

PATENTS PROCURED
In Canada, Great Britain, United States and Foreign.
H. H. ROCHES
110 Queen's Quay West
Canada Life Building, Toronto.

SIXTEENTH YEAR
WHAT OUR STATE IS GOING TO DO.
The American General's Discussion the War Outlook.
Democracy's Action Called a Crime.
Democratic New York World Loud in Its Denunciations.

Venezuelan boundary. Speaking on behalf of the people of the metropolis, the trustees of the American, the most loyal and intelligent support.

AN APPEAL FOR PEACE.
War between the United States and Great Britain is a moral impossibility.

Democratic New York World Loud in Its Denunciations.
The American President Has Thus Far Failed Only in Seriously Affecting the Big Financial Centre and Treasury of the United States and Bringing Down Upon His Head the Condemnation of the National Convention.

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Washington, Dec. 24.—The House of Representatives today passed a bill to increase the duties on various articles of foreign manufacture.

Washington, Dec. 24.—Speaker Reed today before the House a special message from the President of the United States.

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THE U.S. FINANCIAL SITUATION
Congress Asked to Pass Bond Legislation—Provisions of the Bill—Large Withdrawals of Gold.

NEW YORK, Dec. 24.—The war scare is one thing, but the financial condition of the country is another, and probably much more serious. A perusal of the reliable despatches from Washington, and of the opinions of the leading financial journals, goes to show that there is a sad lack of agreement among the political chiefs at the capital.

NEW YORK, Dec. 24.—A largely attended special meeting of the Monetary and Finance Society was held last night. The following resolutions were adopted:

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WEDNESDAY MORNING DECEMBER 25 1894.

MONTAGUE'S NEW POLICY.

REORGANIZATION OF DEPARTMENT OF AGRICULTURE.
Economy Will be Effected and More Money Will be Spent Among Farmers—Canadian Dairy and Agricultural Commission—Factory and Commercial Buildings.

OTTAWA, Dec. 24.—Hon. Dr. Montague was this morning sworn in as Minister of Agriculture. He took the oath of office at Rideau Hall in the presence of Mr. Mackenzie Bowden, Mr. Charles D'Alton Tupper and Hon. A. R. Dickey being present.

OTTAWA, Dec. 24.—The Hon. Dr. Montague will inaugurate a new policy in his new department. A reorganization and redistribution of duties will take place, so as to effect saving in the department.

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THE CARDWELL ELECTION.

Mr. Willoughby, the Conservative candidate, is beaten in Cardwell.

ONTARIO, Dec. 24.—The election passed off quietly to-day; the weather was not propitious for a heavy vote, and the result shows a decided falling off in comparison with other years.

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RUBBER DOLLS
and **DOLLS' HEADS**
THE TORONTO RUBBER CO., LTD.
25 King St. West (Manning Arcade).

ONE CENT
MR. STUBBS BY
MORE THAN 200.

The McCarthy's Handsome Victory in Cardwell.

WHERE TORY WATERLOO WAS MET
The Catholic District of Adajla Proves Disappointing.

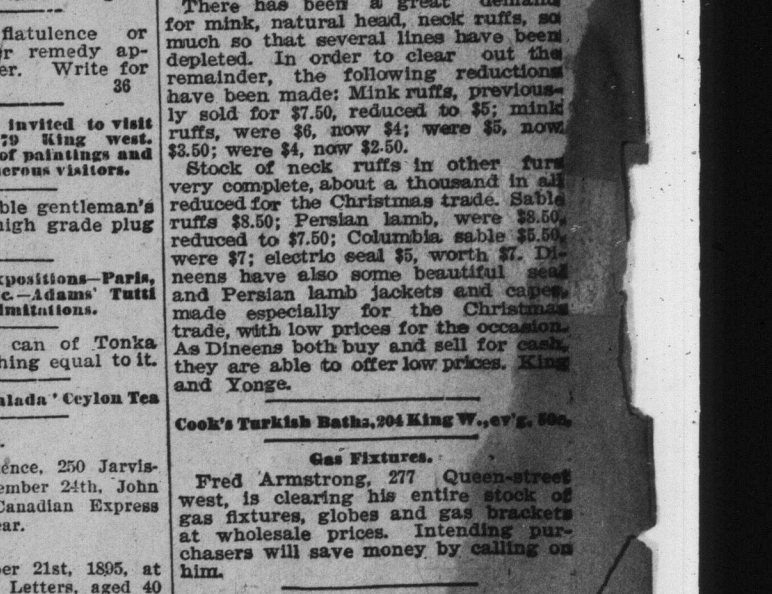
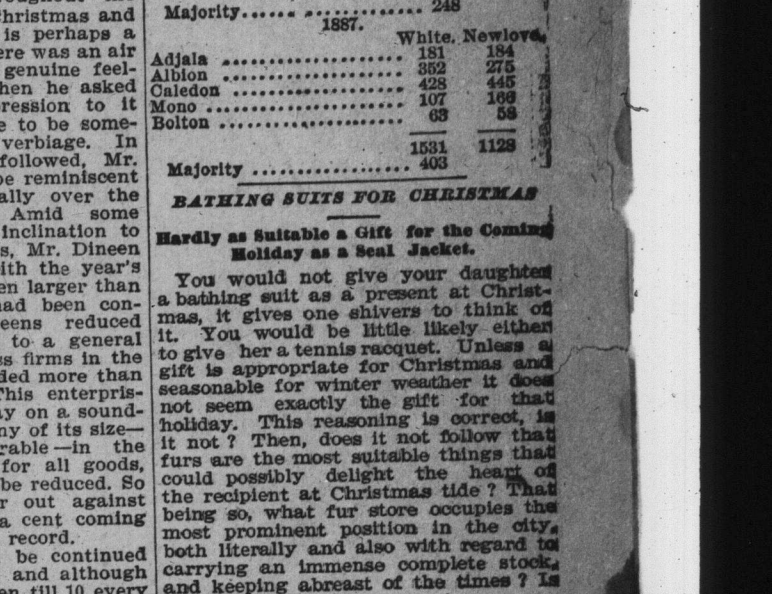
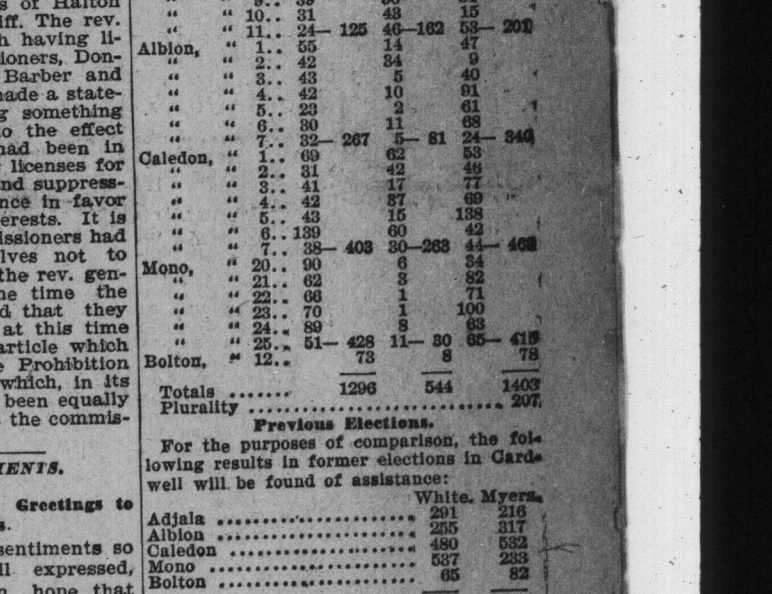
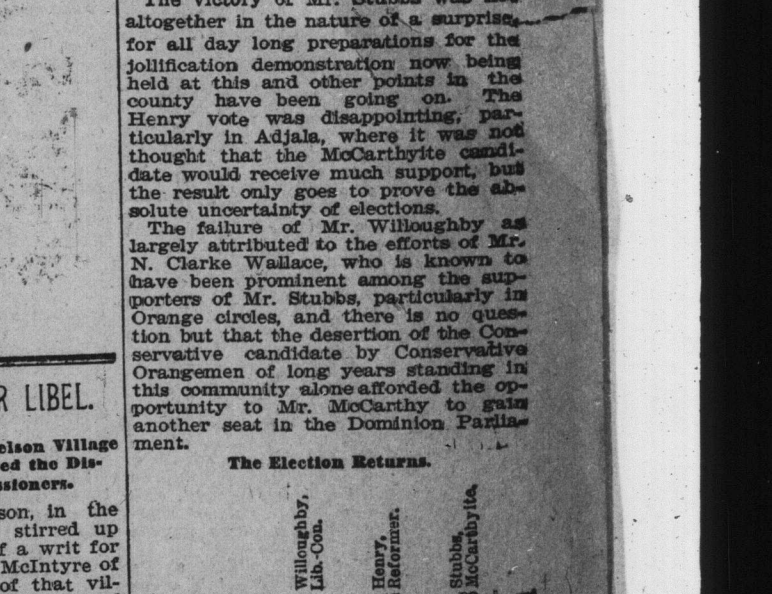
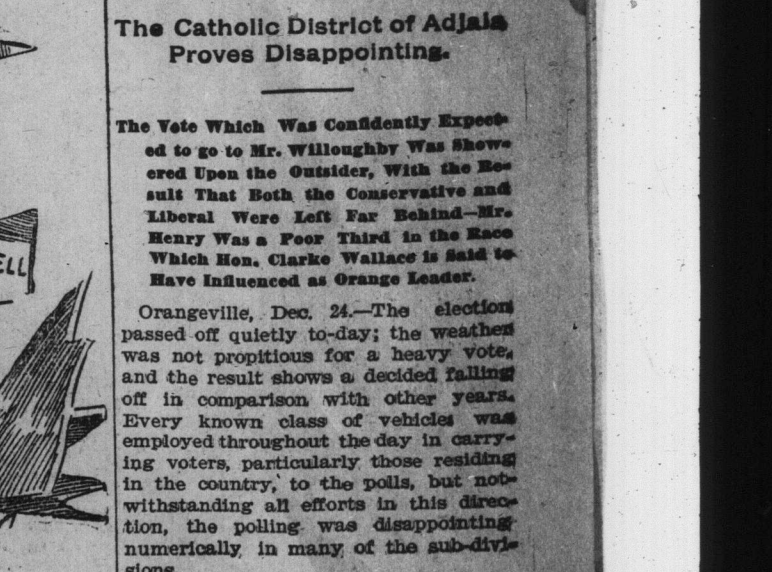
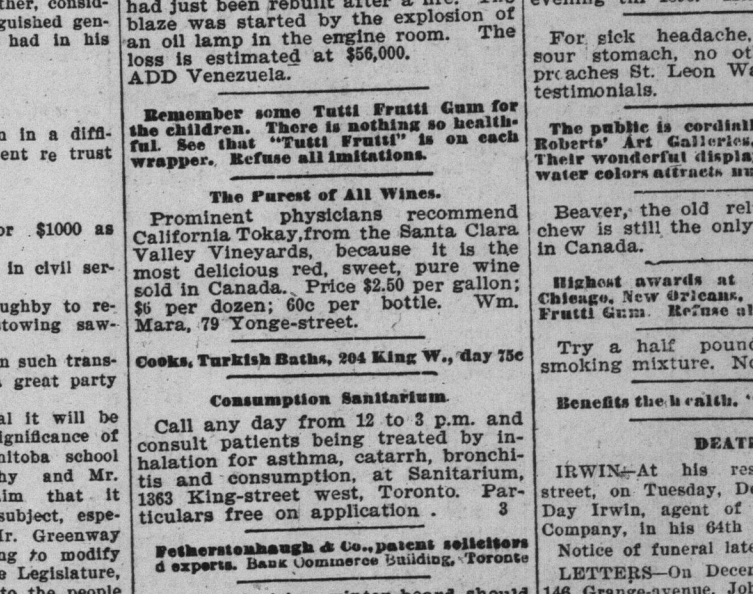
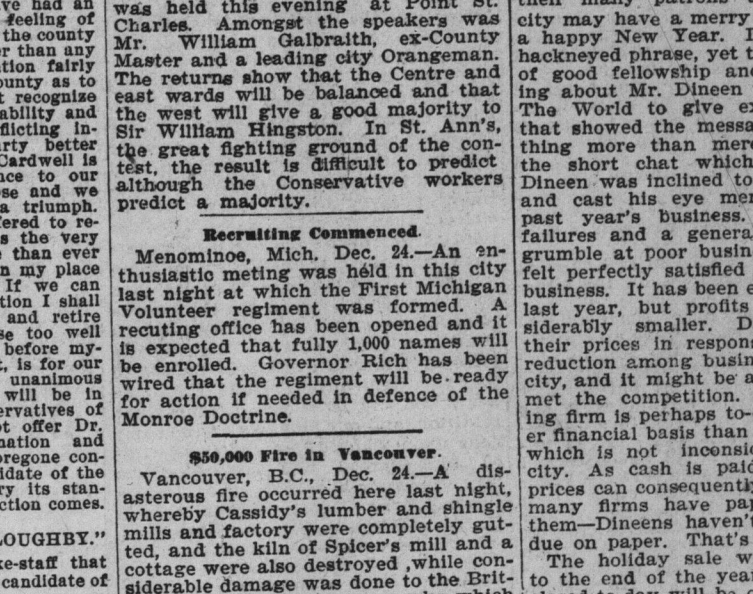
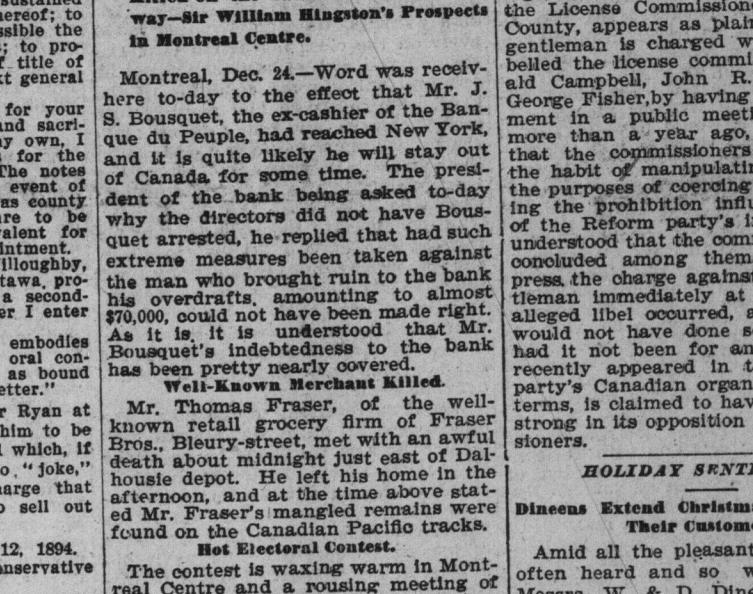
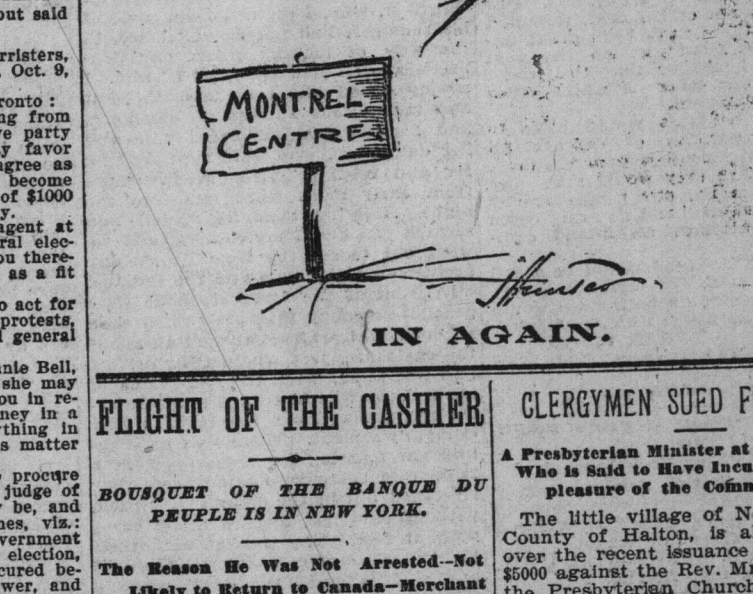
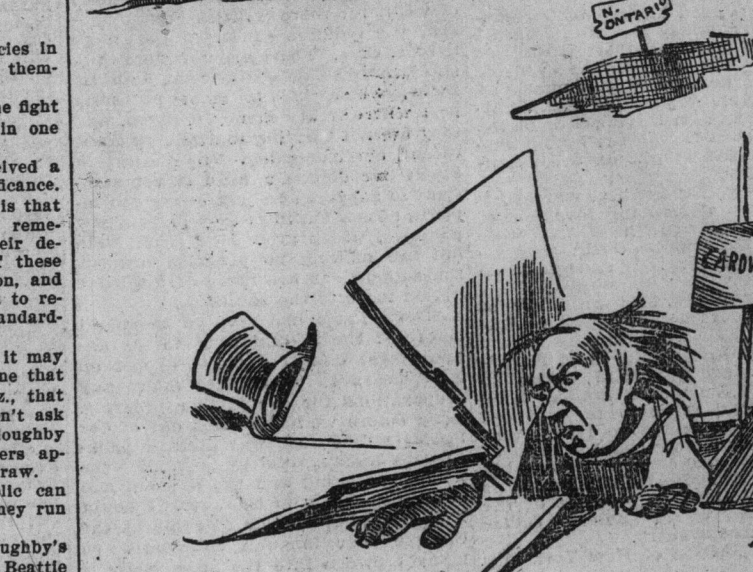
The Vote Which Was Confidently Expected to go to Mr. Willoughby was Shown to be a Mistake, with the Result that the Conservative and Liberal were Left Far Behind; Henry was a Poor Third in the Race Which Men, Clarke Wallace is Said to Have Influenced as George Landwehr.

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PAGES MISSING

One Week
from to-day will be
New Year's Day.
Have a cup of
MICHIE & CO'S
COFFEE
ready for
YOUR GUESTS.
Excels in
Purity,
Strength,
Aroma.
SMELTING WORKS TO START

IRONWORK WILL BE ERECTED AT THE
ARBITRARY CITY.
Business Will be Lighted Next Week and
the Hamilton Company Will Earn
the Bonus-Generosity of the Tackets
Manufacturing Company to Start
Employment-Christmas Cheer.

Hamilton, Dec. 24.-This morning the annual presentations of Christmas cheer took place at the factory of the George E. Tuckett Manufacturing Company. Besides the employees there was a large representation of city clergy and many prominent citizens present. Mr. Tuckett presented four presents to the extent of \$1,000, one of his employees with a city lot, accompanied by a cheque for \$100, to erect houses thereon. Each of the day employees was presented with an extra week's pay, and each of the piece hands was presented with a turkey. The four who received lots were: James Connell, Philip Beck, Charles Imboden and William Ruchey. For Imboden's lot, Mr. Tuckett has the past forty years Mr. Tuckett has on an average distributed each year to the extent of \$1000, expressed to the extent of \$1000, delivered by all the clergymen present and a number of prominent citizens.

Notes
The Ontario Tack Company presented its employees to-day with a Christmas turkey. St. Matthew's day school, run by Rev. Charles E. Whitcombe, has been permanently closed down.

Christmas Eve at Osceola Hall.
Osceola Hall, Dec. 24, 1895.
The Chancery and Mr. Justice Rose have delivered judgment in Ducker Watch Case. Co. v. Tageret. In the judgment under rule 73, against defendant Campbell. Robertson, J., on directing judgment to be entered for the plaintiff, reserved the question by reference was directed, Clute, J.C. C., defendant Campbell, respondent, and C. Miller for plaintiffs at same time moved to quash the appeal on the order of Robertson, J., and on the merits. The learned judge now affirms the appeal and dismisses the motion. Costs to defendant Campbell in any event. Mr. Justice Rose will sit in single court on Friday, Dec. 27th, and January 3rd, at 10 a.m., to hear urgent motions.

Norway
There will be morning service at 11 a.m. at St. John's Church to-day, when holy communion will be celebrated. The church is beautifully decorated for the occasion. On Friday, the 27th, at 8 o'clock, the Sunday school children have their Xmas tree.
At the meeting of the Norway Church Executive on Monday evening, Dr. J. P. Shaw handed in his resignation as treasurer, prior to his departure for New York city. The rector, as chairman, spoke very feelingly of Dr. Shaw's work in connection with the church and instanced by the many organizations carried on by him which owed much of their success to his untiring efforts. In the name of the members, the rector presented with a cordial address, beautifully illuminated in blue and gold, and his stand. Speeches were then made by the Rev. G. L. Starr and Messrs. J. Bates, C. H. Brown, E. A. Miller, J. Nichols and E. A. Brown. Mr. Du Vernet presented a magazine and a circulating library in connection with the society.

Notman and His Tally-ho.
At the Assizes yesterday, before Judge McDougall, C. F. Notman of the Queen City Stables appealed against the decision of Hugh Miller, J.P., according to which Notman was fined \$5 and costs for running his tally-ho coach without license. The ground of the appeal was that tally-ho coaches do not come within the provisions of the by-law, and were not contemplated when the by-law was passed. Judge McDougall held the conviction to be bad on the ground stated, and it being a test case, gave judgment quashing it without costs. Mr. Du Vernet appeared for Mr. Notman, and Messrs. Drayton and Brady for the respondent.

"Long Tail" Gets Four Months.
William Stark, convicted of swindling Walter Greer by selling him patent medicine ads, instead of green goods, was yesterday sentenced to four months in jail by Judge McDougall. This finished the jury cases at the Sessions.
Mr. L. Y. McIlwray, who conducted the defence, applied for a reserve case on the ground that Stark had been arrested into making a confession by the detectives, but Judge McDougall refused to allow one.
Mrs. Bradley, who was charged with swearing to the ownership of property already mortgaged, was discharged, she having paid back the money borrowed on the property.

East Toronto
The East York License Holders' Protective Association met at Warren's Hotel on Monday and took up a number of matters relating to the trade.
Among those present were: President, D. Burrill, E. Sanderson, secretary, George Empringham, treasurer, and Messrs. R. H. Crow, Wm. Keeler, Fred Schmidt, John Warren and George Hegle.

Only those who have had experience can tell the torture corns cause. Pain with your toes on, pain with them off-pain night and day; but relief is sure to those who use **Holway's Corn Cream.**

The World.

CHRISTMAS ~ 1895.

Phenomenal Growth of the I.O.F.

Month	Year	No. of Members	Balance in Bank
January	1882	1,019	\$ 5,553 41
January	1883	1,111	\$ 6,105 35
January	1884	1,216	\$ 6,770 30
January	1885	1,325	\$ 7,455 25
January	1886	1,438	\$ 8,165 20
January	1887	1,554	\$ 8,895 15
January	1888	1,671	\$ 9,645 10
January	1889	1,791	\$ 10,415 05
January	1890	1,914	\$ 11,205 00
January	1891	2,041	\$ 12,015 95
January	1892	2,172	\$ 12,845 90
January	1893	2,307	\$ 13,695 85
January	1894	2,446	\$ 14,565 80
January	1895	2,589	\$ 15,455 75
July	1895	2,736	\$ 16,365 70
September	1895	2,885	\$ 17,295 65
December	1895	3,036	\$ 18,245 60

Independent Order of Foresters

(ASSESSMENT SYSTEM.)
The Supreme Chief Ranger and the other members of the Executive Council of the Supreme Court wish the present 86,000 members and the prospective 30,000 for 1896 a Merry Christmas and a Happy New Year.

I. O. F.
One Supreme Court.
30 High Courts.
2,226 Subordinate Courts.
86,000 Members.
\$1,632,743.21 Cash Reserve.
Over \$8,225,000 paid in benefits.
THE LEADING FRATERNAL SOCIETY IN AMERICA.

EXECUTIVE COUNCIL OF THE I.O.F.

- ORONHYATEKHA, M.D., Toronto, Can., Supreme Chief Ranger.
- E. BOTTEBELL, House of Commons, Ottawa, Past Supreme Chief Ranger.
- D. D. AITKEN, Flint, Mich., Supreme Vice Chief Ranger.
- JOHN A. MCGILLIVRAY, Q.C., M.P., Toronto, Supreme Secretary.
- H. A. COLLINS, Toronto, Supreme Treasurer.
- THOMAS MILLEMAN, M.D., Toronto, Supreme Physician.
- EDW. JUDGE W. WEDDERBURN, Hampton, N.B., Supreme Councillor.



Why YOU SHOULD JOIN THE I. O. F.

BECAUSE The Independent Order of Foresters is the only order that gives, besides the Fraternal and Social Benefits, Free Medical Attendance, Sick Benefits, Funeral Benefits, Marriage Benefits, Disability Benefits, and Mortuary Benefits.
BECAUSE, in a word, the I. O. F. looks after you while in health; it provides for you in sickness; it contributes to your own support in case of disability; it will give you a yearly allowance in your old age, or, in the event of your death, the I. O. F. will pay the amount of your benefit to your beneficiaries.

SCHEDULE OF RATES OF THE I.O.F.
FOR THE ORDINARY OR PREFERRED CLASS.

Age	\$500	\$1,000	\$2,000	\$3,000
18	\$3 00	\$3 00	\$3 00	\$3 00
19	3 25	3 50	3 50	3 50
20	3 50	4 00	4 00	4 00
21	3 75	4 25	4 25	4 25
22	4 00	4 50	4 50	4 50
23	4 25	4 75	4 75	4 75
24	4 50	5 00	5 00	5 00
25	4 75	5 25	5 25	5 25
26	5 00	5 50	5 50	5 50
27	5 25	5 75	5 75	5 75
28	5 50	6 00	6 00	6 00
29	5 75	6 25	6 25	6 25
30	6 00	6 50	6 50	6 50
31	6 25	6 75	6 75	6 75
32	6 50	7 00	7 00	7 00
33	6 75	7 25	7 25	7 25
34	7 00	7 50	7 50	7 50
35	7 25	7 75	7 75	7 75
36	7 50	8 00	8 00	8 00
37	7 75	8 25	8 25	8 25
38	8 00	8 50	8 50	8 50
39	8 25	8 75	8 75	8 75
40	8 50	9 00	9 00	9 00
41	8 75	9 25	9 25	9 25
42	9 00	9 50	9 50	9 50
43	9 25	9 75	9 75	9 75
44	9 50	10 00	10 00	10 00
45	9 75	10 25	10 25	10 25
46	10 00	10 50	10 50	10 50
47	10 25	10 75	10 75	10 75
48	10 50	11 00	11 00	11 00
49	10 75	11 25	11 25	11 25
50	11 00	11 50	11 50	11 50
51	11 25	11 75	11 75	11 75
52	11 50	12 00	12 00	12 00
53	11 75	12 25	12 25	12 25
54	12 00	12 50	12 50	12 50
55	12 25	12 75	12 75	12 75
56	12 50	13 00	13 00	13 00
57	12 75	13 25	13 25	13 25
58	13 00	13 50	13 50	13 50
59	13 25	13 75	13 75	13 75
60	13 50	14 00	14 00	14 00
61	13 75	14 25	14 25	14 25
62	14 00	14 50	14 50	14 50
63	14 25	14 75	14 75	14 75
64	14 50	15 00	15 00	15 00

Why Women Should be Interested in the I.O.F.

Because of the Three Million Two Hundred and Twenty-five Thousand Dollars paid by the Supreme Court in benefits, over two-thirds of the amount has been paid to the WIVES, MOTHERS, SISTERS and DAUGHTERS OF DECEASED FORESTERS.

Solidity

In 1883 when the present management assumed control of the Order there was a deficit of over Four Thousand Dollars. Contrast this with the Magnificent Surplus on hand December 1st, 1895, of ONE MILLION FIVE HUNDRED AND THIRTY-TWO THOUSAND SEVEN HUNDRED AND FORTY-THREE DOLLARS AND TWENTY-ONE CENTS.

COST OF JOINING THE I. O. F.

Fees Payable by Charter Members.

1-The Charter Fee of.....	\$100 00
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If there be 25 Charter applicants each would pay towards the Charter \$4.00. If there be 50 applicants each would pay \$2.00 towards the Charter fee.

2-The Registration Fee, which is 50 cents for each \$200 of Mortuary Benefit taken.....	1 00
3-The Certificate Fee, which pays for the Policy and a beautiful Certificate of membership.....	1 00
4-The Medical Examination Fee, which is \$1.50 for \$200 or \$1,000 of Mortuary Benefit and \$2.00 for \$2,000 or \$3,000.....	1 50

Fees Payable on Joining an Existing Court.
A candidate for initiation into an existing court, and taking \$1,000 of Mortuary Benefit, must pay the following fees:
1-The Deposit Fee, which must accompany his application for membership..... \$1 00
2-The Initiation Fee, which must be at least..... \$1 00
3-The Registration Fee, which is 50 cents for each \$200 of Mortuary Benefit taken..... (say) 1 00
4-The Certificate Fee, which pays for the Policy and a beautiful Certificate of membership..... 1 00
5-The Medical Examination Fee, which is as above, must also be paid for by the applicant (say) 1 50

A candidate taking \$2,000 of Mortuary Benefit would be required to pay \$1 extra Registration Fee, and 50 cents extra for \$1,000 of Mortuary Benefit; thus making his total Initiation Fee \$3 00. While a candidate taking \$3,000 of Mortuary Benefit would have to pay \$2 extra Registration Fee, thus making his total Initiation Fee \$5 00.

Cause of Success

The cause of the unexampled prosperity and growth of the I.O.F. is due to the fact that its foundations have been laid on a solid financial basis, and every department of the Order has been managed on business principles, thereby securing for all Foresters large and varied benefits at the lowest possible cost consistent with safety and permanency. Though the I.O.F. has already paid over three million two hundred and twenty-five thousand dollars in benefits, as well as a large sum for management expenses, yet it will be noted that the accumulated funds of the Order stood, on the 1st December, at over one million Five Hundred and Thirty-two Thousand Dollars.

Look at this list of Benefits which you may obtain for yourself by becoming a Forester.

- FOR YOURSELF.**
- 1-The Fraternal and Social privileges of the Order.
 - 2-Free medical attendance, as provided in the Constitution and Laws.
 - 3-Total and Permanent Disability of \$25, \$50, \$100 or \$1,000.
 - 4-A benefit for you, old age of \$2, \$100, \$500, or \$1,000 a year, until the whole amount of your policy is paid in ten equal annual installments.
- FOR YOUR FAMILY.**
- 1-Funeral Benefit, \$50.
 - 2-Mortuary Benefit of \$200, \$1,000, \$2,000 or \$3,000.

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JOHN MACDONALD & CO. THE TRADE TO THE TRADE... COMPLIMENTS OF THE SEASON...

GRAND JURY REPORTS... The grand jury at the Sessions made its presentment yesterday... with the song of "Peace on earth, good-will toward men..."

GOOD SAIT... This goes out in kindly remembrance of the poor and unfortunate... CHRISTMAS PLAYS... Christmas plays by a poor part in the economy of individuals and nations if, in a word, it does not take men and women out of themselves...

BRASS and IRON BEDS... The largest stock in Canada at lowest prices... W. A. CAMPBELL, 32 FRONT-ST. WEST...

SAVE FUEL... The new Hot Water Boiler "The Wonder" can be fitted up at half the cost of the usual hot water system... Gas Fixture Xmas Sale...

R. H. LEAR & CO. 425 HALL LAMP... DRUGGISTS... Bevel Glass 425 Hall Lamp...

WE MANUFACTURE POROUS TERRA COTTA... THE RATHBUN COY Deseronto, Ont. THE WORLD OF COMMERCE... LOCAL PRODUCE MARKETS DULL AND UNINTERESTING...

WYATT & CO (Members Toronto Stock Exchange) Orders executed on Canadian and New York Stock Exchanges and Chicago Board of Trade...

Good Sait posts no more than common kinds do... Always use Windsor Sait... TORONTO SALT WORKS... LOCAL GRAIN MARKET...

STOCKS AND BONDS... MUNICIPAL DEBENTURES FOR SALE at 4 1/2 per cent... FARMERS' MARKET... There was a fairly active trade at St. Lawrence market to-day...

Private Diseases... The city of Toronto, along Dundas-street, to some point in the city of Hamilton, passing through the Township of York to the village of Islington... W. A. CAMPBELL... ASSIGNEE, 32 FRONT-ST. WEST...

TORONTO STOCK MARKET... Montreal, Dec. 22, 1895... Ottawa, Dec. 22, 1895... Toronto, Dec. 22, 1895...

BOYS' AND GENT'S TOOLS... Rupture... Aikenhead Hardware Co. 6 Adelaide East...

TRUST FUNDS TO LOAN... THOMSON, HENDERSON & BELL Board of Trade Building, TORONTO... GUTLERY... We have just received a large shipment of Butler's Carvers and Cutlery...

SCORES' EVENING DRESS SUIT... A MARVEL OF PERFECTION... THE RESULT OF THE CASH SYSTEM... High-Class Cash Tailors... 77 King-Street West.

MONY MARKETS... The local money market unchanged at 4 1/2 per cent... FOREIGN EXCHANGE... Rates of exchange as reported by Amelius Jarvis & Co. stockbrokers...

STOCKS BONDS & DEBENTURES BOUGHT AND SOLD... JOHN STARK & CO. 81, 83, 85, 26 Toronto Street... MONTREAL STOCK MARKET...

STOCKS... A healthy and wealthy man of this town... D. D. MORRICE & SONS, MONTREAL AND TORONTO...

BEST QUALITY COAL No. 2 \$4.00 EGGS STOVE \$5.25 WOOD Lowest Prices SEASON OF THE YEAR... JAS. H. ROGERS COR. KING AND CHURCH-ST.

ELIAS ROGERS & CO.'Y DODGE PULLEY... Points of Merit and Superiority: Perfect balance, Easy adjustment, Liberal clearance, Excellent lubrication...

ENGISH HISTORY TAUGHT BY EYE... Scaife's Charts to be had in the City of Toronto from The Comparative Synoptical Chart Co., Limited...

To Be in Love With Cooking Use Our "Special"... You often blame the cook when the coal is at fault... THE STANDARD FUEL CO.

SOOUTH AFRICA SPECIAL RATES... R. M. MELVILLE, Agent Castle Line R.M.S. Co., Corner Toronto and Adelaide-streets, Toronto.

GRATEFUL-COMFORTING EPPS'S COCOA... BREAKFAST-SUPPER... THE KEITH & FITZSIMONS CO., 111 King St.-W.

STOCKWELL HENDERSON & CO., BRANCHES-235 and 77 YONGE-STREET... BEST HOUSE IN TOWN... FROM YOUR OLD CARPETS... AMERICAN RUG WORKS...

DOMINION COTTON MILLS CO. MAGG PRINTS PURE INDIGO PRINTS... HORSEMAN-ATTENTION... CALL EARLY AND INSPECT... GEO. LUGSDIN & CO., 115 YONGE-STREET, TORONTO.

RA EMP... SIX... MR. P... Monroo Ap... SECRETAR... Lord Pl...

MILDER CLIMES... BERLUDA, from New York, 48 hours, WEST IN DIEM, from New York, weekly, JAMAICA, Thursdays, NASSAU, Saturdays, ALL WINTER RESORTS... Ask for Descriptive Books, plans of steamers and all information. Berths reserved in January...

WHITE STAR LINE... NEW YORK TO LIVERPOOL-CALLING AT QUEENSWOOD... BEAVER LINE... LAKE SUPERIOR, Wednesday, Dec. 11, St. John, N.B. to Liverpool...

GRAND TRUNK RAILWAY... CHEAP RATES... CANADIAN PACIFIC RAILWAY... NEW YEAR RATES...

HORSEMAN-ATTENTION... Having secured the entire stock of the late Chas. Brown, we are now offering the various lines, consisting of Horse Clothing, Bandages, Boots, Etc., at a discount of 60 per cent.

For Sale! Two Runabout Wagons, Extension Top Carriage, Bulders' Wagon. Apply to JOHN TEEVIN, 50-54 McGill-street.