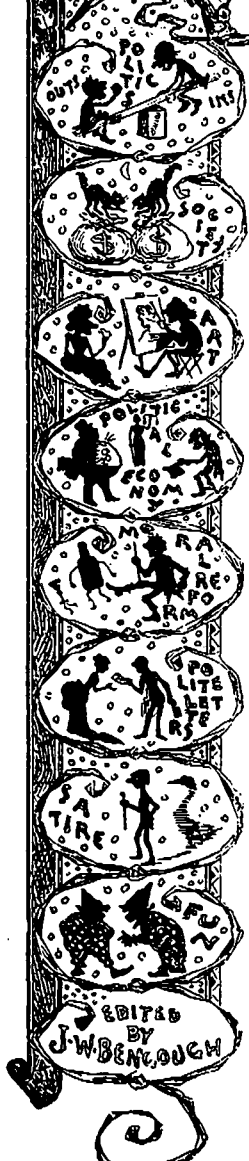


THE GRIP

FOUNDED 1847

AN INDEPENDENT JOURNAL OF HUMOR AND CARICATURE

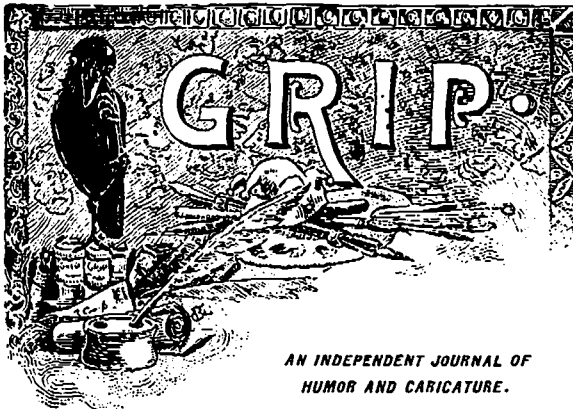


'THE PEOPLE WOULD APPROVE IT, TOO!

O. M.—"Dry your tears, Sir Daniel; I'm going to give you \$160,000 to assist you.
 SIR D.—"Thanks! but really that's not half enough. You might give us at least half-a-million out of your surplus, and never miss it."

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 PER COPY.
 TWO DOLLARS PER YEAR.

Published every Saturday by the GRIP PRINTING AND PUBLISHING CO., 26 and 28 Front Street West, Toronto.



and with chorus not too tuneful settle down to a grand complimentary banquet of new-sown grain, greatly to the disgust of the tariff-burdened farmer. Hence it is fitting that GRIP, the king of all ravens, should make some extra effort to signalize the coming of Spring. This he does by giving his readers a double number, which he hopes they will one and all enjoy.

Comments on the Cartoons.



MR. BLAKE'S BRILLIANT IDEA. The debate on Mr. McCarthy's bill to abolish official French in the North-West Territories will be memorable as the occasion of several remarkably able speeches, if it does not indeed go down to history as the event from which is to be dated an internecine strife whereof no living man can see the end. If it is not to have the latter evil eminence, thanks will be due in no small measure to Mr. Laurier, who once more proved himself "the noblest Roman of them all." Although speaking in an acquired language the Liberal leader outshone every English Member for

fervid eloquence, and his speech was as distinguished for its sound common sense as for its rhetorical finish. The Canadian nation—if we ever reach the dignity to which every Canadian patriot aspires—must be at least for a few centuries to come composed of two races, different in their characteristics and dissimilar in their genius, but not necessarily antagonistic. Unless history witnesses the miracle of Quebec voluntarily abandoning its French traditions and suddenly becoming Anglo-Saxon, time alone can bring about such a unity as some are talking of as possible. Mr. Laurier demonstrated in a most convincing manner that such a unity can never be brought about by force, whether that force be exercised in the shape of encroachments by the majority upon the cherished and heretofore guaranteed rights of the minority, or in the more violent form of armed assault. Now if unity is desirable—and nobody questions this—the part of wisdom surely is to find out how it can be attained. Mr. Laurier answers—by cordially respecting each other's rights, and by cultivating a fraternal spirit between the Provinces. He points to Gladstone's policy in Ireland as an apt illustration of the power of kindness to win the heart of a race, even of one which has been embittered by centuries of injustice, and he says a display of similar large-heartedness on the part of English Canada will make a true and loving compatriot of the French-Canadian. This is the voice of truth and soberness, and once more GRIP gives Wilfred Laurier the assurance of his profound respect. It is with another point in the debate that our cartoon deals, however. The question before the House was, strictly speaking, as to the advisability of abolishing the official use of French in the N.-W. Territories, and upon this the Liberal leaders differed. Mr. Laurier expressed himself as in favor of the Bill, if it meant that and nothing more; Mr. Blake was, on the contrary, opposed to the proposition. He clung to official French for the rather far-fetched reason that to remove it would "lessen the chances of French-Canadian immigration" to the North-West. But he was positively amusing in his further suggestion, that the grievance should not be remedied at present because it is not yet a big enough grievance! In the words of his resolution he advised Parliament to defer any decision as to the ultimate settlement of the question until time shall have further developed the conditions of North-West settlement.

THE PEOPLE WOULD APPROVE IT, TOO.—It will require at least half a million dollars to replace the University and set it once more on its high career, and even then it will be in a comparatively crippled condition. The endowment upon which the grand old institution depends is not large enough to justify any expenditure whatever for rebuilding or re-equipment, and the sources from which help may be looked for are just three—the insurance companies, private donations and the Ontario treasury. The insurance money, which will, no doubt, be promptly paid over, is unfortunately not great in amount—some \$90,000 only, it is said. An appeal to the public, which is to be made for the library fund, may possibly realise \$100,000, and the Ontario

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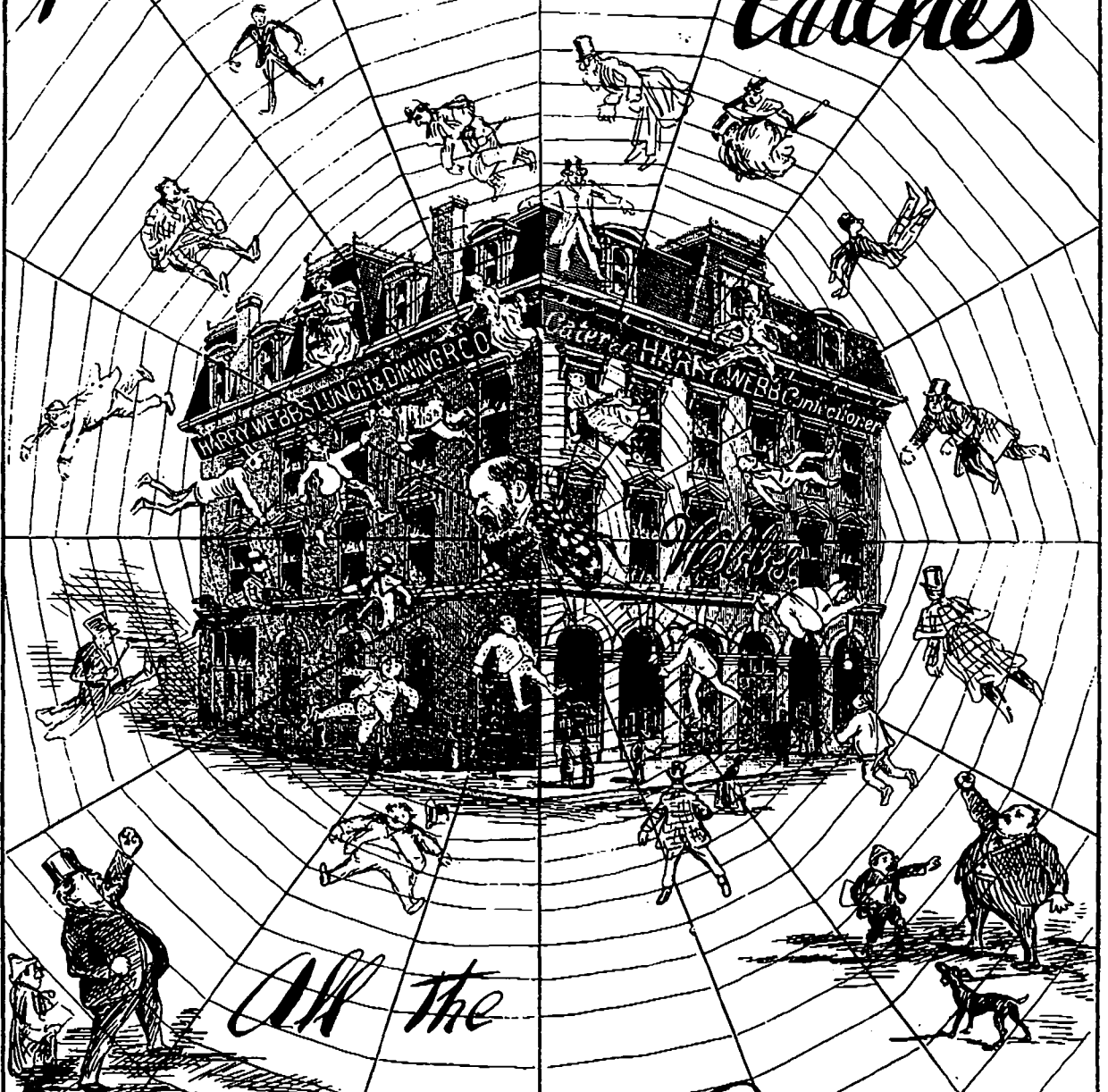
SPRING.



EAUTEOUS Spring is here. You would hardly suppose so if you took note simply of the frost in the atmosphere and the universal popularity of fur caps, boas and ulsters; but if you will consult any reliable almanac you will find that it is even so. Spring, gentle Spring—ethereal mildness, and so forth, is here—at least theoretically. The graceful nymph comes into the ring on her handsome charger and will proceed with her performance regardless of the weather. In honor of her coming it is the immemorial custom of the bird creation to make a demonstration, and the

season is in a special sense sacred to the raven tribe. It is to greet this fair goddess of spring that the ebony denizens of the field and forest come fluttering forth from the balmy climes,

The Web that catches



All the

Down-Town Diners

A NEW
APPEAL!

SPRING SEASON, 1890.

MILLINERY OPENING

Commencing Monday, March 3rd.

We beg to state to the Trade of Canada that our stock of Silks, Laces, Embroideries, Parasols, Dress Goods, Dress Trimmings, Prints and Muslins surpass any previous season's purchases in assortment, style and value, and that we are constantly adding to our stock the latest novelties.

We cordially invite every buyer, when in the city, to visit our warehouses and inspect our stock.

SILK AND LACE DEPARTMENT.

Black Silks in Gros Grain, Merveilleux, Surah, Satin Luxor, Rhadames, Faille Francois, Satin Duchesse, Moire, Brocade, Silk and Satin; Satin D'Lyons, Peau de Soie, Armure, Royal, Cachemire. See the New Regency, the newest.

Laces in Oriental, Eiffel Point, Valenciennes, Everlasting, Crochet, Saxony, Spanish and Chantilly Flouncing, Black Lace Ties, Scarf Laces.

Veilings in White and Black Silk and Cotton Mecklin, Cambray and Silk Brussels Net, White Cotton Brussels Net, spot, plain and sprig; Bobbing Net, White and Black Paris Net.

Colored Silks in Merveilleux, Faille Francois, Rhadames, Surah, Satin Duchesse, Moire, Twill, Punjums, Pongee, Tussores. Also a very fine line Two Tone Combination Royal, all the new shades.

Embroideries in Cambric and Swiss Flouncings, 24, 27 and

40 inches wide; Grattli, Hem-stitch and Scheffle Work, Swiss and Cambric narrow widths in a large variety of patterns. The newest is the Patent Flouncing.

Muslins in Plain and Check Jaconet, Check and Spot Swiss, Nainsook, Hair Cord, Book, Victoria, Lawn, Musquito Bar, Leno, Brilliant, Brocade, India Linen, Satin Check, Satin Stripes, Well, Pique, Crinoline and Wigan.

Frillings in Black, White, Cream and Fancy Lisse, Muslin and Tarlatan.

Parasols in Regina, Sateen, Dagmar, Gloria, Silk, Zanella and durable plain cloths and all sizes. Shot Silk, Moire, fancy cloths and long handles.

Ladies' Collars in the newest shapes and styles, and in all sizes.

Ladies' Jerseys: A large variety in the newest shapes.

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The Latest French Novelties in Dress Buttons, containing the new tints as worn this season, Colored Silk Braid and Cord Trimmings, Black Jet Trimmings, Black Silk Braid and Cord Trimmings.

We show Dress Trimmings and Buttons to match all shades of fashionable dress goods.

PRINT DEPARTMENT.

Prints printed for this season's trade. Thousands of patterns to select from. They embrace the latest designs and colorings and are extra value. Sateens, plain and fancy, Cashmere Effects, Fancy Cambrics, Light Novelties, Dark Novelties, Ombers, Navy's, Choccolates, Cardinals, Lilacs, Madders, Second Mournings, etc., etc. A careful inspection of every department in our warehouses is suggested.

LINEN DEPARTMENT.

You can always see in our warehouses a very large assortment of Linens, Tablings, bleached and unbleached; Table Cloths, Table Napkins, Fancy Linen Sets, D'Oylies, Five O'Clock Tea Cloths, Towels, Towelings, Diapers, Fronting Linens, Dressed Hollands, Rough Brown Hollands, Glass Cloth, Tea Cloth, Butcher Linens, Apron Linens, Striped Hessians, Burlaps, etc., etc.

CARPET DEPARTMENT.

All the newest and best patterns in Brussels, Tapestry, Kidderminster and Hemp Carpets, Oil Cloths, Linoleums, Mats, Rugs, Table Covers, Piano Covers.

LACE CURTAINS in White, Cream, Ivory and Two Tone, etc., etc.

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Mens Braces in 100 leading numbers; Men's Ties, consisting of over 700 patterns, in all the new shades; Handkerchiefs in Cotton, Muslin, Linen and Silk, all sizes and qualities; Collars and Cuffs; Men's Shirts, Men's Underware, Umbrellas and Rubber Goods.

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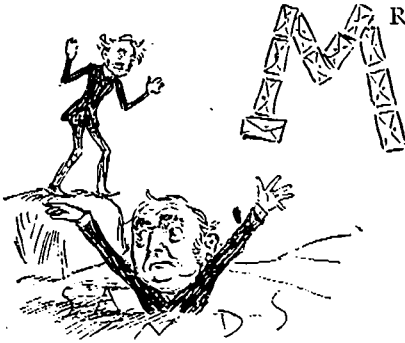
We show all the leading lines in a First Class Woolen Trade Worsteds, Cheviots, Meltons, Scotch Tweeds, Serges, Broad-Cloths, Doeskins, Fancy and Washing Vestings. Tailors' Linings of all kinds.

THE GREAT ASSORTING HOUSE OF THE DOMINION.

JOHN MACDONALD & CO.,

21 to 27 WELLINGTON STREET EAST, 30 to 36 FRONT STREET EAST,
TORONTO.

Government propose to come forward with relief to the extent of \$160,000. This is better than nothing at all, and is (as usual) a fine tribute to the economical instincts of the Government, but under the circumstances the amount ought to be quadrupled. Ontario has a handsome surplus and could afford to give half a million without injury to the public interests. Certainly it would be hard to think of any object to which our public money could be more properly or profitably applied. This ought to be impressed upon Mr. Mowat's mind. The city corporation intend voting something to the fund also, and in connection therewith we would suggest that the opportunity is auspicious for a final understanding with the University Senate as to the park and avenues.



R. CHARLES RYKERT begins to realize the proverb about the insecurity of the footing provided by "shifting sands." With his own pen he has written his death warrant as a member of Parliament in the form of a series of letters to one "Dear

Adams." In this interesting correspondence the story of a disgraceful piece of lobbying, and subsequently the heartless swindling of a too confiding stranger is told with a plainness which confounds all attempts at explanation. The matter is to go before the Parliamentary Committee, and a verdict expelling the author from the House is pretty generally anticipated. In ordinary cases something might be hoped from "party exigencies," and the intervention of influential friends, but unhappily for Rykert he has mortally offended the Cabinet by dragging the names of a couple of ministers into the correspondence.

He will most likely have to go—and not to the Senate, either. The prospect, however, does not appear to greatly disconcert the honorable member. He is unable to see that there is really anything wrong in the deal, one way or the other, and he appears to have every confidence that the electors of Lincoln will take the same lenient view and return him with a greater majority than before.

* * *

CAN it be possible that the Russian authorities have begun to entertain the idea of reforming the prison system of that Empire? There is to be a "Prison Congress" at St Petersburg during the year and the Czar has offered a prize for the best essay on "John Howard." If this doesn't indicate the awakening of human feeling in

the heart of the Russian monster, it is an exhibition of sublime "gall," for at this moment the whole world is aroused to horror by the atrocities committed at the Kara mines by direct order of the Minister of the Interior.

* * *

HAD the American dramatist, Bartley Campbell, lived, he might have become a strong ally of George Kennan in the good work of showing up Russian barbarism, as the terrible prison system had already secured effective treatment at his hands in the powerful play entitled "Siberia." This work, by the way, is being excellently presented at Jacob & Sparrow's Opera House this week, and those who would like to know what the tender mercies of the Czar are like should go and see it. The picture is by no means overdrawn; in view of recent events it would be almost impossible to overdraw it.

* * *

"AN architect," writing to the *Empire*, expresses the opinion that Mr. W. G. Storm, the surviving member of the firm under whose direction the University was built, would be the proper person to superintend its re-construction. This is so evident that we are amazed to learn that amongst those called in to consult on the subject Mr. Storm's name does not appear. If this distinguished architect can be induced to undertake the task it would simply be a public scandal to pass him by and select any other. Moreover, as he presumably possesses the original plans, etc., he could perhaps afford to do the work at less cost than any other, and this consideration ought to weigh for something with an institution which is now practically *in forma pauperis*.

* * *

FOR the benefit of the average citizen of Toronto—the fellow who never can get it clearly through his head just what they are talking about down at the City



A SUPERFLUITY OF NAUGHTINESS.

BAGLEY (who has dismounted with unseemly haste)—"Whoa there! I never saw such a fool-horse in my life! What the mischief are you kicking for now, don't you see I'm here?"



THE VOICE OF EXPERIENCE.

GHOST OF ALEXANDER II.—"Reform, my son, ere it be too late!"

Hall—we beg to submit a nutshell containing all the essential points of the present controversy over the Esplanade. There are just three branches to it. First, the Don improvement; second, the water-front and third, the railway route along the Esplanade. First, the C.P.R. claims an exclusive track along the west bank of the Don as well as the use of the track to be laid down as a common highway for the railways. This claim is opposed by the city for good and sufficient reasons. Second, the C.P.R. is opposing the issue of the patent by the Dominion Government to which the city is entitled as owner of certain lands on the water front, and which patent is necessary for the protection of city rights as against the designs of the railway. Third, the C.P.R. insists upon the scheme of bridging the Esplanade, whereas the proposed viaduct is in every way preferable from the standpoint of the citizen's interests. Now, average citizen, with this brief memorandum in hand, go and study up the matter. It is highly desirable that every rate payer of Toronto should thoroughly understand it.

THE artists of the town are laying in fresh stocks of paints and brushes, inspired by new hope. Mr. Geo. A. Reid's picture, "A Story," has just been sold to one of our own citizens (Mr. E. B. Osler) for \$1,000. "Now," reasons each aroused painter, "if Reid can paint a picture worth \$1,000, why can't I? And if Mr. Osler will pay that amount for a work of art, why won't hundreds of other well-off people?" GRIP is gratified at this awakening in art circles, and hopes the outcome of it may be a number of pictures as well worth the money as Mr. Reid's.

UNCLE JEDEDIAH DISCOURSETH.

LOOK here, Silas, whatever ye do,
Always keep tootin' yer own obazo.

Toot her lively an' good an' strong,
That's the way fellers gits along.

Whoop her up, boy, for all she's worth,
Let folks see that you want the earth.

How does Bill Meredith keep in view?
Jest by a-tootin' his own bazoo.

Same with Sir John, as I have no doubt,
Only he hires the contract out.

Mowat an' all of his shifty crew
Got tharby tootin' their own bazoo.

Oh, I tell you it makes me sick,
Hearin' folks praisin' 'em up so slick.

Don't you never make no mistake,
Public business is all a fake.

They's no smarter nor me an' you,
Only they've tooted their own bazoo.

Preachers, writers, and all the lot,
All they want is to fill the pot.

Blow an' holler an' raise a dust,
Till you'd fancy that suthin'd bust.

Talk of the "cause" an' I dunno what,
"Good of the country," an' sech-like rot.

Fool the many an' coax the few,
Always a-tootin' their own bazoo.

Jest a scheme fur to boost theirselves
'Way up high on the topmost shelves.

Don't git fooled by the measly crew,
Keep a-tootin' yer own bazoo.

Catch right on to a pop'lar cry,
Keepin' yourself in the public eye.

Let other fellers help *you* to climb,
Better nor helpin' 'em every time.

You fool others an' not them you,
Keep a-tootiu' yer own bazoo!



SALUTATIONS A LA MODE.

FIRST CLUB MAN (*atat 65*)—"Hello, old man!"
SECOND DO. DO. (*atat 17*)—"How do, my boy!"

IRON & STEEL GIRDERS

STRUCTURAL IRON WORK

BUILDERS' HARDWARE

IRON STABLE FIXTURES

Estimates on all of above furnished to
Architects and Contractors.

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TORONTO.

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HAVE NOW A FULL ASSORTMENT OF MESSRS. LIBERTY'S
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“ Art Table Covers.

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“ Art Screens.

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DENTIST,
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Gold Crown and Bridge work satisfactorily executed.

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FRED. W. FLETT,
DISPENSING and
MANUFACTURING CHEMIST.
TELEPHONE 664.
482 Queen St. West, Toronto.

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HARMLESS HEADACHE
POWDERS
are an honest medicine for which only honest, straightforward statements are made. See that you get the genuine Hoffman's. Insist on having them. They Cure ALL Headaches.
They are not a Cathartic.

1850-1890
BRUCE'S
GENUINE
GARDEN
—AND—
FIELD
SEEDS
FOR 1890
Our Descriptive and Priced Catalogue for Spring trade is now ready and will be mailed free to all applicants, and to customers of last year without solicitation.
Market Gardeners will find it to their advantage to sow our seeds.
Jno. A. Bruce & Co.
Hamilton, Ont.

THE CANADIAN MUTUAL AID ASSOCIATION.

GENERAL ANNUAL MEETING OF THE SHAREHOLDERS.

A Satisfactory Year's Business—The Court of Appeal's Judgment—Assessment Companies Legal—Low Death Rate During the Past Year.

The Ninth Annual Meeting of the Canadian Mutual Aid Association was held in the Company's offices on Thursday, January 23rd.

The President, Mr. William Rennie, occupied the chair. There were present many of the policy-holders and a number of the agents from different parts of the Province. The meeting was called to order at one o'clock by the President, who referred briefly to the work of the past year, which he said was highly satisfactory.

In the report presented by the directors and read by the manager was mentioned the very successful and satisfactory year's business, notwithstanding the stringency of the times and the increased competition which the company met with. The question also raised by the Department of Insurance as to the legality of the incorporation of Assessment Companies now doing business in Canada was referred to, which matter, coming to the public through the press, and being in some instances adversely commented on, reduced to some extent the volume of business that would otherwise have been done. It was, however, a matter for congratulation that, in a case recently before the Court of Appeal, judgment was given on January 14th confirming the legality of the incorporation of assessment companies for the purpose of Insurance business (including, of course, our own Company) having their existence and certificate under the Ontario Act, in respect to Provident and Benevolent Associations, chap. 167, Revised Statutes of 1887. This, of course, sets this vexed question at rest, and policy-holders and the public will now feel greater security than ever, and we anticipate for the coming year a large volume of new business. One noticeable feature in our last year's business was the low death rate experience, much less than that of 1888.

The following is condensed from the financial statement:—

Policies issued (new and renewed) in 1889	3,135
Present membership, closing 1889	4,640
Insurance in force	\$5,977,466 00
Cash income for year 1889	129,794 46
Claims paid in 1889	96,889 48
Total assets at close of year 1889	68,109 83
Total liabilities close of year 1889	24,820 23
Surplus to credit of policy-holders closing 1889	43,283 60

AUDITOR'S REPORT.

To the President and Directors of the Canadian Mutual Aid Association:

GENTLEMEN,—We have made a very careful and thorough audit of the books and accounts of your Company, comparing vouchers, etc., of the work ending 31st December, 1889, and find everything satisfactory and correct. We have also examined the mortgages and other securities, and have much pleasure in certifying to their accuracy and value, as stated in report.

We would also express our approval of the manner in which we find the general affairs of the Company.

JOHN WALES, } Auditors.
JNO. G. HALL, }

Toronto, January 23, 1890.

Following the reading of the reports were congratulatory speeches from the policy-holders and agents present. A general feeling of security in the system of Insurance adopted by this Company was expressed.

Votes of thanks were tendered to the President and other officers.

W. PEMBERTON PAGE,
Sec.-Manager.

Toronto, Jan. 29, 1890.

W. E. GALLEY,

Chemist and Druggist, Corner Carlton and Bleeker Streets, Toronto. Use Galley's Pectoral Balsam for Coughs, Colds and Influenza.

FRAGRANT FLORALINE,

A Cosmetic Lotion of Great Excellence. An infallible remedy for Chapped Hands, Face and Lips, Tan, Freckles, etc.

As a wash for the complexion, it has no superior for rendering the skin smooth and fair.

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A. E. FAWCETT, Chemist, 171 King St. W., Toronto.

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MISS VEALS, (Successor to Mrs Nixon.)
Music, Art, Modern Languages, Classics,
Mathematics, Science, Literature,
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Pupils studying French and German are required to converse in those languages with resident French and German governesses.

Primary, Intermediate and Advanced Classes
Young ladies prepared for University
Matriculation.

In the "Net Amount of Business in force," according to the figures published by the Insurance Department at Ottawa

The Temperance and General Life Co.

Has a ratio of increase at 31st Dec., 1889, as compared with 31st Dec., 1888, **more than double that of any other Canadian Company**, except one, which includes its industrial business, and in that case the increase is fifty per cent. greater.

HON. GEO. W. ROSS, President.

JAS. B. FUDGER, Manager pro tem

Head Offices, 22-28 King St. W., Toronto.

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—OF—

THE CHURCH.

BY

REV. DUNCAN MORRISON, M.A.

OWEN SOUND, CANADA.

"These Notes on the Great Hymns of the Church are the result of the author's observations on the subject for years. He believes that our people in the public service of the Church would sing with the spirit and the understanding in a far higher degree, did they know more about their hymns; and that if any one would undertake simply to tell the story of each of them—giving some account of its origin and authorship, he would render them no small service, even if he should only succeed in awakening a deeper interest in the service of song."—From the Preface.

TORONTO:

HART & COMPANY, Publishers.

31, and 33 King Street West.



MR. BLAKE'S BRILLIANT IDEA.

YOUNG NORTH-WEST.—"Take him off! Take him off!"

STATESMAN BLAKE.—"Nonsense, sir. It isn't time yet. Wait till he grows big enough to swallow you, and then we'll see about taking him off."

JOHN HOWARD.

(AN ESSAY WRITTEN FOR THE PRIZE OFFERED BY THE
RUSSIAN GOVERNMENT.)



A CAREFUL MAN.

MABEL—"Johnnie, how rude of you! You hardly raised your cap at all when Miss Bellasis passed, and she is always so nice to you."

JOHNNIE—"That's just where it is, don't you know—when a girl's so partial to a man: if he pays her much attention she begins to think he's serious."

UPHARSIN.

ON Tagus' banks a shrunken figure stands,
Sad Lusitania, who, with frenzied shriek,
Demands the restoration of her lands,
And craves the world's compassion for the weak

Hers is the flag which Camoens sang of old,
The flag De Gama carried round the world,
Stained with the blood that coins the slaver's gold,
To rally Freedom's foes it flies unfurled.

Surviving all her early, faded bloom
To grow a Upas on a ravaged shore,
To her shall come the barren fig-tree's doom,
And she shall blight dark Africa no more.

WILLIAM MCGILL.

FALSE HOPES.

A SOLUBLE pigment has been found in the spines of the South American tree porcupine.—*Globe*.

Aha! here is food for thought. Pig-ment—porcupine. If for pork-you-pine you will know what the pig-meant—no, that won't do. The porcupine meant a pig. Oh, pshaw! Ah! it was a tree porcupine—pine tree, no doubt. These s-pines are a porcu—no good. The pig-ment a porky-pine—no, it was the tree.

Enough, enough—no more—that way madness lies. Nothing to be done with it. But it looked very promising at the outset.

THE subject of this sketch, Mr. John Howard, is known throughout the world as a philanthropist. He is generally supposed to have been an Englishman, and his name is usually written in the English form as above. In point of fact, however, he was a Russian, and his name, in its proper and natural form, was Ivan Howardowski. He was the chief friend and adviser of his Supreme Majesty the Czar, by whom he was sent on a mission to all the prisons of the empire, to enquire into the condition of the prisoners, and find out if there was anything else His Supreme Majesty the Czar could do for them. Howardowski set out on his errand, and devoted several years to a painstaking examination of the prisons, the results of which, with recommendations for further improvement of them (wherever that was possible), he subsequently submitted to His Imperial Majesty. His suggestions, in brief, were as follows:—

1. The unnecessary extravagance of supplying prisoners with shoes and overcoats for their six thousand mile march to Siberia should be discontinued.
2. If not discontinued, then, at least, the shoes might be made in an inferior manner, as some of those now supplied had been known to last for a whole day.
3. That the wrist and leg-fetters now in use are altogether too light, and do not inflict sufficient pain upon the wearers.
4. That the quality and quantity of food supplied to Siberian exiles might, with advantage, be reduced, and an effort should be made to supply it in a more filthy manner, if possible.
5. That the prisons should be supplied with a few more bad smells and a greater assortment of vermin.
6. That political prisoners should be herded with common criminals, and made subject to the same treatment.
7. That that treatment should consist in a greater degree of fiendish cruelty and diabolical outrage, and that any prison officer found concealing anything like a human heart about his person should be discharged and executed.
8. That the traces of humanity which are still discernable here and there in the Russian prison system be removed, so that it may be in all respects worthy of its author, the devil.

These recommendations were most graciously received by his Imperial Majesty, the Czar, who lost no time in carrying them into effect. Hence it is that to-day the prisons of Russia reflect so much glory on the head of the Greek Church.

ECONOMICAL INEBRIETY.

LUSHER—"Say, Boozey, old man, these are hard times, ain't they? I can hardly raise enough money to git a jag on. How do you work it?"

BOOZEY—"Stric' econ'my—thash 'way. Shee here (hic) micksh your drinksh—firsh beer, then whiskey, 'n' sho on. Get full twishe as shoon 'n' shave money. Don't (hic) like t' micksh drinksh—shircumshtances c'mpell me. Can't 'ford drink one liquor all time—don't go to shpot quick 'nuff. Shee?"

WHAT inventor could have boasted the longest lineage? The inventor of the spinning machine, because Noah was an arkwright.

TEA SETS.

DINNER SETS.

TOILET SETS.

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ART POTTERY

As we have the largest establishment, and as our purchases are the largest received by any house in our line in Canada, we are enabled to sell at much lower prices than our competitors. We have always a complete line of CHOICE pieces of

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WE MAKE A SPECIALTY OF MEDIUM PRICED DINNER SETS.

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TEA SETS IN ALL STYLES, AT ALL PRICES.

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Cotton Waste, Hair Felt, Cordage, Oakum, etc.

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La Grippe and St. Leon.

The increasing use of this King of Mineral Waters during the last month is attributed to the demand for medicinal purposes.

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King
Street
West.



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phone
No.
1,321.

Drink, weary pilgrim, drink, I say,
St. Leon drives all ills away.

To Doubtfuls.—Although young and strong, with indigestion and constipation time weighed heavily; tried rem. dies without avail. For two years have used St. Leon Water. Am now twice as strong, no tire or weariness, enjoy life greatly. Such a water is St. Leon. Everybody should try it. Doubtfuls, enquire of me. P. Walsh, Clerk, Commercial Hotel, Guelph.

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Vice-Presidents, John L. Blaikie, Hon. G. W. Allan.

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Dyspepsia,
Liver Complaints,
Biliousness,
Kidney Complaint,
Scrofula.

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FOR CHAPPED HANDS, FACE, AND ALL ROUGHNESS of the SKIN.

25 CENTS TO BE HAD OF ALL DRUGGISTS 25 CENTS

BRITISH AMERICA ASSURANCE CO.

ANNUAL REPORT, 1889.

The Annual Meeting of the Stockholders of this Company was held in the company's office, Front street, on Wednesday, the 19th inst., the Governor, Mr. John Morison, occupied the chair. Among the gentlemen present were H. Pellatt, W. J. Macdonell, Thomas Long, J. Y. Reid, Robert Thompson, Geo. H. Smith, (New York), A. Meyers, Dr. Robertson, John Leys, Alex. Wills, J. Morrison, jun., Wm. Adamson, J. K. Niven, Alex. Smith, J. Jackson and C. D. Barton.

The Assistant Secretary, Mr. W. H. Banks, read the following report:—

The Directors have much pleasure in presenting the Fifty-fifth Annual Statement of the affairs of the Company, for the year ending Dec. 31st, together with the balance sheet duly audited.

Notwithstanding the many large conflagrations which have occurred, the Directors are able to congratulate the Shareholders on a very profitable year.

You will also notice that the marine department is in a prosperous condition.

Owing to the stringency in the money market at the close of the year, our investments have depreciated to the extent of \$3,642 65, and after deducting this amount the profit and loss account shows the very handsome gain of \$98,028 19.

The Directors desire to thank the agents and special agents for their active co-operation in guarding the interests of the Company.

All of which is respectfully submitted.

J. MORISON, Governor.

STATEMENT OF ASSETS AND LIABILITIES

For the year ending Dec. 31, 1889.

ASSETS.	
U. S. Government and State bonds	\$540,737 50
Bonds, debentures and other dividend-paying investments	253,599 40
Real estate	150,000 00
Office furniture, business maps, etc.	21,197 02
Agents' balances	97,594 14
Cash in banks	68,074 28
Cash in office	1 53
Interest due and accrued	6,267 47
	\$1,169,251 33

LIABILITIES.	
Capital stock	\$500,000 00
Losses under adjustment	—
Fire	\$57,627 67
Marine	1,384 53
	59,012 20
Dividend No. 91—Balance	\$3,458 12
92—	17,309 00
	20,958 13
Balance	\$39,211 01
	\$1,159,251 33

PROFIT AND LOSS.	
Fire losses paid	\$495,735 00
" " unsettled	57,627 67
	\$463,427 73
Marine losses paid	37,749 85
" " unsettled	1,384 53
	39,134 38
Commissions and all other charges	241,449 82
Government and local taxes	19,123 75
Rent account, including taxes	3,269 99
Depreciation on investments	5,642 68
Balance	98,028 19
	\$870,039 54

Fire premiums	\$812,591 50
Less re-insurance	57,066 98
	\$755,524 52
Marine premiums	84,526 92
Less re-insurance	9,517 28
	\$75,009 64
Interest	33,734 13
Rent account	5,451 29
	\$870,039 54

SURPLUS FUND.	
Dividend No. 91	\$17,500 00
" " 92	17,500 00
	\$35,000 00
Balance	\$89,511 01
	\$624,311 01
Balance from last statement	\$624,311 01
Profit and loss	\$525,82 82
	\$98,028 19
	\$624,311 01

RE-INSURANCE LIABILITY.	
Balance at credit of surplus fund	\$339,311 01
Reserve to reinsure outstanding risks	401,442 36
	\$740,753 37
Net surplus over all liabilities	\$158,265 65

To the Governor and Directors of the British America Assurance Company:

GENTLEMEN,—We, the undersigned, having examined the securities and vouchers and audited the books of the British America Assurance Company, Toronto, certify that we have found them correct, and that the annexed balance sheet is a statement of the Company's affairs to December 31, 1889.

Governor Morison said:—
The annual report being so clear, I think it leaves very little for me to add, for you will see that we have kept the Fire and Marine business entire separate, and the statement shows the exact result in each department. However, there are a few points I wish to submit for your consideration.

In past years it was the habit of this Company, and is still the custom with some other Insurance Companies in Canada, to leave the cash account open for ten or twelve days at the beginning of each year and to put in one item, "Cash in bank and in office." We, however, believe that this is not the correct practice, but that not only the loss account, but also the cash account should be closed on the 31st December of each year, as is the usual course adopted by every merchant, because, by leaving the account open, a large amount of money is received from agents during that time and is merely transferred from the "agents' balances" to the "cash in office" account. In making up our statement, however, we simply allow the facts to remain as they were on the 31st December.

Another point to which I desire to call your attention is that when the present Directorate assumed the management of this Company the amount of outstanding unsettled losses was \$151,956.99, while you will observe the amount at the end of 1889 was only \$39,012.21, showing that the Company is in a much easier condition than in former years.

I would also bring to your notice the state of our reinsurance reserve, to which we have added \$9,695.48. It is the rule with the Companies to simply estimate that liability while we, on the other hand, desire to be guided by the Government standard, and the accountant allows the amount required by that standard for every risk that enters the office, which has been found by experience to be absolutely necessary to run off the liability. You will note, therefore, that the \$101,047.36 reserved for reinsurance is equal to 4 1/2% cents for every dollar of our income during the past year.

Another very important matter which I would draw your attention to is the fact that our entire business for 1889 has been done at an expense ratio of 31 3/4 per cent., which is the lowest expense ratio of any Stock Company doing a similar agency business in America.

Now, gentlemen, with these facts before you I think we have every reason to feel gratified at the result of the year's business; and with no barnacles surrounding your excellent property, with the same industry and perseverance displayed by every one connected with the Company, should produce like results yearly.

I now beg to move the adoption of the report.
Moved by the Governor, seconded by the Deputy Governor, "That the report now read be adopted and printed for distribution among the Shareholders." Carried.

Moved by J. Jackson, seconded by Alex. Smith, "That the thanks of the Shareholders are due and are hereby tendered to the Governor, Deputy Governor and the Directors of this Company for their attention to the interests of the Company during the past year." Carried.

Moved by J. Y. Reid, seconded by Dr. Robertson, "That Messrs H. Pellatt, W. J. Macdonell and John K. Niven be appointed scrutineers for taking the ballot for Directors to serve during the ensuing year, and that the poll be closed as soon as five minutes shall have elapsed without a vote being taken." Carried.

The following is the scrutineers' report:—
We, the undersigned scrutineers appointed at the annual meeting of the British America Assurance Company on February 10, 1890, declare the following gentlemen duly elected Directors for the ensuing year:—Messrs. John Morison, John Leys, Hon. William Cayley, J. Y. Reid, A. Meyers, G. M. Kinghorn, George H. Smith, Thomas Long and Dr. H. Robertson.

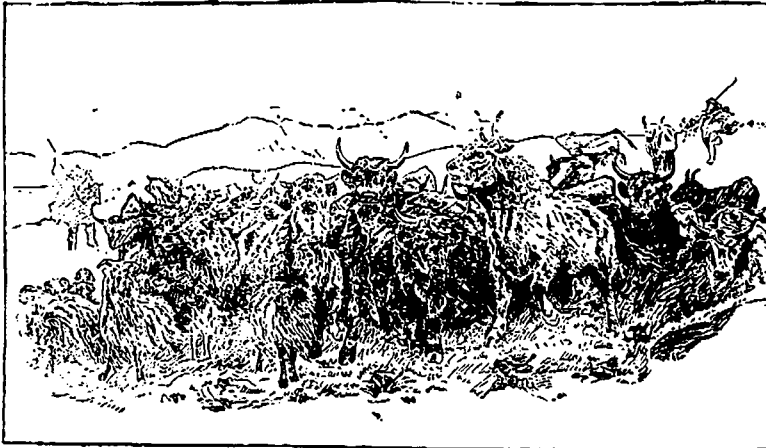
W. J. MACDONELL,
H. PELLATT,
JOHN K. NIVEN, } Scrutineers.

The meeting then adjourned.
At a subsequent meeting of the Board Mr. John Morison was unanimously re-elected Governor and Mr. John Leys Deputy Governor for the ensuing year.

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Best Goods. Lowest Prices.
C. C. POMEROY,
The White Store 49 King Street West.

"A SCOTTISH RAID,"

By ROSA BONHEUR.



ROSA BONHEUR is the most accomplished female painter the world has ever known. This late achievement represents a drove of long-horned "Kyloes" and a flock of shaggy sheep on a heather-clad mountain in the Highlands. The scenery is essentially Scotch. The boldness of feature and vividness of landscape set off the cattle with admirable effect without detracting attention from them. Each animal has its own individuality, which is not lost in the confusion of a general stampede. The texture of their hairy and fatty coats is marvellously rendered, and the whole grouping is that of a master hand. The air seems cool and misty, and the spring morning, fragrant with the scent of the heather. The birch and the pine darken the glens, and the gedge waves over the moors. In the photo-etching, the greatest care and skill have been used by the engraver to preserve the wonderful effect of the original, and the copies attest the successful reproduction of the great master's work. Size of Copies 20x34 inches.

The above superb engraving is a magnificent companion picture to "The Horse Fair," by the same artist. It is the same size and produced by the same process. We will give a choice between "A Scottish Raid" and "The Horse Fair" to every new subscriber to GRIP for a year at \$2.00 cash. Further, we will give a copy of either picture, post-paid, to any of our present subscribers who send us a new subscriber with the cash, \$2.00, a copy being also given to the subscriber; or, we will send either picture to any present subscriber who, before July 1, pays in full to December 31, 1890. Non-subscribers may obtain a copy of this engraving, post-paid, for \$1.00 cash.

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TO THE EDITOR:

Please inform your readers that I have a positive remedy for the above named disease. By its timely use thousands of hopeless cases have been permanently cured. I shall be glad to send two bottles of my remedy FREE to any of your readers who have consumption if they will send me their Express and Post Office Address. Respectfully,
T. A. SLOCUM, M.C., 186 West Adelaide St., TORONTO, ONTARIO.

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No. 9 & No. 12 Sewing Machines
Call or write for prices. Telephone 277.

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A few Good Country Agents for
CLINE'S PORTABLE FOOT HEATER.
Write for circulars and terms to agents.
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Send three-cent stamp for samples and self-measurement blanks. Will include linen tape measure if you mention this paper.
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For the Cure of Diseases Not Cured with other means (or other Electrical Appliances). LA GRIPPE is quickly broken up and the patient Cured with Proper Electric Treatment.



This Improved Family Battery is beyond a doubt superior to any made for the cure of diseases, because it produces currents of a quality that takes kindly to the nervous system, and anastomoses readily with the nerve currents, thus appropriating to its purpose a vast power of directly increasing the vital principle in the patient. So perfect is the control thus established that a fatal crisis or collapse may be, so to speak, bridged over and a cure effected when all other means have failed.

Send for a long list of testimonials of recent cures, and references such as these:

PROFESSOR VERNOV.

DEAR SIR,—I consider it my duty to you and to the public generally to give a short history of my case. I found myself gradually failing physically, although my mental powers, so far as I or my friends could judge, remained intact and undisturbed. Soon I began to realize the alarming fact that I was gradually sinking into the grave, having lost forty pounds of flesh in four months. I suffered severe neuralgia in one or both temples, shooting down into

the shoulders occasionally, of the most excruciating character, accompanied by morbid sensations in my extremities. After other means had failed I thought I would try electricity, knowing it was a powerful remedial agent when cautiously and skillfully applied; and, having ascertained that you were the most successful electro-therapist in Ontario, I thought I would, if possible, obtain your services, and you very kindly and promptly visited me, and proved on that occasion your complete mastery of nervous diseases. Through your instructions as to the application of the battery, and from several treatments received at your office after I was able to visit you, I am now in very good health. I remain, as ever, thankfully yours,

L. D. CLOSSEN, M.D., Toronto.

THE QUESTION SO OFTEN ASKED. (From *The Empire*.)

Does electricity cure disease, and how? Professor Vernov, the electrician, who has spent a valuable life in the development of electrical appliances, has thoroughly demonstrated by practical tests that electricity can and does cure disease, and often in cases where the ordinary medical sciences have failed. The electrical appliance constructed upon the latest scientific principles, invented by Professor Vernov, and operated by improved medical batteries, combined with a thorough system of electropathic treatment, are at least fifty years in advance of all other apparatus known at the present day, and in many practical tests upon critical cases the value of these advanced instruments has been thoroughly proven. That the knowledge of the forces and value of electricity as a medicinal curative property is yet but imperfectly known is conceded by all scientists, yet to Professor Vernov is due the credit of having advanced this practical science to a very great extent.

REFERENCES.

William Kerr, Esq., Christie, Kerr & Co., Victoria Street. William Elliott, Esq., wholesale druggist, President People's Loan and Deposit Co. T. G. Foster, Esq., wholesale merchant, 16 Colborne Street. James Watson, Esq., Manager People's Loan and Deposit Co., Adelaide Street. James S. Fullerton, Esq., Q.C. Charles Stark, Esq., merchant and manufacturer, 54 Church Street. Rev. G. M. Milligan, B.A., Pastor Old St. Andrew's Church, Jarvis Street. Rev. S. H. Kellogg D.D., Pastor St. James' Square Presbyterian Church. Rev. John Potts, D.D. Rev. J. H. Castle, D.D. S. J. Moore, Esq., Grip Publishing Co. V. B. Wadsworth, Esq., Inspector Canadian Loan and Agency Co. Frank G. Morley, Esq., Belden Bros., Publishers, Bay Street. Thomas Bengough, Esq.—all of Toronto. G. R. Howard, Barrister, Winnipeg. D. D. Hay, Esq., Stratford. Thomas Ballantyne, Esq.—Stratford, Ont. E. M. Shadob, Esq., Manager Bank of Montreal, Chicago, Ill. H. Covert, Esq., Port Hope, Director Toronto Bank. J. W. Walsh, Esq., St. Catharines, Ont. J. Broadbent, Esq., Manager Dixon Manufacturing Co., Scranton, Pa. W. H. Storey, Esq., glove manufacturer, Alton, Ont. William Peers, Esq., Reeve, Woodstock, Ont. R. Miller, Esq., 167 Hypolite Street, Montreal. Thomas Brown, Esq., Ingersoll, Ont. Rev. H. P. Wilton, D.D., Detroit, Mich. Mr. Keen, Orillia, Ont. Rev. J. W. Totten, Oshawa. C. Donaldson, St. Catharines. A. Hadley, Esq., Santa Anna, Cal. A. Lloyd Thomas, Oriental Bank, Sydney, Aus. James Dunn, Esq., Kingston Square, Hull, Eng. Dr. Patterson, 924 Lehigh Avenue, Philadelphia, Pa. Dr. McMichael, 669 Madison Avenue, New York City. Dr. Clark and Dr. Clossen, Toronto, and hosts of others all over the country—enough to convince the most skeptical.

Some of the recent cures made at this institution are Nervous Debility (exhaustion of the nerve centres, causing brain and many other local troubles), Dyspepsia and Weaknesses of both sexes, Ovarian Disease, Displacement of the Uterus, Ulceration, Congestion, Enlargement and Hardening of the Uterus, Tendency to Cancer, Neuralgia, Rheumatism, Catarrh of the Head and other parts of the body, Spinal Diseases of various kinds, Curvature, etc., Rupture and Obscure Diseases that our advanced system of diagnosing and treatment has discovered and cured after the others had tried long and failed. For further particulars call or write to

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SCIATICA, RHEUMATISM, ETC.

PROFESSOR VERNOV.

DEAR SIR,—Being cured by you of rheumatism and sciatica after a long and intensely painful siege with my back and hip (I was informed the case was tending to serious hip trouble), and now for the benefit of others similarly afflicted, I can heartily recommend you and your system of treatment for all such cases. I may add that 1,000 of others who were cured by you with the same kind of treatment.

Yours sincerely,

WM. SMELLIE, 97 Wood St., Toronto.

NERVOUS DEBILITY, ETC.

PROFESSOR VERNOV.

DEAR SIR,—It is now nearly a year since I wrote to you asking your advice in my case, having a variety of affections or diseases. Was troubled greatly with indigestion, and for the last five years have had very bad attacks of cramps in the stomach, which occurred with greater frequency as time progressed. On one occasion the attack was so bad that a morphine injection was resorted to. I also had rheumatic pains, which were very troublesome, and at time of writing to you first was so nervous that I could scarcely contain myself. It was with extreme difficulty that I could attend to my occupation. In short, I suppose I had what is generally called nervous debility. Seeing in the *Mail* a column giving a description of your institution and mode of treating obscure diseases by electricity, I resolved to try it. I can happily say the result has been most gratifying. From the first week of treatment with your "Improved Family Battery," under your skillful advice, I began to improve. In two months I had gained ten pounds, and at present time of writing I am about as well as ever I was. Rheumatism and nervousness have vanished, and as to indigestion, I can eat three square meals a day and enjoy them. In conclusion I would say that I will be happy to answer any communication with regard to the success of your mode of treatment. Yours respectfully,

J. M. WALSH, St. Catharines.

W. J. Beamish, from Prescott, Ont., a representative to the Grand Lodge of United Workmen just held in Toronto, says he was completely crippled up with Inflammatory Rheumatism for several months, could barely get about with crutches when he commenced using our Improved Family Battery, it making a radical change in a short time. Says he would not take a hundred dollars for his Battery if he could not get another like it.

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Sole agency for the perfection of all
Hair Dyes, Extract of Walnuts,
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MORSE'S HELIOTROPE
TOILET SOAP.



A POETIC APPEAL.

HE—"Arabella, dear, you are so sylph-like that the slightest wind of adversity would carry you away. Will you not anchor for life to my two hundred and fifteen pounds?"

A PARALLEL.

HAST noted the resemblance great
Between two things known well,
The ways of busy man of state,
And of blushing ball-room belle?

For first, that she may show her skill
In *metions* one or more,
Some friend will introduce a "Bill"
And then *she takes the floor*.

On *pairing off* each two seem bent,
Then a *recess* they try;
Or form themselves with one consent
Committee on Supply.

The matter's *laid upon the table*
In turn are taken up,
A party system's always able
To drain the public cup.

And yet there's one resemblance more—
Alas the times are lax—
The scene outside the lobby door,
The countless *party hacks*.

B.M.J.

MOONEY AT THE CONVENTION.



EARLY in the afternoon the convention of delegates met to choose a fit and proper person, etc., etc., had settled down to its work.

Among the delegates were Mr. Mooney and Mr. Juvenal—fellow-countrymen, with a love for unstudied public debate, but none for each other. Mr. Juvenal was a self-taught classic; Mr. Mooney lacked there, but made up for it in other respects.

"Misther Chairman an' fellah diligates!" suddenly shouted Mr. Mooney, rising to his feet in the midst of a

recount of ballots, "I want to shpake on a p'int av ordher. I would like to know —."

Cries of "sit down! Wait awhile!"

"Begorrah, I have been waitin' till I can wait no more! I want to know —."

Angry remonstrances such as: "Shut up! Put him out!"

"Divil a bit o'ye'll put me out, say I. D'ye hear that? I'll have me say av I die for it! It's important too, so it is. Will ye inforrum me —"

But the speaker's voice was drowned with yells of: "Call the police! Turn the hose on him! It's whiskey he wants!"

The chairman raised a hand in deprecatory gesture, and Mr. Mooney seized the opportunity to hastily and shrilly enquire: "*Is this Conventin packed?*"

Instantly there was attention on all sides.

"I repate the quistion wid imphasis," went on the excited orator, mounting the bench and brandishing his arms: "*IS THIS CONVINTION A PACKED CONVINTION?*"

There was a moment's silence, and then Mr. Juvenal's hearty voice rang out, as the owner mounted *his* bench; "Beggin' pardon, Misther Prisidint, but av the enquirer will allow me to answer him, I would gintly but firrily assure him that this is not a packed Conventin, but a *picked* Conventin! [Loud laughter.] An' I would further add the will-known quotation: *Honi soi qui mal y pense*, avil be till him that thinks it! Will the gintleman plaze put that in his pipe an' shmoke it?" [Louder laughter—renewed and prolonged at Mr. Mooney's evident discomfiture.]

Finally Mr. Mooney got another chance, or probably he would have fallen over in a fit:—

"It's t' the chairman I'm addressin' mesilf," he hoarsely yelled; "not to an ill-bred jackanapes wid his scrawny crop full of haythenish jabber, an' his head full av—av—av room!"

[This scored one for Mooney in applause and laughter.]

"An', Misther Chairman, av the puzzlemug omadhaun 'll only give me wan chance —"

"What reason have you for asking whether this meetin is a fair and proper one?" quietly interposed the President.

"That blackguard is the source av me mistrust"—pointing at Juvenal.

"Indeed! How so?"

"As shure as I'm atop av this binch an' hope to sit down agin on it alive, I heard him whisperin' to me frind here on me left—I dunno phwat his name might be —"

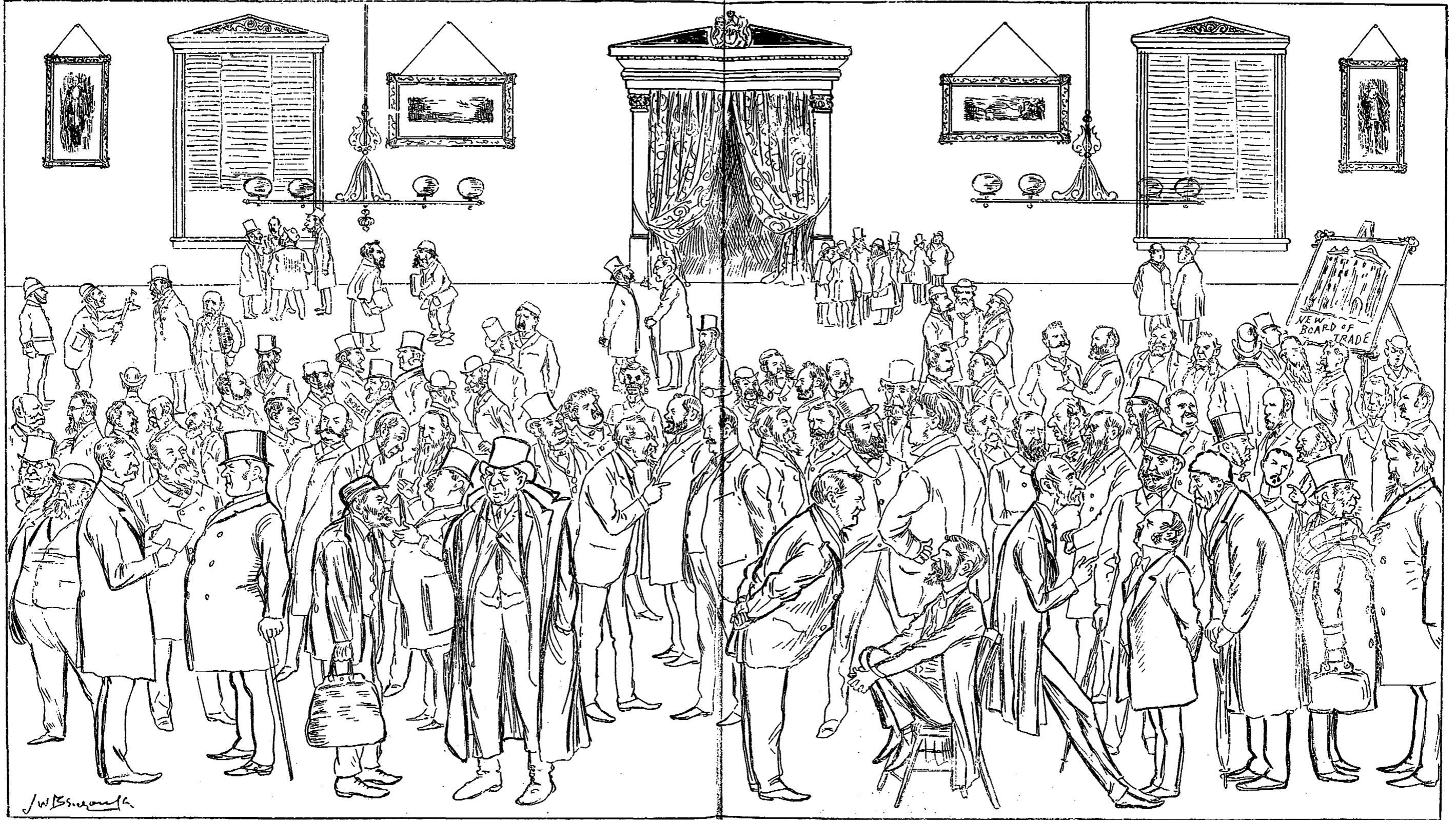
"The gentleman is Colonel McGlue," intimated the President.

"An' I dishtinctly med out the words, 'packed Conventin.' Thim's the words, gintlemin all, an' I lave you to dale wid the matter an' mate out phwat's jew to the offenders. Av the biggest thrickster in the lot isn't that bald-pated Jackeen who's been thryin' his shmall wit on me, thin I'm mighty far ashtray!"

Col. McGlue looked over at Juvenal, Mr. Juvenal looked over at Col. McGlue, and the presiding officer gazed enquiringly at both of them.

Finally up rose the gallant militiaman, and laughingly said: "I remember, in talking with my brother delegate over yonder, that he employed, among other elegant and scholarly phrases, the Latin term, '*pacta conventa*,' referring to the customary understanding or agreement as to the voting and mode of conducting proceedings of nomination generally. Perhaps that is —"

"*Quod erat demonstrandum!*" broke in the classic himself, amidst roars of laughter, at the same moment hurrying forward and mounting the platform. "I'll tell



A SPRING MEETING OF THE BOARD OF TRADE.



GILLESPIE'S ULTIMATUM TO VAN HORNE.

you what it is, Mистер Prisdint an' gintlemin," he warmly declared, "av I do use a thrife o' Latin an Frinch now an' thin, it is wid no wrong intint, —"

"'Tis to cancale yer bad English, sure!" exclaimed Mooney.

"For gintlemin only I mane it, not for bog throtters, such as that man who —"

"Aisy, now, Frinchy; aisy now!"

"Av I'd known yez admitted embeciles an' lunattics to this matin', thin its not mcsilf'd have been so ready to come an' —"

"Ye weren't wanted; troth!"

"I was ashked to be prisint in the intherest —"

"Divil a bit o' truth in a word the shpalpcen's sayin'!"

"Ye lie, Mooney!" Ye know that yer wizened soul hasn't shcope enough to —"

"I'll make ye take that back, ye mottled-faced mannikin, by dads I will!"

"Perhaps the matin' will adjourn, thin, for a while, to give ye opportunity. Arrah, but wouldn't I be plazed av it did!"

It did not, however.

But the chairman interfered at this crisis, and very likely prevented undignified and un-Parliamentary conduct in an exaggerated form. That is to say, he prevented it in the Hall. But, oh! the meeting between the debaters subsequent to adjournment! Look up the files of the local papers for record of that.

T.

INOPPORTUNE JESTING.

"YES," sir," said the real estate man, "now is the time to invest in Mimico! These lots were bought at \$6 a foot a month ago, and now they're worth double the money. They are going to start a sash factory on the next street."

"That musht be very (*hic*) sash'factory," said Glag-runch.

"Give you \$8," said the investor.

"Oh, come off! \$11 is the very lowest," replied the boomer. "Consider the advantage of having that sash factory —"

"Yesh (*hic*) consider how highly sash-factory it would be," persisted Glag-runch.

"Say nine, now, and we might do some business."

"Oh, nonsense! Nine! And this property right in the factory district."

"Thash so—factory—sash'factory. Shee? You fellers don't sheem 'preciate humor," plaintively observed Glag-runch.

And they scowled darkly on him and walked on down the street.

"Always 'way. Feller tries to be sociable an' sprinkle the flowerets of mirth over dushty 'n' arid pathway of life 'n' gesh scorned by col' proshaic grovellers after dol-larsh."

And he heaved a melancholy sigh as he mechanically turned into the nearest gin-mill.

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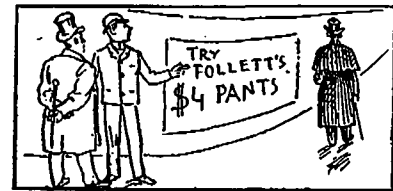
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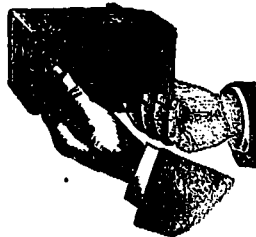


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WESTERN ASSURANCE COMPANY. ANNUAL MEETING.

THE thirty-ninth Annual Meeting of the shareholders of the above company was held at its offices in this city on Friday last, the 21st inst.

The President, Mr. A. M. Smith, occupied the chair, and Mr. J. J. Kenny, the Managing Director, who was appointed to act as Secretary, read the following :

REPORT.

The Directors beg to submit to the Shareholders their Annual Statement of the accounts of the Company for the past year, and its Assets and Liabilities on December 31st, last.

It will be seen from the Revenue Account that the total income of the Company was \$1,719,090.80, and after providing for losses and expenses of management, a profit balance remains of \$54,432.69.

Two half-yearly dividends have been declared at the rate of ten per cent. per annum on the Capital Stock, and after payment of these there is a balance at the credit of Profit and Loss Account of \$12,286.41. This amount added to the Reserve Fund of \$825,000 brings the total Surplus Fund of the Company up to \$837,286.41. From this, however, must be deducted the amount necessary to provide for the liability on unexpired risks, which is estimated at \$530,196.69; leaving a net surplus over and above Capital and all Liabilities of \$307,089.72.

When it is borne in mind that the past year has been marked by an exceptional number of serious conflagrations (in several of which this Company was involved to a considerable extent), and that the experience of companies engaged in marine business has been generally unfavorable, your directors feel that there is ample cause for congratulation in the figures presented herewith.

Since the last annual meeting of shareholders, the directors have shared the deep regret felt by the community at large at the death of the late Mr. Wm. Gooderham, who had been a highly valued member of the Board for upwards of twenty years, and Vice-President of the Company for the past four years. The vacancies caused by Mr. Gooderham's death were filled by the election of Mr. George A. Cox, to the Vice-Presidency, and Mr. W. R. Brock as a Director.

**STATEMENT OF BUSINESS FOR THE YEAR
ENDING DECEMBER 31, 1889.**

REVENUE ACCOUNT.	
Fire Premium.....	\$1,303,496 81
Marine Premium.....	721,695 77
Less Re-Assurance.....	\$2,025,192 58
	348,482 62
	\$1,676,709 96
Interest Account.....	42,380 84
	\$1,719,090 80
Fire Losses, including an appropriation for all losses reported to Dec. 31, 1889.....	696,887 77
Marine Losses, including an appropriation for all losses reported to Dec. 31, 1889.....	458,032 12
General Expenses, Agents' Commission and all other charges.....	509,738 22
Balance to Profit and Loss.....	54,432 69
	\$1,719,090 80
PROFIT AND LOSS ACCOUNTS.	
Dividend paid July, 1889.....	25,000 00
Dividend payable January, 1890.....	25,000 00
Balance.....	12,286 41
	\$62,286 41

Balance from last year.....	7,853 72
Profit for the year.....	54,432 69
	\$62,286 41
Liabilities.	
Capital Stock paid up.....	\$500,000 00
Losses under adjustment.....	94,142 46
Dividend payable Jan., 1890.....	25,000 00
Reserve Fund.....	\$825,000 00
Balance, Profit and Loss.....	12,286 41
	\$837,286 41

Assets.	
United States Bonds.....	\$29,590 00
Dominion of Canada Stock.....	211,417 50
Loan Company and Bank Stock.....	129 380 00
Company's Building.....	65,000 00
Municipal Debentures.....	84,668 49
Cash on hand and on deposit.....	130,566 25
Bills Receivable.....	47,913 74
Mortgages.....	12,100 00
Re-Assurance due from other Companies.....	41,958 16
Interest due and accrued.....	6,846 73
Agents' Balances and Sundry Accounts.....	196,988 00
	\$1,456,428 87

A. M. SMITH, President.
J. J. KENNY, Managing Director.
WESTERN ASSURANCE OFFICE.
TORONTO, Feb. 14, 1890.

AUDITORS' REPORT.

To the President and Directors of the Western Assurance Company:

GENTLEMEN,—We certify to having examined the books, securities, vouchers and bank balances of the Western Assurance Company for the year ending 31st December, 1889, and find them correct and in accordance with the annexed balance sheet and statement.

R. R. CATHRON, } Auditors.
JOHN M. MARTIN, F.C.A. }

Toronto, Feb. 14, 1890.

The President in moving the adoption of the report said :

The report just read and the accompanying accounts present, I think, so clear a synopsis of the business of the Company for the past year that it is scarcely necessary for me to enlarge upon it to any extent. I may say, however, that it must be gratifying to the shareholders to note the position which the Western maintains among the insurance companies of this continent, evidence of which is presented in its premium income of nearly a million and three-quarter dollars (after deducting reinsurance) which comes to us from agencies scattered throughout all the provinces of the Dominion, the United States and the British West Indies. And while it is true that the profits realized upon the year's business is not so large as might be expected under ordinary circumstances, and is, in fact, smaller than has been shown in our annual balance sheets for some years past, it must be remembered that the year 1889 has been in some respects an exceptional one. It is seldom we experience within the period of a few months four such conflagrations as those towards which we were called to contribute during last year, two on the Pacific Coast (which has hitherto been a very profitable field) and two, occurring within a few days of each other in the State of Massachusetts, at Lynn and Boston. So that when, with the calls upon our treasury which these involved, coupled with the unfavorable experience in the Marine branch during the closing months of the year, we are able to meet our shareholders with a large enough profit balance to pay their usual dividend of ten per cent, and add something to our surplus. I think you will agree with me that we are presenting ample proof that our affairs are being conducted in such a manner as to command your confidence and reflect credit upon those responsible for the active management and supervision of the Company's business, both at the head office and at the branches and agencies throughout its extensive field of operations.

In regard to the outlook for the future, I need scarcely remind you that our business, being subject largely to elements beyond human control, is of such a nature that we do not feel safe in attempting to form an estimate in advance of the probable result of any year's transactions. We can only continue to pursue that course which experience and prudence point out as best in the interests of the Company, and rely upon the outcome being in the future, as it has proved in the past, such as to yield shareholders a good return upon the capital invested while affording policy-holders ample security.

I cannot close without a further reference than that made in the report to the loss we have sustained since we last had the pleasure of meeting the shareholders in the death of our late Vice-President. His worth and his virtues are too widely known to require more than passing notice here, but I may say that in the death of Mr. William Gooderham we feel

that the Company has lost a faithful officer and director and each member of the Board a highly esteemed friend.

The Vice-President, Mr. George A. Cox, in seconding the adoption of the report said :

Mr. Chairman, you have very justly alluded to our late respected Vice-President, who has for many years and with so much satisfaction to the shareholders discharged the duty that now devolves upon me. When I say that I deeply regret the fact that he is not here to discharge that duty to-day, I am sure I but give expression to the feeling of every shareholder and director, every officer and employee of the Company.

The experience of the Company for the year under review affords in my judgment more than ordinary cause for congratulation, notwithstanding the fact that the profits are lower than for several years past. The year of 1889 will long be remembered amongst both Fire and Marine Underwriters as one of unusual severity. In addition to the disastrous storms on the Atlantic Coast as well as on the lakes, we have been heavily interested in no less than four serious conflagrations, and I repeat again that it is certainly a matter for congratulation that the large annual premium income, amounting last year to over \$2,000,000 gross, pouring into the coffers of the Company from nearly every important point on this continent, was sufficient to meet these exceptionally heavy losses on land and sea as well as the ordinary losses of the Company, and to do that without impairing our capital, without encroaching to the extent of one dollar upon our large reserves, without reducing our usual ten per cent. dividend to our shareholders; in short, without in any way disturbing the business of the Company in the even tenor of its way.

It is particularly satisfactory to feel that our business is now so extended and so well distributed as to give us that average risk and that annual income that will safely carry the Company through such disastrous storms and such serious conflagrations as we have experienced during the past year.

It must also be remembered that in years when we escape these exceptional losses, we go on rolling up our reserve funds, and in looking back over the reports of the last five years, including the one just closed, I am gratified to find that we have in that time paid \$272,589.53 to our shareholders in dividends, have transferred no less than \$205,000 to our reserve fund, and increased the amount standing at credit of profit and loss by \$11,298.30; in other words, the Company has earned for you about 20 per cent, per annum on your paid-up capital, about one-half of which has been paid to you in dividends, and with the other half a large reserve fund has been built up to protect your capital in years of unusual disaster. Another very satisfactory feature in this year's report is the fact that our business has been done at a cost of less than 30½ per cent., a rate that compares most favorably with that of any other company. Before taking my seat I desire to add that for these highly satisfactory results you are chiefly indebted to your able and energetic Managing Director and his well selected staff, who know their business thoroughly and attend to it promptly.

The Managing Director in reply to an enquiry explained that the amount calculated as necessary to provide for unexpired risks was somewhat less last year than at the close of 1888, owing mainly to the discontinuance of annual ocean hull business. The Marine premiums of the past year being chiefly on cargo risks, written for the trip only, were almost entirely earned at the close of the year.

The report was adopted, and a vote of thanks was passed to the Directors for their services.

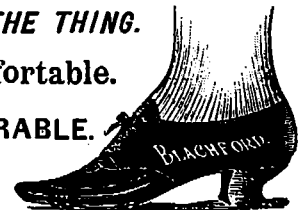
Messrs. Fred J. Stewart and John K. Niven having been appointed scrutineers, the election of directors to serve during the coming year was proceeded with, and resulted in the unanimous re-election of the old Board, namely: Messrs. A. M. Smith, Geo. A. Cox, Hon. S. C. Wood, Robert Beatty, A. T. Fulton, Geo. McMurrich, H. N. Baird, W. R. Brock and J. J. Kenny.

At a meeting of the Board held subsequently Mr. A. M. Smith was re-elected President and Mr. Geo. A. Cox Vice-President for the ensuing year.

JUST THE THING.

Comfortable.

DURABLE.



Ladies, this cut represents our "Oxford Tie." Perfect in Fit, and the Latest Style.

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A PARISIAN IDYLL.



IT was towards the rather hurried close of the reign of the Third Napoleon. A masked ball was to be given in the Hotel-de-ville for the benefit of the *enfants trouvés*. Tickets, twenty-five francs. All Paris to the number of 2,000 were to be there. The Emperor, with Eugenie the Empress, and the boy prince, who was subsequently speared in Africa, were to show themselves for a few minutes in the bullet-proof gallery. All was to be gay, festive, paradisaical. In other words, Parisian.

A back bedroom up five flights of stairs, was the apartment of two handsome young men of the *petite noblesse*. They fed and took their "leperous distilment" of absinthe at *cafés* and would have belonged to the clique of gold if they could. Alphonse Hypolite de Dudemont and Victor d'Émoussé. They were holding a com-

mittee of ways and means. Alphonse reposed on the only two chairs. Victor reclined on a coal box.

"I yesterday made one hundred francs on a rise in Panama canal," said one. "And I a like sum at billiards," said the other. "A masquerade at the Hotel-de-ville," said both. "Let us go."

A low-browed shop near the Place de Greve on the left bank of the Seine has over its door the three golden balls of Lombardy. Thither went our gilded youths to hire dresses. The proprietor was a rabbi, much respected because he was a lineal descendant of the Wandering Jew. Gazing on the youths, Ben Hur protested through his nose, "selpmeboB if ever was gents I would like to give fits to, *Ur'im*." Then turning to his son Mosesh he remarked, "let us *Thumm'im*." Soon the golden swells, as befitted, retired with two costumes tied up in two tricolored pocket-handkerchiefs.

Arrived at the hotel, what a dazzling scene was there! Two thousand tongues clacked in the sweet language of France. Four thousand feet, equivalent to 20,000 toes, secreted in twice two thousand slippers with high heels, slid along the chalked floor. Two thousand "eyes looked love to (2,000 other) eyes that spoke again." White, orange, blue, canary, carmine, magenta, Nile mud, duck's back, crushed tomato, pumpkin green and all the colors of the most vivid fancy, intermingling with palais royale gems, made a rain of rainbows. All the old clo' shops of fair Paris had turned out their contents for the occasion. It was a scintillating sheen. It was heaven.

Victor d'Émoussé early paired off with a lively debardeur and was seen no more. (The author here pauses to explain that a *debardeur* means a she-stevedore.)

There were three individuals in that gay assemblage that immediately attracted the attention of Alphonse Hypolite de Dudemont. The first was a richly-dressed lady, apparently in her first youth, representing Diane de Poitiers, favorite of Henri II.; the second was a slim active figure carrying an ebony crutched stick, and wearing the powdered hair and rich apparel of Ninon d'Enclos, the

favorite for half a century or more of a great many people. The third was a paunchy crusader in his house costume, with a clam shell in his cap to show he had been to Palestine.

Our Hypolite first made the acquaintance of Diane, but was much annoyed to find the crusader making ardent attempts to attract the lady's good graces. Next our hero took up with Ninon, but was still more disgusted with the rotund figure continuing to dog his heels and trying to cut him out. Deuce take the crusader!

Grown desperate Hypolite took a lady on each arm and treated them to champagne at the buffet. It is impossible for any man, even a Frenchman, to make love satisfactorily to two ladies at once, one on each arm. He therefore skilfully dropped Ninon and retired with Diane to a recess where he made the running very fast indeed.

It happened just at this time that pickpockets had been operating and some jewelry was amissing, whereupon the authorities of the ball quietly circulated that the company should unmask.

To the great wrath of M. de Dudemont he found that the fat man of the crusades had followed him to the curtained recess and was again making play to attract the attention of the fair Diane.

"Monsieur," said Hypolite, "your attentions are obtrusive. I won't have it. I demand satisfaction and require you to unmask."

The crusader contemptuously tore off his mask and dashed it at the feet of Alphonse Hypolite de Dudemont.

O horror! it was his father!

On seeing the stern and bellicose visage of the unmasked crusader, the lady, so fondly leaning on the arm of M. Alphonse, gave a little screech and would have fallen. With a tender hand he removed her mask and gazed on the features beneath.

Ciel! it was his mother!

At this moment the fair creature with the crutched stick joined the group and, not perceiving anything was amiss, gaily tapped him on the arm, and said in a mincing voice: "recreant knight I have been seeking you. Is it thus you keep faith with your fond nymph?"

Even as she spoke an usher approached the Ninon, and, with many apologies, informed her that the Prefect peremptorily required all to unmask. Reluctantly the fair being unloosed the strings and stood disclosed to the eyes of Alphonse Hypolite.—

Dieu! it was his grandmother!

Next day the body of Alphonse Hypolite de Dudemont was found floating in the dark grey waters of the Seine.

A NEW STYLE OF VEHICLE.

"IS Mr. Bradley in?" asked the visitor.
"He is not, sorr," responded the Irish servitor, "sure, he won't be back till eleven."

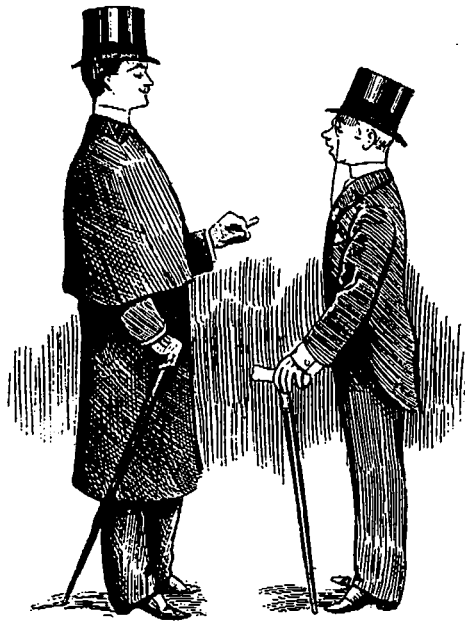
"Where is he gone?"

"He's gone to take a ride in his interim."

"In his—which?"

"In his interim—so he said. Sorra a wan of me knows fwat it manes, but it's a fashionable name for a buggy, I'm thinking. Half an hour ago he says to me, "Michael, I'm expectin' Mr. Gafficks here this mornin', but it's likely he won't be along for a fwile yet so I'll jist go down town in the interim," sez he, and with that he druv aff in the buggy. They do be havin' new high-toned names fur everything thim times."

THE kind of steak which is always overdone—a mistake.



A CONSCIENTIOUS CONFORMIST.

WAGLEY—"Rather cold to be out without a top-coat, don't you think?"

JAGLEY—"Ya'as—but I'm twying to catch the influenza, doncher know. All the fellows of my set have had it, and I hate to be singulaw!"

THE HUMORIST AT THE BREAKFAST TABLE.

WELL, here I am back again. Couldn't stay away from Toronto long. Why do you not greet me with loud acclaim? Our respected landlady did a claim for a little balance which I wasn't able to settle previous to my departure for Chicago. But I've straightened it up, which, consequently, leaves me in straitened circumstances. 'Twas ever thus. But say, ain't you pleased to see me?

"You bet," said Smart Aleck. "Shake—glad to see you're back—always makes me glad to see your back."

And then some of them laughed in a sardonic sort of way.

"I suppose you have brought back an extensive assortment of new gags and conundrums to work off on us," said the law student. "But I warn you not to try the McGinty——"

"Fine! fine!" shouted several. "Hand over! You said it."

"I'll tak a dollar frac you, young mon, if ye please," said the Scotchman, turning to the law student with a stern, business-like expression on his countenance.

"I don't think this time ought to count," said the law student, "secing I was only putting our friend on his guard."

"Gie me the dollar noo," reiterated the Scotchman.

And the legal sprig, with considerable reluctance, handed over the money.

"Gentlemen, what does this mean?" I asked.

"It means," said the Heeler, "that we have adopted a rule, inexorable as the laws of the Medes and Persians, that whoever in this house pronounces that unmentionable name on any pretext or occasion whatever, is fined one dollar,

lesser penalties having been found inefficient to check the practice. With an eye to the fitness of things, which I am sure you will appreciate, the amount thus collected is handed over to the Home for Incurables, our worthy Caledonian friend being the collector and treasurer."

"It's a pretty severe penalty," I rejoined, "but I have known heavier ones imposed for a similar offence. When I was in Chicago a man got five years in the Penitentiary for getting a gag on another."

Expressions of incredulity and astonishment.

"Yes, indeed," I resumed, "solemn fact. He was a burglar."

"Oh!"

"To change the subject. Can anyone tell me the difference between a tramp and a feather bed? Interval of five minutes for meditation, while I catch up with my steak. I may remark, *en passant*, that no purchaser is bound to accept such steak as this from a butcher—it is not legal tender. * * Well, do you give it up? Course you do. The difference between a tramp and a feather-bed is that the one is hard up and the other is soft down."

Murmurs of applause.

"And down went Mc——, my! but that was a close shave," said smart Aleck, arresting himself just in time to save a fine.

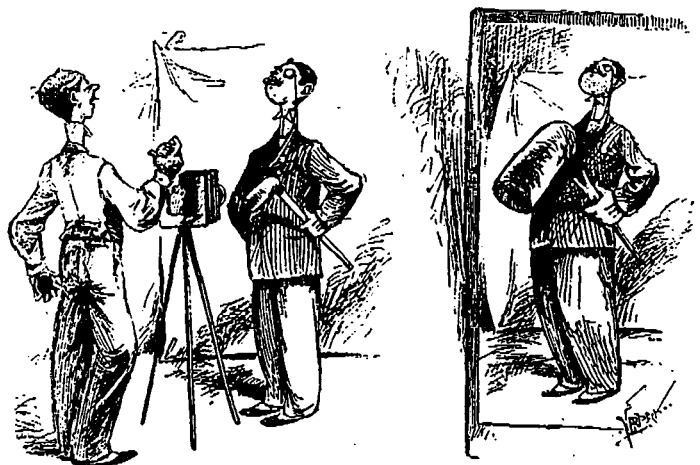
Did I hear Louis Post on the land question? I did. It may be almost superfluous to remark that at the close his listeners were well posted. I hope he will live to hold a *post mortem* on landlordism. And now adieu. I must hence forthwith—forth-with speed.

A SPELLING REFORMER.

GLAGGERTY—"Hello, Binstead. What's this new gad you've taken up? I notice that you have all your letter-paper headed 'This letter is speled acording tu the principls of Fonetic Reform.' Are you a crank on spelling reform?"

BINSTEAD—"Not much! But you see, old man, my early education was neglected, and I can't spell worth a cent, anyhow. People used to say 'What an ignorant ass Binstead is.' Since I joined the Fonetic Reform Association and put that heading on my letters, they say, 'Ah, Binstead is a man of advanced views.' See?"

GLAGGERTY—"Good scheme."



A PHOTOGRAPHIC FREAK.

ALGERNON—"Be shaw you get my cane in, doncher know." (The machine was more than generous in responding.)

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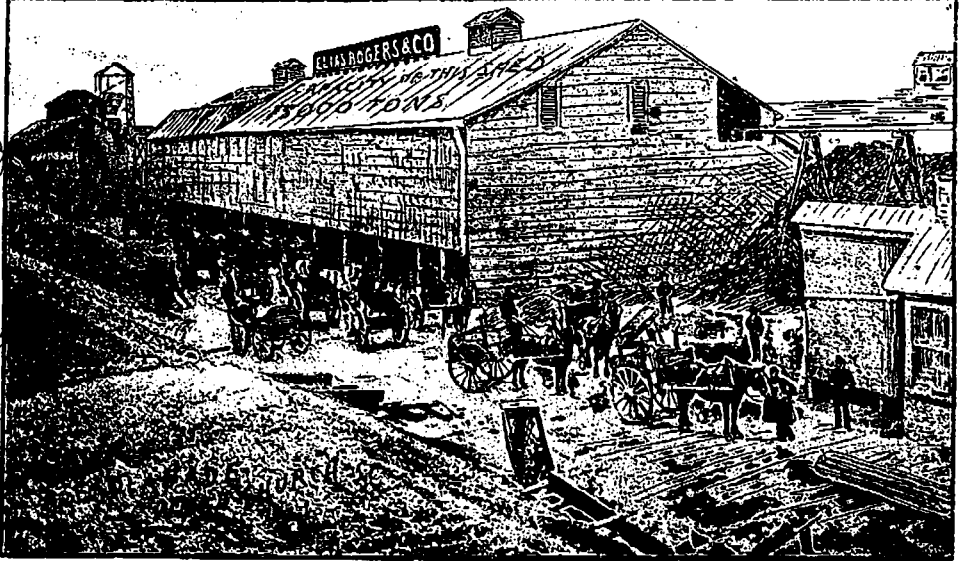
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JONES—"What, Smith a rich man, you say? Why, he didn't have a dollar a year ago."

BROWN—"I know that, Jones, but he's failed three times since."—*The Hat Review*.

DRAMATIC critics recognize the fact that a stickful is enough for a poor actor.—*N.Y. Dispatch*.

A MAN might never become a fence even were he continually a-railing.—*Detroit Free Press*.

APPLICANT (to Lawyer)—"I want to get a pension."

LAWYER—"Were you ever wounded?"

APPLICANT—"No, not personally; but my wife's first husband was killed in the battle of Fredericksburg."—*Munsey's Weekly*.

SIGN of a Hard Winter—"Overcoats for Sale."—*Texas Siftings*.

SCIENTIST—"Bring me a decoction of burnt peas, sweetened with glucose, and lightened with chalk and water."

WAITER (vociferously).—"Coffee for one!"—*Grip*.

"THAT carriage contains the most successful poetess of passion in America. All of her verses have been printed."

"Friends in the publishing business?"

"No. Uses a typewriter."—*Time*.

MRS. ELSEMERE—"Why, Thomas, what are you doing?"

COUSIN TOM (from Texas, who has never seen a tiger-skin rug)—"Sh-sh! There's something got into your best room. Wait till I plug him again, an' I'll go in and see what it is."—*Judge*.

TED—"That old Grind has more money than he knows what to do with."

NED—"Yet he seems to know how to make it go farther than anyone else."—*N.Y. Sun*.

CUSTOMER—"How much time do you give me?"

TAILOR—"None, sir; I never give any credit."

"How's that?"

"Until recently I was editor of a religious weekly."—*Clothier and Furnisher*.

A FAVORITE key of the sailor's song is C.—*N.Y. World*.

WIFE—"Where shall we hide the silver while we are away?"

HUSBAND—"Put it in the pockets of your dresses in the closet."—*Harper's Bazar*.

A BACHELOR who lives in Newark, N.J., and who has always had a fear that his little wife might rule him, says now that a new idea has struck him. He is going to marry a typewriter girl, because he can dictate to her.—*Drake's Magazine*.

BLINKS—"Where are you living now?"

JINKS (gloomily)—"I don't live."

BLINKS—"That so? Where are you boarding?"—*New York Weekly*.

A SLIGHT-OF-HAND Performance — A Maiden Giving a Wooer the Mitten.—*N.Y. Journal*.

A BRICKLAYER having a brick in his hands when the clock struck five, instead of dropping it like a hot potato, proceeded to lay it in the wall, whereupon another bricklayer howled:

"Say, Pat, is it all night that yer goin' to wurruk?"—*Texas Siftings*.

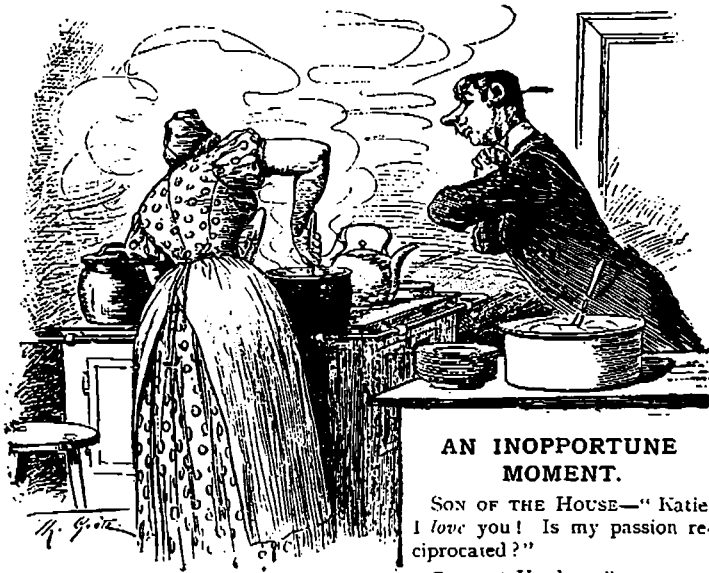
FIRST FOOTPAD—"Poor Jim's dead."

SECOND FOOTPAD—"So I heard—shot through the heart by a gent he tried to rob."

"Yes, sir. It's an outrage. These 'ere perlicemen ought to be prosecuted."

"What for?"

"For not enforcing the law against carryin' concealed weapons."



AN INOPPORTUNE MOMENT.

SON OF THE HOUSE—"Katie, I love you! Is my passion reciprocated?"

COOK—"Um-hum."

SON OF THE HOUSE—"That is an indifferent answer; why don't you say yes."

COOK—"Goodness! don't you see I have both hands full?"

HE COULD UTILIZE HER.

IN accordance with all the orthodox traditions of courtship they ought to have been swinging on the gate, but as the fences on the street had recently been pulled down there wasn't any gate, so they simply stood on the doorstep.

"Oh, Henry," said the maiden pleadingly, "are you sure you love me?"

"Yes, dearest," he whispered, fearful of being overheard by the passing cop, "far, far more than I can ever tell you."

Then silence only broken by a low gurgling sound and the tinkle of a belated street car in the distance.

"Henry," murmured the fair one, with a quaver in her voice, "Oh, Henry! if you are really quite sure that you love me more than anything; I have a great, great favor I would fain ask of you."

"Yes, what is it dearest? I swear that I will do any thing within my power to make my darling Julia happy."

"Then, Henry," she said in a voice choked with emotion, "you will not object to have dear mamma live with us when we are married?"

"Object?" exclaimed the lover in a tone of surprise. "Why no, of course not. In fact I had always calculated upon it. Certainly, she shall live with us."

"Oh, Henry darling, how good, how noble you are."

"Oh no, Julia, not at all. It's a mere matter of business. She will help us to add materially to our limited income. As you know I contribute to the funny papers. Hitherto I've been dependent upon my imagination for mother-in-law jokes. Now, when I have an actual mother-in-law to study, the additional realism and vividness of my paragraphs will increase my reputation, and your amiable and respected parent will become in the words of the bard, 'A source of innocent merriment' to thousands of readers, as well as of revenue to us. Oh, I can turn her to good account you bet."

Meanwhile Julia had relaxed her grasp upon his coat collar, and stood as one petrified.

"Yes," continued the unsuspecting Henry, "and after

a while perhaps I can buy a cheap mule somewhere and a goat, and then I shall be fairly set up with a stock-in-trade which will furnish a perennial source of copy. But say, Julia, what's the matter?"

"The matter! Oh, you low-lived, contemptible, sordid wretch! You'd make a laughing-stock of my mother, would you, for all the fools who read your trash! Oh! how glad I am I have been undeceived in time! Go, leave me, henceforth all is over between us!"

"Blamed fool I was to give the snap away," said the rejected lover, as he plodded his way homeward. "Some women have got no business sense anyhow."

HIGH FINANCE.

GRIP'S stenographer sends what purports to be an accurate report of what took place at an interview the leading bankers of the Dominion had recently with the Minister of Finance. Mr. Foster was seated in his official arm chair. His visage, naturally long, was drawn out a length or two more like a telescope, and his spectacles beamed with their customary lack of lustre. All the gentlemen from banks carried their hats in their

hands and occasionally looked into them for data. The remarks of Mr. Courteney, Deputy Minister, are omitted for want of room.

MOLSONS.—"We are here by appointment, Mr. Minister, to learn the views of the Government on the further regulation of the currency. Especially would we like to have, on this very intricate question, the matured opinion of yourself, on whose action in the matter the prosperity of Canada will so largely depend."

MINISTER.—"Um."

COMMERCE hoped the Minister would admit that under the present elastic system all legitimate requirements are readily met.

MINISTER.—"Ah."

NATIONALS would be glad if his honor could see his way to coincide with his hon. friend who had just spoken, and who, in point of fact, had touched the root of the matter.

MINISTER.—"Eh."

JACQUES CARTIER.—"No radical change could really be considered until that point was agreed on as a basis, or dissented from."

MINISTER.—"O."

TORONTO.—"To speak plainly the suggested Government plan (if a plan) is no other than the American system introduced in the time of the civil war, not for commercial aid but to give the Federal Government control of the money market."

MINISTER.—"Ib."

IMPERIAL likened the compulsory locking up of vast piles of unemployed credit in the vaults of solvent institutions, to the mistaken carefulness of an old woman—she might be member of a government or she might not—who secretes a half dollar in a stocking and hides it in the swallow-haunted eaves.

MINISTER.—"Ugh."

WESTERN in name of self and others, thanked the Minister for the patience with which he had heard them, and paid him a left-handed compliment on the perspicuity of his views.



CAR-UEL.

PUNLEY—"What's matter. Got the grippe?"

JOBBLESON—"No; bad cold, though. Been travelling in the Pullman, and it was beastly draughty."

PUNLEY—"Ah, quite so; brought on a Pullman-airy trouble, as it were!"

EXTRAORDINARY PEDESTRIAN FEAT.

AUGUSTUS—"Aw, Gawge, old fel', how are you?"

GEORGE—"Oh, I'm all broke up. Took a terrible long walk into the country yesterday. Must have gone about twenty miles."

AUGUSTUS—"Oh, come off! Say three, now."

GEORGE—"What d'you mean? I assure you, 'pon me honor, I got so far off that there wasn't a single board of a real estate agent in sight."

AUGUSTUS—"Oh, excuse me. I'd no idea you were a long-distance pedestrian. Never got out to the backwoods myself."

THE FAKIR'S BIG STRIKE.

HE DISCLOSES THE INNER HISTORY OF THE HOG'S HOLLOW REAL ESTATE BOOM.



"WELL! Bless my heart! If it isn't the Fakir! Why, if you hadn't spoken I'd never have known you. Where have you been and what has happened? You must have struck it rich, I guess, judging by the style you put on."

And the staff crowded round him effusively to hear the story of his good luck. He was dressed in a new suit of stylish cut, sported a glossy silk hat, and displayed a diamond pin and a profusion of other jewelry, and a general air of prosperity, in marked contrast to his previous seediness of attire.

"Struck it rich? Well, yes, I've not done so badly. Have a cigar? These are genuine Havanas—best in the market. I would stand the champagne with pleasure, but as none of you fellows drink it's no use asking you."

"But say, man alive, what have you got onto this trip?"

What's the brilliant scheme that has panned out so well?" enquired the Mule-and-Goat editor.

"D'ye expect me to give the snap away?" asked the Fakir. "And yet I don't know why I shouldn't. It's been worked for all it's worth, and there's nothing more for me in it. I made my pile with the aid of the ever-blessed N.P. by manufacturing industry. You behold in me the leading promoter of the Hog's Hollow Manufacturers' Syndicate."

"Well, well! and what do you manufacture?"

The Fakir reflected for a few seconds, winked knowingly, and placing his finger on the side of his nose replied, "Booms!"

"Oh, I see," replied the assistant editor. "But how do you work it?"

"Well, you know, I purchased on a small margin a lot of land out at Hogg's Hollow. I'd been trying for a long time to make it go by the ordinary methods, but it was no use. The suckers wouldn't bite—said it was too far out—just as though half-a-dozen miles was anything of a distance these times. The interest was coming due, and I saw that something had to be done. Well, I thought out my scheme and took in a couple of other fellows that had a little money. You might have seen little paragraphs floating around in the papers, that a syndicate of manufacturers had been formed for the purpose of locating in Hogg's Hollow, where they would escape city taxes and get the benefit of the increase in the value of the land. Well, that was us. We worked the press, partly by ads. which we paid for in vacant lots, and partly by influence, till we got the scheme pretty well written up. Still the general public didn't seem to catch on the way they ought, and the expenses used up almost all the cash we got in. We had just about a couple of hundred left when I says to the other fellows, 'See here, this thing won't do at all. We've got to make a bold strike. Well, they had confidence in me, and told me to go ahead and do anything I liked. So I saw a lot of the farmers around there and got options on their farms for thirty days. I may remark that they wanted outrageously high prices. You see the blamed idiots really believed that there was a lot of manufactories going to be started there, and they asked about three or four times what the land was worth. Farmers are a hoggish crowd, anyway; they'll always swindle you on a deal if you don't look sharp. However, there was no help for it. I had to give a pile more than the land was worth, but I got options covering about three or four thousand acres around there. Then I saw a contractor and engaged fifty men with picks and shovels at \$1.25 a day.

"What do you want 'em to do?" says the contractor.

"To dig a hole in the ground," says I.

"Yes, but what for?" says he.

"Never you mind," says I. "Just let 'em start on the line I mark and keep digging and shoveling."

"All right, if you pay cash in advance," says he.

"Well, I paid him for two days' work for the gang, though it took pretty nearly my last dollar, and set 'em to work on one of my lots. Then I went off and bought, on tick, several wagon loads of stone, brick and lumber, and had it all dumped on the lot. Not satisfied with that, I visited a machine shop and bought a job lot of old boilers, engines and other factory fixings and got 'em all piled around where the men were working. Then I tell you things began to look like business. The people flocked around in crowds, and began to ask questions as to what we were up to; but I kept quiet and said nothing. I just had a little paragraph inserted in the

papers next day to the effect that ground had been broken at Hogg's Hollow for the erection of a new Bric-a-brac factory, which would give employment to two hundred men, and that several other establishments would very soon be commenced. The next day there was a rush of speculators wanting to buy up everything in sight. I wasn't at all anxious to sell, oh no! I told 'em that the Hogg's Hollow syndicate of manufacturers didn't want to encourage any real estate boom—we had just come out there because of the advantages offered as a site for factories. Then they went off and tried to buy from the farmers in the neighborhood, but I had secured the option on their properties, you see, so they had to come back to us and offer big prices. Well, in less than a week we had unloaded nearly everything at high figures. Everyone got wild over Hogg's Hollow, and there were streets laid out sufficient to accommodate a hundred thousand people. The Syndicate, after paying all expenses, cleared over a quarter of a million dollars. So you see I'm now pretty solid financially."

"But are there no factories going up in Hogg's Hollow?" asked the poetry editor.

"There may be, for anything I know to the contrary," returned the Fakir. "But the work on the bric-a-brac factory has been temporarily suspended, and I am not in a position to announce when it is likely to be resumed. I may add that this feature of the subject gives me very little concern. In the meantime, if anybody feels like assisting in the development of our flourishing northern suburb, he can purchase land excellently adapted for wheat or potatoes at prices varying for \$6 to \$50 per foot frontage. A luxuriant growth of real-estate agents' sign-boards furnishes a supply of fuel during the winter months. The owner of property in this delightful retreat in the absence of cash customers finds a mildly exhilarating pastime, combined with a possible source of eventual profit, in trading lots with his neighbors. I have still a few great bargains—in the immediate neighborhood of the factory site—to be disposed of at a sacrifice to close an estate. I shall probably work them off in time on investors living at a distance.

"Now you know the whole scheme from the start. Don't you think the Hogg's Hollowers ought to get up a testimonial or something, or elect me reeve, as a slight acknowledgment of what I've done to promote their interests?"

And he skipped out without waiting for an answer.

A DEPRAVED TASTE.

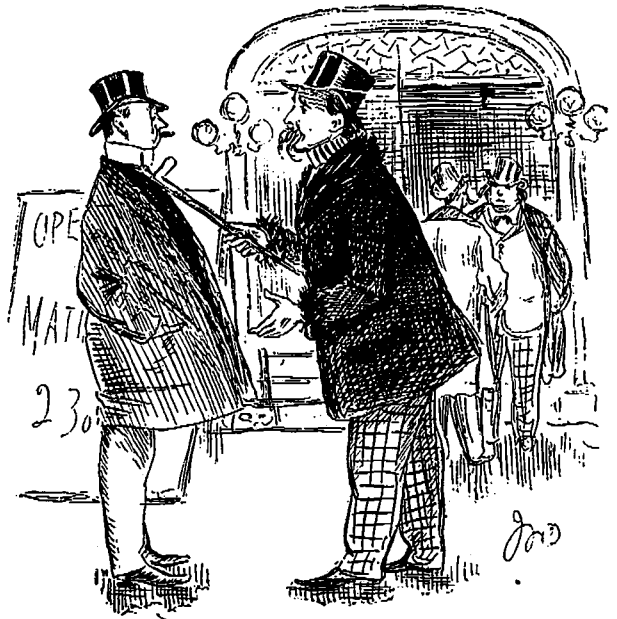
"SURE," said the Irish grocery-man, "some of thim big bugs has mighty quare fancies entirely about chayse. Divil a hap'orth will they touch barrin' it's full av skippers. But that's not the worst, aither. D'ye moind now wan av thim come in yisterday, an' sez he, 'Doolan,' sez he, 'have yez anny good chayse?'"

"'Faix, thin, I have,' sez I.

"'Is it miced?' sez he.

"'Yez may bet yer life,' sez I, an' I gev him a chunk that the rats and mice had been nibblin' at fur a month or more, that I was goin' to trun away. Don't it bate all fwthin thim epicures can't even be satisfied wid skippers, but wants thim big varmin to give a flavor to their chayse?"

DEACON PUNKIN proposes that Sairey Gamp should be made the patron saint of moderate drinkers, in recognition of her ability to keep liquor in its right place—"Bottle on the chimbley piece," etc., etc.



STARTLING DRAMATIC ENTERPRISE.

MR. SNAP—"I've got the biggest dramatic scheme you ever heard of, Buskin; sure to knock the town silly; entirely original idea."

MR. BUSKIN—"What is it—real tank with real water?"

MR. SNAP—"Naw! I'm going to put on a real play with real actors!"

A LABOUR IDYLL.

KNACK, knock, knock!
By the hedge there over the way;
Knick, knock, knick!

By the roadside dusty and grey;
Knack, knock, knock!
From morn till close of day.

Old and worn and bent,
With the growing burden of years;
And days of labour spent
In poverty, want and tears.
His children all wed and away,
His old wife long in the mools;
The bit and the sup to get as he may
At eve when he drops the tools.

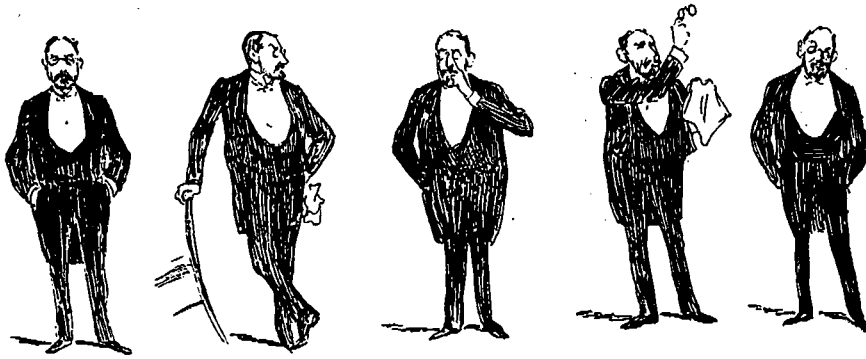
Was there a long ago,
When he was a happy boy;
With a ruddy cheek and a radiant brow,
And a laugh of careless joy?
When he was a bridegroom gay?
When a dear wife, leal and true,
Sang to his babies the live-long day,
While he sturdily steered the plow?

Ay!—An' honest man was he,
Who early toiled and late,
And aye had the wean's school fee,
And a penny to put in the plate.
Yet here in his lone old age,
Rheumatics deep in his bones,
From morn till nightfall by the hedge,
He stoops there—breaking stones.

Knack! Knack! At morning pale,
Knack! Knack! And the red sun low;
And what doth his honest life avail?
And what the sweat of his brow?
A brave reward! A choice, at last!
This,—or a workhouse fare;
While the idlers of earth in ease roll past.
Is there no screw loose somewhere?

Scotland, Sept., 1889.

JESSIE K. LAWSON.



INSTANTANEOUS SKETCHES OF MAX O'RELL AT THE PAVILION.

(See opposite page).

"BYSTANDER'S" CHARACTERISTICS.

NOT given to jocosity,
 And free from all pomposity
 He writes with luminosity,
 Without impetuosity,
 But sometimes his verbosity
 Embodies a morosity
 Approaching to ferocity
 When fired by animosity
 'Gainst partizan atrocity.

A CHAPTER OF FORTHCOMING HISTORY.

IT was at the close of the —th session of the Commons of Canada that the singular phenomenon known to historians as "the Apotheosis of the Premier" took place.

The work of Sir John Alexander Macdonald was done. The country had arrived at that acme of development that ceases to make history. Order reigned in Warsaw. For "Warsaw" read Ottawa. French North America had been stilled into quietude by a threat of the German fleet to bombard Quebec on the first manifestation of feurdelysism. Most of the factory buildings of Canada were now rented as temperance halls and Young Men's Christian Associations. Crown lands and mining grounds had all been distributed among hangers on. Nothing remained on which more money could be borrowed. English creditors saw how useless it would be to fore-close. Dalton McCarthy, now a very aged man, quietly enjoyed his pension as ex-Inspector of Unequal Wrongs. Mr. Blake, still hale and hearty, had refused a peerage. Sir John Thompson, having found the statute permitted him, had been made a mitred dook. All the country Members had been squared with commandships of St. Michael and St. George, city Members having been appeased with charters for banks. Mr. Mills, misled by the similarity of name, had settled into the belief that he himself was the author of "Mill on Liberty." Sir Charles Tupper's young man, having got rid of his ichthyological subordinate, had at length begun to distinguish between a codfish and a schooner. Foster had subsided into a custom house, where he drew the pay with great regularity until he died with his drawn salary in his hand—faithful to himself to the last. Sir Thomas More's Utopia had come to stay. The only revolutionary sentiment remaining was that some ungrateful fanatics wanted to abolish the hop beer bar in the cellarage of the House of Commons. Those were halcyon days, known to history as the era of the apotheosis.

The work being done and the destiny of Canada accomplished, it is not to be wondered that Nature signalled the occasion by supernatural portents. Dogs howled in the streets. None of the sheeted dead came up, but the statue of Jacques Cartier was observed to be in a state of profuse perspiration.

Historians are agreed that the accessories of this remarkable event were signally impressive. Silence reigned in the House. The Speaker waited patiently to hear if anybody else had any more few feeble remarks to make. Commodore William Welch, of P.E.I., roared through his speaking trumpet, "Hist the flying jib and forge ahead!" but the suggestion met with no response.

All eyes were fixed on the Premier. Even as they gazed he became transfigured. His countenance glowed like the sun of Austerlitz, and his head was encircled by a red glory (but that might have come from his neck-tie). Invisible hands seemed to raise up his ethereal form, until, with outstretched arms, it hovered over the assemblage in the well-known attitude of "Bless you, my children!" A terrific clap of thunder seemed to split the roof. The apotheosis was complete. He had been. He was not.

Opinions are divided as to where the Premier went, but all are agreed that no act of his long tenure of office became him so much as leaving it. The balance of opinion inclines to the belief that in all time coming his spirit will pervade the political atmosphere as the guardian but somewhat mischievous genius of Parliament hill.

THE TRAMP'S STORY.

A STUDY OF CONJUGATIONS.

WILL you kindly relieve an unfortunate bloke,
 Which I'll starve if I ain't soon relove,
 I'm craving for victuals and something to smoke,
 As I seldom aforetime have crove.

I once was a shrimper and lived by the shore,
 Where oft in my youthhood I shramp;
 But I have not now shrump for a twelvemonth or more,
 For it injured my health did the damp.

Some time since a crimp tried to send me to sea,
 But I was too smart to be crump—
 Had I gone for a soldier I likely should be
 In camp with my comrades encump.

I limp with the rheumatiz, sir, as you see,
 And many long miles have I lump;
 A tramp? Well, I guess so, but kindly tell me
 How I'd live if I didn't have trump?



SKETCHES OF MAX O'RELL.

(Continued.)

A MODERN CHEVALIER.

Notice is given *The Ontario Gazette* of the appointment of Mr. Martial Chevalier, of Montreal, as General Manager of the Credit Foncier Franco-Canadian for this Province.—*Globe*.

" I N days of old
When knights were bold,"
And barons knew no fear,
In armor bright,
Rode forth to fight,
Each martial chevalier.

They sought renown
By dale and down,
And mixed in frequent frays
By slaying foes,
Their credit rose
In those tempestuous days.

But now-a-days
We've other ways
In mercantile career,
Each strives to rise
And gain the prize
Like Martial Chevalier.

BETTER BE MORE CAREFUL IN FUTURE!

A TORONTO Employment Agency coolly announces: "We have also various other places to leave the city, as cooks, chambermaids, dining-room girls," etc.

Now, the question is, what do these persons really mean? Are we to understand them (1) as proposing to remove this city, and leave it in some other place? or (2) as intimating an ability on their part to go away in the several capacities enumerated?

If the former, we warn the insidious proposers to have a care! There are too many citizens anxious to keep this town right where she is, for any man, or body of men, to suggest her removal with impunity. Doubtless some of our most active and enterprising real estate dealers, of whom there would appear to be a few "in our midst"—as the country editor loves to express it—would be quite ready to undertake the transfer, if the purchaser were a responsible person, willing to pay the customary trifling commission. But if there be any such deal on the *tapis*, let it at once be made public. It must, it shall be, dragged to the light and subjected to the most critical examination. John Ross Robertson will have to investigate it. Next, Most Worshipful Bro. Roden must scrutinize it on behalf of the Board of Works. After which, Harry Piper can lecture on it. Finally, perhaps, the attention of the City Council will be called to it.

Meantime, however, we enter a protest in advance.

This town has got nicely rooted on its present site. We want it to stay. Please don't go to work and pull it up and plant it, maybe out near Newmarket, or, worse still, in the vicinity of Hamilton.

But, if prayers won't avail, then we shall take more rigorous measures, even if we have to go out and stop the moving ourselves. Perhaps, however, our fears are groundless. No. 2 idea may be the correct surmise. If so, we cordially bid the gentlemen adieu, and trust there will not be any row over apportioning the offices, so to speak. It is true, a cook gets more salary, but a chambermaid has an easier job, while think of the fun a dining-room girl enjoys—with the drummers! Good-bye, friends, good-bye! Keep the peace, if possible. If we have misjudged you, we are sorry. But, really, you ought to be more careful in writing notices in the papers.
T.T.

THE PARTIZAN'S PERPLEXITY.

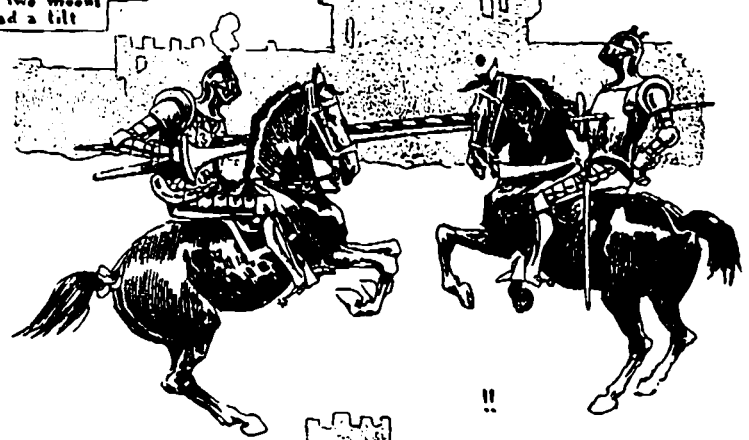
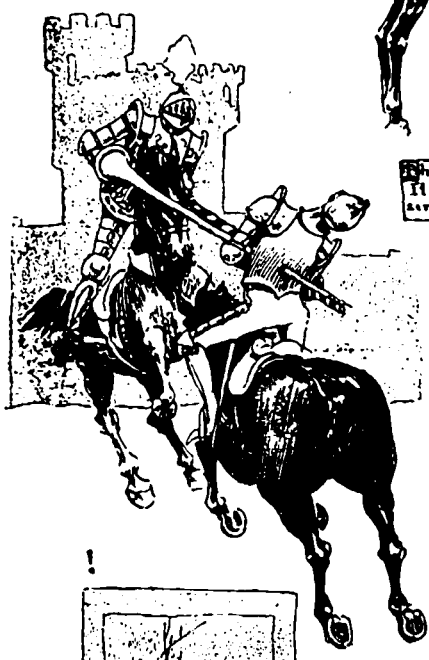
I WAS lately a thoroughbred Grit,
And gave an allegiance hearty
To Blake and Mackenzie,
And hated with frenzy
The men of the opposite party.
But now—let me think for a bit—
Am I Tory, or am I a Grit?
Am I still in the fold,
Or out in the cold?
Who is who, and what's what?
Things are mixed, are they not?
And I really don't know where I stand,
Or if I've a standing at all;
Here's Blake, who was once in command,
Who has blessed what he formerly banned,
Making up to the French with a bid for their vote;
Here's Dalton McCarthy been turning his coat,
And swears to demolish the Gaul;
Mc Neil and O'Brien are stealing our thunder,
I cannot but wonder
And think it a blunder
When Bowell objects to help Rykert to plunder;
Then there's the Bleus,
Who seem to refuse
Continued allegiance to pay
To John A.
Ontario Tories are kicking like steers,
While Ontario's Grits
Seem losing their wits,
And act in a similar way.
It well might confirm the worst fears
That the reign
Of chaos is coming again.
Say, am I a Tory or am I a Grit?
I just wish I knew
What was what and who, who—
But to reason it out I'm not fit.

SIR BALAN'S MISTAKE



It is never brought at last.

The world wags but slowly. It is full two moons since I had a tilt.



Sir Knight, of thy courtesy tell me thy name.

Alan am I called.

Alas, and I am Alan thy brother. This is great pity. Yes, we must not let it occur again.