surplus above expenses. When the building is filled the rentals alone will pay for it in a few years, and then the society will have the splendid income to be used in pushing the work against the liquor traffic.

Sir Andrew Clark's Advice to Miss Willard.

The late Sir Andrew Clark was one of England's most illustrious physicians. The break-down of Miss Frances E. Willard's health while in England brought Sir Andrew Clark to the rescue, so that Miss Willard had a special opportunity of seeing the great-hearted physician at close quarters. Her impressions and his advice are interestingly told in the Union Signal.

This chief among the great physicians of London has just passed away in the 67th year of his age. He was Tennyson's physician and Gladstone's; indeed, so great was his fame, that

when, two weeks ago, he was stricken with paralysis, 700 messages of inquiry came to his family in a few hours. He was a small, slight man, of what we call the wiry type, and a remarkable illustration of what "mind cure" can do for a person who is determined to live whether or no. It is said that 42 years ago, when he sought admission as a physician in one of the London hospitals the choice fell upon him in preference to a number of equally eager aspirants, on the basis that he was "a delicate little fellow and would not live long anyway." He was condemned to death in his youth by the verdict of physicians, but eluded the same by a novel process,—he hung himself into the hardest kind of work, paying no attention to his fears, but concentrated his forces altogether on his hopes.

When I went to see him he extended a hand white as a lady's and soft as velvet, and in a voice that matched the hand, went into a most careful diagnosis of my case; beginning with beriberi and ending with the last morsel I had tasted that morning, he followed me through every lane of life, ancestral and individual; carefully examined my lungs and heart, saying (I think this was part of his mind cure process), "Beautiful lungs, beautiful heart, no organic difficulty, over-work, nervous exhaustion. What you need is rest, pure air, cheerful companions, simple diet and no end of out-doors."

His manner was most reassuring, and had in it a tender consideration which hardly to be expressed. When he asked to take the pulse or see the tongue, he prefaced the request with the words, "My dear patient." It was apparent that not only great skill and high character, but a most fortunate manner were the essentials of his success. He prescribed no medicine whatever, saying that he thought very little of it, and that old Mother Nature was the only true physician, and gave me some simple rules which seem to me so good that I have had them copied for the benefit of any who may care to profit by the wisdom of a man both great and good, and a physician of unrivaled fame.

At my request he wrote down three aphorisms that he had used during our interview: "Labor is the life of life"; "Ease is the way to disease"; "The highest life of an organ lies in the fullest discharge of its functions." Here follow what he called his "temporary general instructions": "On first waking in the morning sip about half a pint of water cold or hot; on rising take a tepid sponge bath followed by a brisk, general towel. Avoid colds, damp, and passive exposure to chills. Take three simple nourishing meals daily and nothing between them. Breakfast at 8 to 9, plain or whole-meal bread, or toast and butter with eggs, or fresh fish or cold chicken or game or tongue, fresh, not preserved, and towards the close of meal about half a pint of tea not infused over five minutes, or of cocoa, or of coffee and milk.

"Dinner from 1 to 2 o'clock—fresh, well-dressed meat, bread, potato, some well-boiled green vegetable, if it agrees, and either some simple farinaceous pudding or some simply cooked fruit. Towards the close of the meal drink water.

"High tea, five to six hours after dinner, whole-meal bread or toast and butter, with broiled fish or cutlets, or a chop, or cold meat, or cold chicken, and towards the close of meal about half a pint of black China tea not infused over five minutes, cocoa, or cocoa-nut may be substituted for tea if it is preferred and if it agrees.

"Nothing after this meal except that on going to bed you may sip a tumbler of water, hot or cold.

"Avoid soups, sauces, pickles, spices, curries; salted, smoked, tinned or otherwise prepared foods; pies, pastry, cheese, creams, ices, jams, dried fruits, nuts, raw vegetables, cold potes, ginger beer, much liquid of any sort, and all sour, sweet and effervescent drinks.

"Walk at the least half an hour twice daily.

"Retire as soon as possible after 10. See that your room is airy. Avoid self-neglect and self-distress. Shun ease and lead a full and regular, an active and an occupied life.

"Whenever you have to speak at night be sure to lie down for an hour before tea.

"Take nothing between meals.

"Never take a sleeping draught.

"Take as little medicine as possible; accept your sufferings; strength is perfected in weakness; in labor you will find life. If you are terribly run down sometimes go away for a fortnight's rest, and with each meal take a teaspoonful of Fallow's Syrup of the Hypophosphites."

How Bismarck Proposed.

The following rather illustrates one of the noted Bismarckian sayings—that "one must advance fearlessly and bravely":

"At the time of her marriage the girl who is now Bismarck's wife relinquished a name which would not have misbecome the heroine of a Bab Ballad

—von Puttkammer. The Fraulein Johanna was a most charmingly sweet and modest country maiden—in spite of her name—when at the wedding of one of her friends at which she was bridesmaid, she met young Herr Otto von Bismarck, a strapping, dissipated, high-handed young dandy of 31, with a reputation for fire-eating and dilutions which would scarcely have disgraced a Kentucky colonel of twice his years. These two young people, as Rosalind wrote to the parental Puttkammers, with whom, by-the-way, he had not the slightest acquaintance, demanding the hand of the Fraulein Johanna in marriage.

The paternal Puttkammer seemed to have been somewhat of a diplomatist, for without committing himself to either a consent or refusal, after learning from his daughter that she cared for young Otto, he wrote inviting that estimable young gentleman to visit him. Preparations were made to have his reception one of becoming solemnity and dignity, but the effect was rather spoiled by young Bismarck the moment he alighted going up to his sweetheart and kissing her soundly in the presence of a number of guests. The immediate effect of this embarrassing and shocking behavior was the prompt announcement of the betrothal, which was followed a year later by the marriage.

A Christmas at the Ridge House.

(From Chambers' Journal.)

We were just four at the Ridge House: Richard Hardy (that is my father); John Warner, my husband; the 2-year-old babe called Little Dick; and myself. The Ridge is a desolate place; it is just a bank of sand and shingle, some eight or nine miles long; in front, there is the sea; and behind the house, the river and the marshes. In winter time the marshes are often flooded, and then there seems to be naught but water all round one. I have lived there nearly all my life, for my father has been tideman many a long year. Just by our house are the flood-gates; and when the water in the marsh dikes is above a certain height, we have to open the gates at the ebb-tide and let the water down through a great iron pipe into the sea. But the gates must be shut ere the flood-tide runs back, for that is higher than the marshes; and if once the salt water ran through, all the good grass would be rotted; not to speak of what might happen in rough weather if once the strong waves began to run through to the land-side of the Ridge.

It was two days before Christmas; we had had a frost; but the ice was melting now, and we knew well the water would soon run down from inland over the marshes. It comes a deal quicker, since all the drain-pipes have been laid down in the fields.

"John," said my father that Monday morning, "if ye want aught from the village, get it to-day against Christmas. There is a storm coming."

So John went in with the great basket; and well it was he went then, for the wind had risen ere he came back; and weary work it was for him to carry the heavy basket along the five miles of Ridge, and the wind grew higher after.

At ebb-tide, father and I went out to let the water off. Oh, it had risen more than I could have believed. It must have been snow-water from the hills. I never saw it so before or since. We opened the big gate; but when the water began to go through, all the ice came up in great blocks and fared to fill up the way; so we had to get a rake and pole to work it clear. When we were hard at work, who should come by but Wilkins, the man that lives in the watch-house two miles on. He was not much of a neighbor then. I had said him nay afore I married John, and he wasn't one to forget. But that day, as I saw him pass, I was thinking just of the babe left all alone in bed, and I called to him to lend father a helping hand while I ran round to the house.

"I've got but two hands," said he, "and they're for my own work;" and with that he passed on.

"Never mind, Mary," said father. "You go to the babe; that is what is right."

I suppose I was right; but in I went right or wrong, and gave the boy his dinner and put the fire to rights; then John came in, and I sent him round to father, for the ice frightened me; I could hear it crashing and groaning from the house.

Just after John went out I heard him call. Father, poor dear, had got tired, and had sat down all hot as he was; and now he was set hard and stiff with the rheumatics. Oh, the job we had to get him home and to bed; and there he had to lie, for the tide was running in, and John could not shut the gates without me to keep the ice back. I thought it a dreadful time, not knowing that worse was coming.

When the gates were shut, I went in and sat by father. He looked very bad, and in my heart came hard thoughts of Wilkins. Why couldn't he

have stopped and saved the old man from doing more than his strength could bear?

John went to bed for a bit, for we had a long night's work before us at the ebb-tide; and I lay down; but I couldn't sleep, the wind howled so. Little Dick was frightened too, but only held my hand, and didn't cry, for I said, "Father's asleep." There never was so good a babe! By and by he fell asleep; and when we had to go out, I just laid him on his grandfather's bed. Father looked a little better, and I gave him a hot drink before I took the lantern to start. It was a job to stand against the wind; but that wasn't what made John stumble; it was a great log that used to lie down by the pipe-mouth.

"Mary," said he—and his voice shook—"the sea's never been up here."

"Heaven help us!" said I, "if it has for to-morrow's spring tide, and where will it be then?"

I tied up the lantern against the gate. The flood had risen higher than ever. It was terrible work keeping the ice back; but we felt as if we were working for our lives; for if the flood rose much higher it would be almost over the bank; and with another high tide the waters would meet, and where would Ridge House be then?

The water ran through better now, and John said directly the gates were shut he would go round to the village for help again the next tide. But when we came to slide the gate it wouldn't stay. One of the great iron holds was gone—cracked through by the frost and knocked off by the ice, I suppose. John held the shutter while I went back for bolts and screws. No one can know what it was like doing up that gate! We were both obliged to be half in the icy water; and the sea came roaring up the great iron tunnel, and we had only the lantern for light in the dreadful, howling darkness. When it was done at last, we crawled back to the house; we were all drenched, and almost frozen. John made me change my clothes, and then I threw myself down on the bed and slept. I seemed to have only been asleep a moment, when I awoke at the sound of voices. It was daylight. John and father were talking. Father said he had heard the water against the house in the night. John went down to open the gate and look for the tide-marks, while I got the breakfast and dressed the child. Father managed to get up, and I didn't stop him, for I couldn't bear to think of his lying in bed to be drowned, if it came to that. I kissed Dick quite gently; but I felt mad at heart; and when father tried to teach him the Christmas words, I went out to John, for I couldn't bear it. What peace was there for me, and my child going to be drowned?

I told John I must go to the village—it was seven miles but I thought I could get there. It was no use, however. When I had gone a few hundred yards, I got on to the loose sand, and having no foothold, I was blown down over and over again, and could only come back. When it was time to shut the gate, I tried to do it, while John stayed to stop the ice; but I couldn't stir it as we had done it up, so John had to do it for me; it moved so stiffly. Then we went in. The sea kept rising. Father prayed. I sat by the fire, and John walked about the room. There was no good of his going for help now, for this was the time of need. All at once he stopped in front of the window. "Where's the watch-house?" said he; and well he might, for it was gone. It had been a little black house, built on a bit of bank between the Ridge and the great dike. Nothing was there now but foaming water, for the flood was rough like the sea.

"Wilkins must be drowned," said John.

"Serve him right; and a good thing too," said I. I felt quite mad. John got his glass. "I see him," he said; "he's on a spar. The house can't have gone long," and with that he went to the door.

I went after him. As I expected, he was turning over our little punt. "What are you going to do, John Warner?" I said, hard and cold. "Who is to move the flood-gate for I can't," and I pointed to the icy water. "You will never get back across the water, and if the gates stay shut, this house will be gone ere night."

He turned round like one struck dumb and went into the kitchen.

Father looked at us both and said nothing. Then John did a strange thing—he cried. I'd never seen him cry before, and it frightened me. Then I spoke. "John," I said, quite gently, "you can't go, for the sake of the lives here, and maybe those up country in the 'lookers' cottages. But though I said 'Serve him right,' I'll go, not for Wilkins' sake, but for yours, John."

Then John got up; but father stopped him, and I pushed the boat into the water all in a minute, for I feared John would go after all. And as I put off, John came out, looking all stunned with trouble and the cold. After that, I had enough to do keeping the boat from the ice. I had the wind with me, and in about half an hour I got to where Wilkins was still clinging to the spar. I thought of his words about his two hands being for his own work, and I felt quite savage again. But when I got up to him, I helped him in, and dangerous it was. I thought the boat would have been over. Then I wrapped him up in a long piece of herring-net out of the locker, and turned to go home. While I was setting

the boat had drifted on; and when I turned my head round, I found it was a very much harder thing to go back against the wind than it was to come with it. I was tired out, too, you see; and I began to wonder whether the tide was in. The spray was flying in great sheets over the Ridge; but every now and then I caught sight of our house, a black speck in the distance.

I pulled; but I didn't seem to make way; the ice kept coming up against us. At last the boat got stuck fast in a great ice-sheet, and I couldn't move her any way. I drew the oars in, for there was nothing to be done; the ice was too thick to break round the boat. The wind blew us on, boat and ice together, round the bend of the Ridge. I couldn't see our home now, and I didn't know what might be happening there. Wilkins lay white, and like one dead, at the bottom of the boat. Perhaps he was dead, and I had done no good after all.

And then John and Dick and father, they'd never been in trouble before without me with them; but what could I do now? Then I thought of father praying, and I prayed. I don't know what I said, and I don't think I said much. The cold seemed getting greater, but I seemed fading away from the cold and trouble. I fancied, somehow, through it all I was going into "Christmas peace."

I must have slept a long time; when I woke, John was standing over me; people were rubbing my hands; some poured brandy down my throat. I had been all but frozen to death!

When I opened my eyes John cried again; he was weak with the toil and trouble; but now we could rest, for the men had come from the village—six of them. John had walked across that rotten ice with a rope, and somehow they had got the punt ashore. They carried us back, for Wilkins was worse than I was, though not dead; and now the wind had dropped, for the ice had come back; and as we went along the Ridge I heard the bells ringing inland. "Joy-bells" for Christmas! They were joy-bells for me, for those at home were safe. Night washed away they had been; but the wind fell just in time to save them.

"Thank God!" said father, and so said we all.

The great folks since then, they have made a deal of my going to Wilkins, but I said to John, "You were the bravest, for you wanted to go when I didn't; and then you let me go, which was harder than going yourself."

And he said: "I don't know, lass, that I should have let you go if I had been quick enough to stop you."

Mr. George Meredith's idea of woman is that she should be placed on an equality with man. Her mind and muscles should be as highly trained and developed, and if the after-dinner glass of wine is good for the husband it is good for the wife. If not—for neither. Thus spake Dr. Conan in Glasgow on Thursday evening of last week.

The ladies of the Macduff B. W. T. A. had again, at the Banff (north of Scotland) half-yearly feuing market, a tent, from which they sold to the farm servants hot soup and meat, together with various kinds of temperance drinks. The tent was well patronized, and is intended as a counter-attraction to the public house.

The Gambling Curse.

Lady Somerset's Woman's Journal has this item: "According to Mr. J. Page Hopps, there are few towns in England where the curse of gambling has taken a greater hold than at Leicester, where some very violent meetings of the 'unemployed' have recently been held, the speakers demanding, under threats of violence, that the 'authorities' should at once improve their industrial position by not only organizing 'relief works,' but by paying them trades union rates of wages for doing the work so invented. And nothing that the general secretary of the local branch of the National Union of Boot and Shoe Operatives could say had the smallest effect."

Yet, says Mr. Page Hopps, in Leicester, almost every factory has its gambling hell, with systematic sweepstakes, tips, telegrams, and all the rest of this idiotic and wasteful tomfoolery, and it is no exaggeration to say that the money fooled away on betting during the summer of any year—to say nothing of drink—would at least keep from want all the unemployed during the winter.

With the Poets.

The Night is Still.
The time draws near the birth of Christ:
The moon is hid, the night is still;
A single church behind the hill
Is pealing, folded in the mist.
—[Tennyson (In Memoriam).]

Wide the Joy-Bells Fling.
Over hills and over plains
Clash a thousand bells;
Each the same great truth proclaims—
Each the story tells.
Old, old story, ever true,
Wondrous story, ever true.

Sound the truth o'er all the nations,
Wide the joy-bells fling;
Christ has lived—our bright Exemplar,
Brother, Lord, and King.
Sound, Christmas bells—ye seem to say,
"God's peace be unto all this day!"

Christmas Morning.
Come, all you weary wanderers
Beneath the wintry sky,
This day forget your worldly cares,
And lay your sorrows by;
Awake and sing,
The church bells ring,
For this is Christmas morning!

With grateful hearts salute the morn,
And swell the streams of song,
That laden with great joy are borne
The willing air along;
The tidings thrill
With right goodwill,
For this is Christmas morning!

We'll twine the fresh green holly
wreath,
And make the yule-log glow;
And gather gaily underneath
The glistening mistletoe;
All blithe and bright
By the glad fire-light,
For this is Christmas morning!

To all poor souls we'll strew the feast
With kindly heart and cheer;
One Father owns us, and, at least,
To-day we'll brothers be,
Away with pride
This holy tide,
For it is Christmas morning!

So now, God bless us one and all,
With hearts and hearthstones warm;
And may he prosper great and small,
And keep us out of harm;
And teach us still,
His sweet good will,
This merry Christmas morning!
—Edwin Waugh.

Old Christmas.

I.
It's a long way round the year, my dears,
A long way round the year!
I found the frost and the flame, my dears,
I found the smile and tear!

II.
The wind blew high on the pine-topped hill,
And cut me keen on the moor;
The heart of the stream was frozen still,
As I tapped at the miller's door.

III.
I tossed them holly in hall and cot,
And bade them right good cheer,
But stayed me not in any spot,
For I'd traveled around the year.

IV.
To bring the Christmas joy, my dears,
To your eyes so bonnie and true;
And a mistletoe bough for you, my dears,
—[A song in December St. Nicholas.]

"Under the Holly Bough."
Ye who have scorned each other,
Or injured friend or brother,
In this fast-fading year,
Ye who, by word or deed,
Have made a cold heart bleed,
Come, gather here!

Let sinners against, and sinning,
Forget their strife's beginning,
And join in friendship now;
Be links no longer broken,
Be sweet forgiveness spoken
Under the Holly Bough.

Ye who have loved each other,
Sister, and Friend, and Brother,
In this fast-fading year,
Mother, and sire, and child,
Young man and maiden mild,
Come, gather here;
And let your hearts grow fonder,
As memory shall ponder
Each past unbroken vow,
Old loves and younger wooing
Are sweet in the remembrance
Under the Holly Bough.
—[Charles Mackay.]

Eggs as a Medicine.
The egg is considered one of the best remedies for dysentery. Beaten slightly, with or without sugar, and swallowed at a gulp, it tends, by its emollient qualities, to lessen the inflammation of the stomach and intestines, and by forming a transient coating on these organs, to enable nature to resume her healthful sway over a diseased body. Two, or at most, three eggs per day would be all that is required in ordinary cases; but since egg is not merely medicine, but food as well, the lighter the diet otherwise and the quieter the patient is kept, the more certain and rapid is the recovery.

IF YOU USE LIGHT SOAP IN THE WORLD because it will do what no other soap can do. It is the only soap that is so pure and so comfortable.

TY YEARS!
WINSLOW'S
NG SYRUP
Millions of Mothers
while testing for over
years the child, restore the
the child, wind colic, and
for diarrhea.

10 Cents a Bottle.
PURE!
MOTHERS! Read this
"Home Testimony." I
any of a similar character
very point in the Dominion
Sir—With pleasure I re-
and your appliance for chil-
dren—All failures. Yours
work in quick time. My
king you for this speed-
y recovery. (al Mac-
don't
up for full particulars
SPECIALIST, 266 West
14.

THE ROYAL COMMISSION.

Evidence Given to Them at Toronto, in December, 1893, by
H. Sutherland, Manager of the Temperance and General
Life Assurance Company, Head Office, Toronto.

For the Royal Commission on the
Liquor Traffic:

Gentlemen,—When I was asked to meet this commission to give evidence as to the results of my investigations and experience from an insurance standpoint of the difference, if any, between the lives of total abstainers and non-abstainers as to their longevity, I concluded that I could best give what would be valuable to the commission by looking carefully into the practice of companies generally with regard to the acceptance of risks and the experience of the particular companies that have kept the two classes of risks entirely separate and summarising the results of my investigations for submission to you.

I think the statement that I am about to make may be regarded as indisputable. It is my belief that the business of life insurance involves interests of such magnitude and far-reaching importance as to be the one above all others which is certain to have prompted those whose special duty it has been to make such research and such careful study of all that pertains to the physical well-being and longevity of men as to enable them to speak with the highest possible degree of authority on the subject. If it is found then that the general consensus of opinion expressed by these officers is to the effect that any hereditary tendency, or any habit, is to be regarded as seriously against or barring a risk from acceptance, then that opinion is entitled to be considered of great importance as coming from the highest human authority on the subject.

Believing this, I have consulted the writings of 23 independent authorities, from all of whom I shall quote on this question, and it will be found that while not one expresses a doubt about the baneful effects of intoxicants in nearly every case the unfavorable opinion expressed with regard to their effects is most emphatic.

I quote as follows:

Chas. F. Stillman, medical examiner of the Mutual Life Insurance Company, N. Y., says on page 15 of the Life Insurance Examiner, a work written by him: "The regular or occasional use of intoxicating liquors, tobacco or narcotics, needs special investigation, as experience has proved that habits of drinking and the use of narcotics have more influence in determining the probability of life than any other adverse factor in the problem of life insurance."

The following is quoted from Pallock and Chisholm's Medical Handbook of Life Assurance by Dr. John M. Keating, medical referee of the Penn Mutual Life and president of the Association of Life Insurance Medical Directors of the United States, in his excellent work entitled, "How to Examine for Life Insurance":

"Intemperance is perhaps the most formidable enemy to the safe insurance of lives. It ranks before phthisis in its deadly effects on the human system. Not only is it often inherited, but organic ailments are by it originated, and organic weakness crystallized into disease. The tendency to disease—as phthisis, gout, rheumatism and diabetes—are by it converted into actualities. Its slow, insidious effects upon organs in hardening their connective tissue, and thereby contracting as by a band on their blood vessels, and choking off their supply of blood, are exemplified in cirrhosis of the liver, but act also on the lung and kidney. By promoting the fatty degeneration of muscular tissue in the heart and the whole system of arteries, and favoring sclerotic changes in their coats, the circulation from its center to its ultimately terminating branches is affected, and either by failure of the heart itself, or by depriving the vessels of their elasticity and contractile power, and favoring atheromatous changes in their coats, which lead to rupture and hemorrhages, it becomes a deadly agent. The vessels of the brain are sure to be involved, and apoplexy rendered most likely. The degenerations of age are anticipated and precipitated by alcohol, and the drunkard is thus sure to have a shortened life.

"The primary effects of alcohol on the nervous system, from nervous disorders, from various disorders of motion and sensation up to delirium tremens—are among the earliest, but not the most fatal of its results; and the organic alterations which we have indicated are found rather in the drunkard than in the man who carries his drink well and is always under its influence who is in the greatest danger. We must, therefore, decline to attach any value to the statements of an applicant or his friends that he 'never was known to be drunk.' Small doses of stimulants taken repeatedly through the day, and ended in a somewhat larger one at night, leave the system charged with alcohol, from which it is, in fact, never free, and the excretory organs are therefore continuously under its influence. These are the most dangerous cases, and therefore the medical examiner should not rest satisfied with the reply, 'I have never been drunk in my life.' The most searching inquiry

should be made, with all the tact of the physician, as to the quantity taken each day, and the frequency of the dose. We may forgive the rare outbreak of the youthful on certain festive occasions, if we are satisfied that the habit of drinking in the day hours has not been acquired, but we cannot pass the applicant whose daily habit is to take stimulants three or four times in the twelve hours. Drinking between meals should always be inquired about in cases in which we have any doubt about habits.

"The evidence of friends about temperance is often of the most unreliable nature. Each man has his own measure of what constitutes 'temperance,' or what may be called excess.

"When evidence to moderation is required the replies are often most unsatisfactory, and have frequently to be wrung out of a 'friend' by repeated correspondence as to what the habits of an applicant really are. Medical officers are well aware that this is the most troublesome part of their duties, and that finally even the most elaborate correspondence will fail to clear up the point to the satisfaction of the board or the examiner. In such cases we are inclined to give the company the benefit of the doubt.

"In studying the facts of intemperance, we may distinguish the following classes of victims:

"The dram drinker, of whom we have already spoken.

"The occasional drunkard, who may get drunk at a fair or festivity several times a year, being temperate in the interval. This is very common in the country.

"The man who has violent outbreaks of intemperance at long intervals, which may last a week or a month, and then, under the influence of duties to be performed, or fear of dismissal from office, or other powerful cause endangering his position in life, subsides into temperance or total abstinence.

"For none of these can we find a place in life insurance. All of them are among the most dangerous risks which are offered to a company; and no money consideration can be put against the chances of such a life breaking up suddenly."

I find that the instructions to medical examiners issued by the following companies, that we do not have a separate classification of risks, contain the following paragraphs:

The Aetna Life Insurance Company:

"Our losses from the direct or indirect influence of the use of alcoholic stimulants are larger than they should be. No one can persist in the habitual use of these agents without having the probabilities of his longevity impaired, and it is therefore of great importance that the examiner should inquire carefully concerning the habits of the applicant."

The Brooklyn Life:

"The habits of the party as to the use of alcoholic stimulants, tobacco and opium, should never be neglected; and although the personal appearance on examination may furnish the best testimony, indirect evidence on these important points should be sought from friends or acquaintances."

The Connecticut General Life Insurance Company:

"Every effort should be made by the examiner to satisfactorily ascertain the personal habits of life of the applicant, both past and present. There is no greater foe to life insurance than intemperance, and the greatest care should be used in this respect to shield the company from bad risks."

"No application should be recommended unless the applicant is of strictly sober, temperate and correct habits. If he be what is generally termed 'a high liver,' or 'social drinker,' or if the use of intoxicating liquors has become habitual, although he may never have become intoxicated, yet the company cannot regard such a party as a safe risk, and will not knowingly issue a policy in such a case."

The Equitable Life Assurance Society:

"In the matter of habitual indulgence in alcoholics, report specially what the candidate drinks, and how much. Such phrases as 'temperate,' 'drinks when he wants to,' give no information and are worthless for the purpose of the report. In reporting 'over-indulgence,' draw the line—since there must be some fixed standard—at Anstie's limit of a daily allowance equivalent to one and a-half ounces of absolute alcohol. Such allowance will be represented in the case of ardent spirits by three ounces; of sherry or other strong wine, by two wine glasses; of claret, champagne, or other light wine, by one 'pint' bottle; of strong ale or porter, by three tumblers; and of light ale or beer, by four or five tumblers."

The Home Life Insurance Company:

"Intemperance in the use of alcoholic drinks is a fruitful source of disease. Persons who now are, or ever have been, addicted to habits of intemperance, are in all cases to be declined. The experienced examiner will easily detect the signs of an habitual drinker of intoxicating liquors. The condition of the nervous

system will reveal the fact; the offensive or ether-like odor of the breath; furred or tremulous tongue; the eyes, etc. But it is not so easy to detect the fact when the party has but just commenced the destructive habit, and, therefore extreme vigilance on this point is required.

"In this connection we would call your attention to the greatly increased drinking of beer, the tendency in very many cases being to its excessive use, which, when once become a fixed habit, sensualizes and degrades the mind as well as the body, and is a potent factor in reducing the average of life. When you have reason to believe either from inquiry or an unusual plethora of the applicant, that he is a large consumer of it, the risk should be declined."

John Hancock Mutual Life Insurance Company:

"Explicit information with regard to the applicant's use of intoxicating liquors is required in every case. If he has ever used them to excess, state how long, and to what extent he has been addicted to the habit, when he desisted from it, and how far he may have been injured by it."

Life Insurance Company of Virginia:

"As regards the present condition of applicant: If his habits are bad, such as excessive use of intoxicating drinks, or narcotics, or tobacco, he should not be recommended."

Maryland Life Insurance Company:

"This company aids especially accepting risks on persons addicted to the habitual use of alcoholic stimulants. Many individuals who never drink to excess, take more than they can readily excrete. This habit impairs the nutrition of all the tissues of the body and leaves traces of degeneration in the heart, kidneys and liver, as well as of the minute vessels of the brain."

Massachusetts Mutual Life Insurance Company:

"In the consideration of a risk nothing is more important than the habits of the applicant respecting the use of stimulants and narcotics. Intemperance weakens body and mind, and increases the fatality of acute disease by lessening the powers of resistance, while many forms of chronic disease take their origin in the excessive use of alcoholic liquors and tobacco. More-

over the statistics of life insurance show that intemperance reduces the average expectation of life nearly two-thirds. The most definite information on this subject is therefore required, and the examiner should see that the answers to the questions relating to the use of stimulants and narcotics are clear and without ambiguity. The company does not knowingly insure an intemperate person."

Michigan Mutual Life Insurance Company:

"An habitual user of distilled liquors or a hard drinker should be promptly rejected."

Causes for Rejection.

"Dipsomania in all forms; habitual tipplers, reformed drunkards, all who are accustomed to the daily or continuous use of distilled alcoholic liquors; spree drinkers, or those who avoid liquor for some weeks or months, and then use it freely for a time; dispensers of liquors, and frequenters of places where it is used."

Mutual Benefit Life Insurance Company:

"The habits of an applicant as regards the indulgence in malt or spirituous liquors, opium or tobacco, have been found in the experience of the company of great importance."

"As you are aware many of the diseases of vital organs are insidiously developed from this cause."

"Please therefore question each applicant on the subject, and no matter what his assertions (for the intemperate man rarely confesses his excesses), be assured that the liver, stomach, kidneys and nervous system are free from the tell-tale evidence of indulgence. The company should always be informed when an applicant uses liquor daily, even in moderation, and the quantity, whether of beer, wine or spirits."

The Mutual Life Insurance Company, of New York:

"The regular or occasional use of intoxicating liquors, tobacco or narcotics, needs special investigation, as experience has proved that habits of drinking, and the use of narcotic agents, have more influence in determining the probability of an individual attaining average longevity than any other factor in the problem of life insurance."

New York Life Insurance Company:

"The past and present habits of the applicant as to the use or abuse of alcohol must be carefully and explicitly stated."

"This is a question of fact whose importance in life insurance cannot be over-estimated. When the applicant is a stranger, the examiner by questioning and cross-questioning ought to get at the exact truth; and when he is personally known to the examiner, an incorrect answer is inexcusable. The company never knowingly accepts risks on the lives of persons not habitually temperate."

Northwestern Mutual Life Insurance Company:

"Be particular to draw out all the facts with regard to the present and past habits of the applicant as to his use of stimulants. If he has over-indulged him what state over his own signature to what extent he has been

intemperate, and when last under the influence of stimulants. If abstemious have him state how long he has been a total abstainer. The answers on this point must be definite and convey a clear idea as to the past and present habits of the applicant."

The Penn Mutual Life Insurance Company:

"Make all necessary inquiries that suggest themselves to you in reference to family history, previous diseases and habits, especially in regard to the use of alcoholic stimulants in the past and at present."

Phoenix Mutual Life Insurance Company:

"An inspection of our losses has shown that the use of liquor causes, either directly or indirectly, many deaths, and this is a point about which we wish to be informed particularly, so far as your observations go. If the applicant is known to you to be addicted to any pernicious habit we desire to be informed directly by you."

Provident Saving Life Assurance Society:

"Question the applicant closely as to the past and present indulgence in alcoholic liquors, beers, narcotics, etc., and impress upon him the necessity of giving specific answers to these questions in the application."

Union Central Life Insurance Company:

"Ascertain whether the applicant is temperate and pure in his habits of life, and whether he has always been so, being careful not to recommend to the company any person of intemperate or lewd habits, or any reformed inebriate, and state clearly the facts as to his present habits and his antecedents in these respects."

Union Mutual Life Insurance Company:

"Policies will not be issued on proprietors of hotels, keepers or attendants of restaurants, and bar and saloon keepers, or persons engaged in the manufacture of liquor, etc."

Washington Life Insurance Company:

"The general experience of life insurance companies has proved that those engaged in the sale of intoxicating liquors are exceptionally bad risks."

"Next to consumption, if not equal to it, the abuse of alcoholic liquors, fermented as well as distilled, causes in our experience the greatest loss to life insurance companies. Where there is the slightest doubt of the applicant's habits, the question should be distinctly put, and the amount of daily consumption, and the facts as to occasional excess should, so far as possible, be ascertained and entered on the application. An observing physician will often learn much from the applicant's complexion and general appearance."

The report of the medical director of the Federal Life Assurance Company for the year 1891 contains the following:

"Intemperance is a fruitful cause of mortality, and it is, I assure you, very often a most difficult thing to get at a man's habits. What is temperance in one man's view is intemperance in another and vice versa. I consider if he has ever been a really intemperate man he is never a good risk to accept. The habit is still there latent, and it only needs a favorable combination of circumstances to develop that latent tendency. I believe that many more deaths are due indirectly to this habit than we have any knowledge of, for the immediate cause of death is often but a result of the systematic alcoholic poison. I think that many of the deaths given as due to the kidneys or lungs and nervous system, which form the greater proportion of all deaths, are to be attributed primarily to alcoholism."

"These instructions are all definite and emphatic as to one point, and that is to the effect that persons addicted to the use of intoxicants are not desirable risks. Now a desirable risk judged from this standpoint is one who is likely to live a long time. It is, therefore, clear that these companies (and the same is the case with life companies generally) regard habitual users of excess of intoxicants as likely to be short lived. I think that all life companies are agreed upon the undesirability of accepting risks on the lives of persons who are regarded as using intoxicants to excess, and that this is proved by their practice."

In fact so far as the evidence is recorded and my experience goes, there is no other question with regard to which the warnings of all companies to those who are instructed with the very important work of examining and recommending risks are uniformly definite and emphatic."

While all are agreed as to the effects of the immoderate and habitual use of intoxicants all are not agreed as to the effect they have when used moderately, for we find many, in fact nearly all of the companies accepting the total abstainers and moderate drinkers at the same rates of premium, and treating them exactly alike in every respect. In fact there was a time when moderate drinkers were considered better risks than total abstainers, and persons who were total abstainers were rejected on that account."

It is recorded that the rejection of Mr. Robert Warner, president of the United Kingdom Temperance and General Provident Institution of England by a life insurance company, more than 50 years ago, on account of his being a total abstainer, led him to take

active measures for the establishment of this company, which has for 53 years demonstrated the superior longevity of men of his principles and practice. For 49 years he has held the position of chairman of the company. The Post Magazine, which is regarded as the safest authority on such matters in Great Britain, speaks as follows of its success:

"The company discloses prosperity which is almost without a parallel." And again speaking of its quinquennial bonuses, it says: "These compound bonuses are almost fabulous. In the temperance section they amount to £2 6s per cent. per annum on the sum assured and the existing bonuses, and in the general section to £1 15s per annum. We can scarcely imagine even the most avaricious man wishing for more." While the bonus paid to its policy-holders in the general section was quite equal to that paid by the best of British companies, that in the temperance section was more than 31 per cent. greater at this division of profits.

During the 27 years, from 1866 to 1892 inclusive, the annual reports of this company show its experience to have been as follows:

which similarly classify their risks has shown an equal or greater difference in mortality between the two sections.

An experience published by the Scepter Life shows that while its mortality in its temperance section was 49.18 per cent. of the expectation, it was 80.86 per cent. of the expectation in the general section.

The mortality experience of the Scottish Temperance Life during a period of nine years, as shown by its reports, was 46 per cent. in the temperance section and 66 per cent. in the general section.

The experience of the Temperance and General Life Assurance Company, which it is my privilege to manage, has extended over well on to eight years, and has justified the anticipations of its founders who expected results similar to those experienced by the companies mentioned above which make a similar classification of their risks. The general mortality experience of the company has been of the most favorable character, being low in its general section and exceptionally low in its temperance section. I am not prepared to state precisely the percentage of the tabular expectation of mortality that has been in the experi-

YEAR.	TEMPERANCE SECTION			GENERAL SECTION.			Yearly Adv't'ge.
	Expected Deaths.	Actual Deaths.	Per Cent.	Expected Deaths.	Actual Deaths.	Per Cent.	
1866..	100	85	85	180	186	103	18
1867..	105	71	67	191	169	88	21
1868..	109	95	87	202	179	88	1
1869..	115	73	63	212	201	94	31
1870..	120	87	72	223	209	93	21
1871..	127	72	57	234	217	93	36
1872..	137	90	66	244	282	116	50
1873..	144	118	82	253	246	97	15
1874..	153	110	72	263	288	110	38
1875..	162	121	75	273	297	109	34
1876..	168	102	60	279	253	90	30
1877..	179	132	73	291	280	96	23
1878..	187	117	63	299	317	106	43
1879..	196	104	53	305	326	107	23
1880..	203	136	67	311	324	98	31
1881..	213	131	61	320	299	90	29
1882..	226	157	69	327	295	90	21
1883..	235	174	74	333	301	90	16
1884..	247	196	79	342	283	83	4
1885..	258	177	68	348	361	104	40
1886..	271	171	63	350	337	95	32
1887..	282	219	78	360	363	100	22
1888..	298	216	72	372	335	90	18
1889..	307	184	60	378	326	86	26
1890..	314	225	72	386	389	102	30
1891..	321	240	75	387	425	110	35
1892..	327	240	73	387	422	109	36
Totals	5,504	3,993	70	6,049	7,881	97	27
Average							

Where 5,504 deaths were expected according to the mortality tables, 3,993, or 72.6 per cent. less than the expected number, occurred in the temperance or total abstainers' section, and where 6,049 deaths were expected in the general section, 7,881, or 128.6 per cent. more than the expected number, occurred—that is, the death loss was 70 per cent. of the expectation in the abstainer's section and 97 per cent. in the general section, or the saving for profits out of the mortality, which is the main source of profits, was in the temperance section 30 per cent., while it was only 3 per cent. in the general section.

It is important to note that this is the experience amongst lives carefully selected for insurance, the only apparent difference being that in the one case they were total abstainers and in the other moderate users of intoxicants. So far as I have been able to learn, the experience of other companies

ence of the two sections, but the difference has been such as to be obvious when expressed in a general way. This company has had an average of about twice as much business in its temperance as in its general section taking its history throughout, and its losses have been for practically the same amount in the two sections. This, in the face of the fact that we are extremely rigid in our requirements with regard to the use of intoxicants by those accepted in our general section, proves, to my satisfaction at least, that total abstainers are much better risks, and likely to live much longer than those persons even who are regarded as very moderate in their use of intoxicants.

All this goes to prove that total abstinence is better for the individual practicing it, and how vastly better it is for wives and children and friends and the community generally it is scarcely possible to conceive.

Domestic Hints.

No articles of whatever kind should be kept under the bed. To prevent this, dispense with "valances" and tuck in the bed clothes. Curtains about the bed are simply fitters, sure to catch and retain the impurities as the air from the lungs passes through them.—[Journal of Hygiene.]

What is needed is a crusade against dosing young children with medicines of any sort. There are a few thousand mothers in the land who don't do it, and who find it quite unnecessary. It is intelligence that is required in the care of children, and the knowledge of hygiene, not medicines.—[Journal of Hygiene.]

A healthy tongue is clean and moist and moderately, but not excessively, red; when it is furred or coated or very dry or very red we suspect disease. A furred or coated tongue means either a fever of some sort, or something unhealthy in the mouth, or something wrong with the digestive tract.—[Exchange.]

How to Steam a Turkey.

This is the way to steam the turkey. After the fowl is dressed put it in a large double boiler and steam until tender, being careful that no water is with the turkey except what accumulates in steaming. Take out and stuff. Brown some flour in hot lard and butter. Lay the turkey in same in a baker and pour over it the water which accumulated in steaming; baste thoroughly and set in hot oven and brown very quickly. This is a very easy way to cook a turkey, besides preserving its sweetness and juices.

Home Made Coffee.

A coffee made by browning corn meal mixed with molasses, one part molasses to three parts meal, is a good substitute for our ordinary coffee. Mix it about half and half. When it is fixed you cannot tell it from ordinary coffee. After it is partly browned in the oven (stirring often), grind it, as that will take out the hard lumps which

are caused by wetting the meal with molasses.

Artificial Fried Oysters.

Take one pint of canned or green corn, make it as fine as possible. Add one well-beaten egg, one-half cupful of sweet milk, one pinch of salt, one-half cupful of flour. Mix all together and drop from a teaspoon into hot lard. Let them fry brown and you will have a delicious dish.

Cold Weather Suggestions.

For chilblains and frosted feet use oil of spike, thoroughly rubbed in. The brine from corned beef is also very good. For roughened and chapped hands use equal parts of glycerine and aqua ammonia, adding a little rose-water if liked. Wash the hands thoroughly and apply the lotion while the hands are still damp.

A Nice Writing Board.

To make a writing board which will prove very useful to one who writes a good deal, cut two pieces of pasteboard the shape but larger than a sheet of letter or foolscap paper. Cover each by cutting calico a seam larger than the boards, turning down the edges and basting all around. Place the boards together and fasten any way you like; large, scattering buttonhole stitches are very nice.

You Might Try It.

To determine the exact age of eggs, says an exchange, dissolve about four ounces of common salt in a quart of pure water and then immerse the egg. If it is only a day or so old, it will sink to the bottom, but if it be three days old it will float in the liquid. If more than five, it comes to the surface and rises above in proportion to its increased age.

He that does not know those things which are of use to him to know is but an ignorant man, whatever he may know besides.

The child's first experiences remain with him permanently. The first color, the first music, the first flower, make up the foreground of his life.

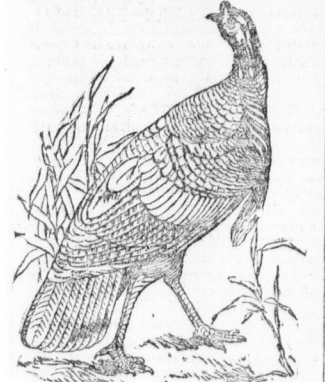
FARM AND GARDEN

WILD TURKEY CROSSES.

Their Desirability as Explained in a Rhode Island Station Bulletin.

Where wild turkeys are plenty, crosses between wild and domestic birds frequently occur without design on the part of the owner of the latter. The results of such a cross have been so satisfactory that such matings are much desired by turkey raisers in those sections, and young wild birds are caught for the purpose and brought up with common young turkeys. Often nests of wild turkey eggs are found in the woods and hatched on the farm. The domesticated wild birds usually persist in roosting in the woods or on the top of house or barn. When raised from the eggs, they become more gentle and fearless than the domesticated turkey, but if chased or frightened they recover their wild habits very quickly.

Wild turkey crosses are harder and healthier than common turkeys and rarely have disease. Half blood hens



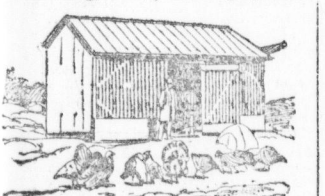
AMERICAN WILD TURKEY GOBBLE.

are generally too wild, but half blood gobblers are not as wild, and are suitable for crossing with domestic hens. A small proportion of wild blood improves the size, form and general appearance as well as the vigor, without being a disadvantage in any way. A quarter wild cross is better for practical breeding than a pure wild or half wild bird. Half wild crosses do well if allowed a large range, but are not well suited for woody countries or as easily kept on small places as the domestic turkey.

Wild turkey hens under domestication at wild first cross hens often disappear in the spring and are not seen until fall, when they usually return to their own line with a brood of nearly full grown turkeys. Half blood mothers make their young too wild. Half bloods raised by domestic turkey hens are not much inclined to stray. Quarter bloods under certain conditions may be as wild as the wild bird of the woods.

The flock of half wild birds reared at the station were very tame and unsuspicious until several were snared for exhibition. Since then they have been shy. The wild blood gives the cross an astonishing ability to care for themselves. It is apt to have the strongest influence in breeding. If first crosses are bred together, the stock resembles the pure wild, but after several generations cannot be distinguished from the pure wild by good judges. The older the bird grows the more he shows the wild blood. Crosses have much of the superior game flavor of the wild and command a higher price in the market. Some wild blood crosses are half and three-quarters wild blood as large as the pure bronze turkeys. Several years crossing, however, with the selection of the largest breeding each season, gives the greatest size.

The feathers of the wild turkey lie very close and hard, so that the bird weighs more than its apparent size would indicate. Mature birds have a bit of long, bristly hairs projecting



TURKEY SHED AND BREEDING STOCK.

from the neck at its juncture with the breast. In full grown males it attains a length of 9 inches and sometimes is a foot long. It is to be hoped that the time when wild turkeys are to become extinct is far distant. The methods followed by the average turkey raiser so depreciate the stock that without the occasional introduction of fresh, hardy blood from the west it would become very much deteriorated. When there are no wild turkeys except those preserved by man, the elevation of the domestic turkey will depend upon fanciers—those who breed for beauty and utility.

American Hay Abroad.

An American consul in Germany reports that American hay is now under ban in that country. First Russian hay was excluded, then the German farmers made analyses of American hay, and these were published with warnings against the American product. These analyses appear to show that there is no nutriment in American hay than in the hay of Germany, which is used as an argument to induce all agriculturists to keep hands off. In addition to this they are the warning that the use of American hay is introducing new insects into Germany.

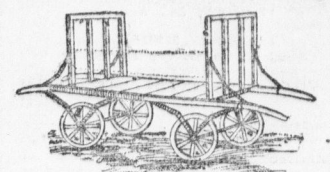
The farming has now been started in the south, and we may soon expect to see numerous tea groves in our own country, instead of being forced to travel to China or India to see the plants in their native life.

Give Holloway's Corn Cure a trial. It moved ten corns from one pair of feet without any pain. What it has done once will do again.

A COMBINATION VEHICLE.

It Affords a Barrow, a Cart and a Garden Bench.

The description of a homemade implement that has a variety of uses has recently been described in American Gardening. It can be used as a plain barrow, either end being fitted for such use, as the wheels are placed well inside the position of the springs, thus throwing



COMBINATION BARROW AND CART.

the weight of the load upon the wheels rather than upon the handles. It is also a veritable cart to be pushed or drawn as one may wish, while it serves handily as a table or bench when one is planting a garden and greatly needs some such arrangement.

To make of this an inclosed barrow or cart, one may fit thin boards to the uprights at the ends, and also fit light strips to the sides in the position of the dotted lines. These strips can be attached in a moment by driving iron staples in the outside of the outer uprights, left projecting far enough to pass through slots in the strips, which are held securely in place by wooden pins or keys, slipped through the projecting staples. The lower strip on either side can be hinged to the framework if desired, to be folded down out of the way when such pieces are not desired.

Round iron is used for braces and for the attachment of the wheels. The latter should have wide rims and may often be found in sets in the heaps of old iron, broken machines, etc., to be seen about machine shops, foundries and shops where iron implements are sold.

The whole should be lightly but strongly made, when this combination of cart and barrow will be found a most serviceable friend to the gardener. This implement has a much wider scope than an ordinary garden cart; if made of light but durable material, and the wheel fitted with broad tires, it would be a very valuable implement for the farmer and market gardener. The ordinary farm cart is at times very awkward to get around through the field. The vehicle illustrated can be used in gathering either cabbage, tomatoes, pickles or cauliflowers, or any of the usual garden truck, and could be made one of the most useful implements of the farm.

Setting Fence Posts.

In actual practice there is but little difference in the durability of posts whether set with the top or bottom end in the ground. The point of greatest decay is, nine times in ten, about six inches above and below the surface of the ground. The American Agriculturist explains that it is caused by the continuous changes from moisture to dryness, while the part which is far below the surface is not subject to changes, but is nearly always water soaked, which with many woods acts as a preservative. If any preservative is applied to a post, it should be at the point where it will be near the surface of the ground both above and below, or if they are charred, it should be at the point named.

In setting posts where the lower end is below the action of frost, the big end should be downward, as then the frost will not have such a leverage in raising it upward. A projecting knot left near the lowest portion set in the ground will have the same effect, or a notch cut in the side of the post near the bottom, in which a flat stone is placed. A hole bored and a wooden pin inserted and left projecting a few inches will have the same effect, the point being to have a weight of earth above the projecting surface, and yet below the usual frost line.

It is a mistake to set posts eight to ten inches in diameter, thinking they will outlast those of a smaller size. For general use a fence post six inches in diameter is more durable than one of nine inches in diameter, and contains one-half the material. It takes longer to make the larger excavations. The larger ones are heavier to handle, and if purchased cost far more, with no corresponding benefits to be derived. As to durability, cedar stands at the head of the list, with oak as second choice.

For and Against Alfalfa.

California and Colorado papers have much to say in praise of alfalfa, but there is something to be said on the other side. It is difficult to cure into hay. This does not matter in California, as the curing there comes in the dry season, when no rain is expected for weeks. The seed is very hard to plow on account of numerous roots, and in Colorado live horses are sometimes used in turning 14 inch furrows. American Cultivator thinks it is better for eastern farmers to stick to the red clover that they know they can grow, and whose merits are now better understood than ever before.

Agricultural News and Notes.

At the seventh annual convention of the Association of American Agricultural Colleges and Stations delegates were present from 40 states and territories.

General S. T. Lee of Mississippi was elected president of the Association of American Agricultural Colleges and Stations at the late annual meeting. Director Scovell of Kentucky was elected secretary and treasurer.

For the purpose of making stiff soils friable sifted coal ashes, where they can readily be had, are better than sand.

American Agriculturist says: In North Carolina, not far from Greenville, there is a leech farm, where nearly all the leeches used for medical purposes in this country are raised.

Canadian papers are telling their readers that experience seems to indicate that the European market as a place of sale for any from this side of the Atlantic is a very uncertain one.

Captain Sawyer, U. S. A., San Diego, Cal., says: "Holloway's Corn Cure is the best medicine I have ever found that would do me any good." Price 25 cents. Sold by U. S. Apothecaries.

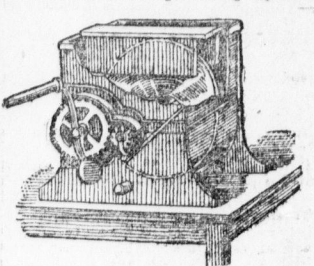
THE DAIRY

NEW CHURN.

A Disk of Hard Wood Revolves Vertically in the Cream.

The English papers contain descriptions of what is called the New Era Disc churn, a picture of which is shown. It is thus described:

"The churn consists of an oblong vessel with a circular bottom, in which a disk of hard wood revolves vertically in the cream. Over this disk is a hood, or 'splash guard,' so that when the disk is revolved the cream picked up by it is



NEW CHURN.

dashed into this cover and then returned to the churn at the other end of the vessel. The speed of the disk is multiplied by gearing, so that considerable concussion is given to the cream, and the butter is brought in an incredibly short time.

"Unchurned cream is characterized by a great amount of viscosity. Now, this viscosity is the feature which has been utilized in this churn, for by reason of it the disk, revolving perpendicularly, half in the cream and half out, gets coated with a layer of cream, which is thrown off by the tangent force of the revolving disk. Thrown violently into the hood which covers the disk, it receives its concussion there and immediately returns to the churn. When, however, that change takes place which the dairymaid knows as the 'breaking of the butter,' the viscosity of the cream disappears, and the disk immediately clears and shows the bare wood once more. When this is observed, the dairymaid ceases and thus prevents 'overchurning.'"

The churn is open so that the cream can be constantly watched.

The Up to Date Dairymaid.

Of course, as a progressive and up to date dairymaid, you are having several new milk cows in these fall months, and you will want to breed them again in December and January. Have you such a bull as a progressive dairymaid would want to have? If you have a good one, and he has proved his excellence, don't change. Otherwise, get a good one. You can not afford not to do so. It takes not far from 175 pounds of butter to pay for the care and keep of a cow 12 months. The cow that yields you 225 pounds of butter per year is then just twice as profitable as the one which yields 200 pounds. And if by selection and judicious breeding you can raise some cows that will yield 250 pounds they will be worth three times as much as the 200 pound cow. A good bull is a paying investment. If you never had one before, get one this fall. What breed? The breed that best suits your fancy. But don't put up with grades of any breed.—Hoard's Dairymaid.

Dairy and Creamery.

If you propose to take up winter dairying next year, breed your cows late this fall or early this winter, so they will come in at the right time.

Denmark has driven other lands from the first rank in the butter market, simply and solely by co-operation among the plain, common farmers of the country. They put their little means together, they studied and experimented, they found out who in a given neighborhood had the best talent for practical superintendence of a factory, who on the other hand was the best financier and could make money go farthest, and again who could take care of the cows as well as get the most and the best out of them. This being ascertained, they determined to have everything as clean and as sweet as possible and to utilize machinery as fast as it was proved to be good. The Danish government gave them encouragement, too, so that now Denmark holds the banner as the butter making country of the world. From Denmark came the cream separator, from Denmark came the fashion of sterilizing all milk and cream before it was sold or used. What plain farmers in the United States can also do and do it better, for here we have every advantage of soil, sunshine and climate.

In the absence of the somewhat expensive implements for sterilizing milk, it can be done by means of the common double boiler used for cooking oatmeal and foods that burn easily. This article is sometimes called a farm boiler, sometimes merely a double boiler. Where the sterilized milk is needed in moderate quantities only, for feeding an infant, it may be sterilized in the farm boiler as follows: Let the morning's milk stand three hours in a cool place, then dip off the top, using only about half the quantity set; put this in the top of the double boiler and let the water around it boil for half an hour. One advantage of this milk is that it will keep longer without rancid sour. It is best to prepare a sufficient quantity at once to last 24 hours.

Says George E. Newell: It always pays a dairymaid better to stand by a manufacturer who is doing honest work for him than to take up with a new man who builds a factory for the purpose of "running out" the old proprietor.

Begin early to feed ensilage. Add oatmeal, bran and either cottonseed meal or gluten meal.

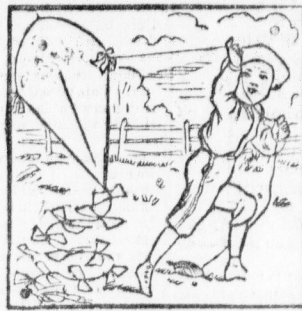
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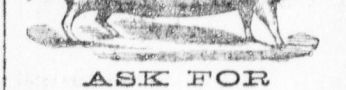
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