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A BOGEY TO FRIGHTEN SIMPLETONS.

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J. W. BENGOUGH.
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Comments

ON THE

Cartoons.



THE "LOYALTY" GAG.—The great Conservative party ought to form a black flag procession in acknowledgment of their abject poverty of ideas in the present campaign. The depth of their destitution must be great indeed when they can find nothing more sane and

sensible than the "Old Flag" argument. We call it argument through excess of courtesy. It is not argument, however, but a nauseous mixture of cant and impudence. And this is literally their one "issue," an issue upon which they expect to win a general election in a country which claims to possess a high degree of intelligence. Let us examine it a moment, since it is of so great importance in the campaign. What does the "Old Flag" mean? That not more than half the people of Canada are loyal, either to their own country or the British Crown. Where is the proof? Why, here—this two and a half million odd of our citizens favor reciprocal trade relations with the United States, and Reciprocity means Annexation. Yet, the London Times and every British statesman of any eminence, think Reciprocity would be an excellent thing for us to get if we can, and Sir Charles Tupper (who may be numbered in this category, perhaps, since he does most of his statesmaning in the Old Country) has only lately expressed himself publicly in the following words:—"Mr. Blaine may feel that a broad reciprocity measure between the United States and Canada would dispose of all difficulties. I think so myself. I would like to see the trade relations between Canada and the United States placed on the broadest and most friendly basis

possible, and I know that such a state of affairs would meet the approval of the home government." Words of similar import could be quoted from the lips of Sir John Macdonald and other Conservative leaders, who are now wildest in their swinging of the "Old Flag." It is all arrant cant. They know as well as anybody else that Reciprocity not only does not mean annexation, but that it is the only thing that can save us from ultimate political union with the States. But the impudence of the cry is even worse than its hypocrisy. Who are these people who dare to brand a clear half of their fellow citizens as traitors? Are they the purest, the wisest and the best men in our midst, or are they the authors and abettors of nearly all the scandals our public life has known within recent years? This cry, silly and brassy as it is, is calculated to serve a purpose, however. It is meant to get votes; and it is considered better for that purpose than the "great N.P." would be. It is worthy of remark just here that even the Manufacturers' Association is "roaring as gently as a sucking dove" about the N.P. this time. "Annexation" and "Direct Taxation" are the burden of all the campaign literature these worthy patriots have issued. And even the Empire has nothing to say about tall chimneys, home market and high wages. This stuff wouldn't go down as it used to. Schoolmaster Experience has been abroad since last general election, and he has taught the people some stubborn truths. So the "Old Flag" is all that is left, and when our farmers cry out in their dire straits, the banner or the Empire (British Empire, we mean; it is a mistake to suppose that the banner belongs to the Government organ) is stuffed into their mouths. They, with all the other members of the long-suffering consuming classes, are practically told that unless they will vote to have their pockets picked for another five years they will be disloyal knaves. Some of them will be fools enough to succumb to the threat, perhaps; but for the credit of our country we hope there will be enough left to resent the insult on the 5th of March with a force that will teach its authors better manners.

A BOGEY TO FRIGHTEN SIMPLETONS.—Lest the Old Flag should not do the business, the anti-reciprocity party try to frighten the people by predicting Direct Taxation as the inevitable result of Free Trade with the States. Mr. Laurier, Sir Richard Cartwright and other Grit leaders content themselves with the reply that any shrinkage of revenue can be made up by economy and retrenchment. They have not the boldness to face this pumpkin-headed bogey and tell the people plainly that Direct Taxation is not a bad thing, but a good thing. We presume they know this to be the case, and, if so, there is no excuse for their halting and irresolute attitude. By their timidity they strengthen a miserable superstition in the public mind. Perhaps they consider this good politics. We can tell them it is the sort of politics that has kept the Reform party in the cold shades of Opposition most of its life. The people don't care for coachmen who are afraid of their horses.



LOYALTY is the cry on which Sir John hopes to win. The nonsensical ravings of the Tory leaders and organs just now in denunciation of "traitors" and "treason" are calculated to make us rub our eyes and wonder whether we are really living near the close of the nineteenth century or in the Middle Ages. All that sort of melodramatic rant is out of date—as antiquated as the burning of witches or touching for the king's evil. No doubt there are plenty of people in Canada so peculiarly constituted that they sigh for a return of the "good old times" when a king was a king in earnest and could, on the whim of the moment, order traitors to be hanged, drawn and quartered by the dozen any morning before breakfast. It is unfortunate for Canada that we seem to have more than our share of these anachronisms in



OUR DOMESTICS.

PROSPECTIVE EMPLOYER—"Where did you work last?"
SERVANT (*loftily*)—"I was associated with th' Swellington's of Jarvis Street."—*Pick-me-up.*

human shape, and still more that our leading "statesman" does not think it beneath him to pander to their prejudices.

EVERY Canadian has a perfect right if he thinks that annexation will benefit the country to say so and to discuss the subject just as freely as the tariff issue, or prohibition or Equal Rights or any other public question. And the man, be he Premier or private citizen, who would attempt to draw down upon him public hatred or social ostracism on account of his views does not know the meaning of the word liberty and is morally and mentally unfit to be a citizen of a free country, let alone having any share in its government.

THE Grits in their manner of meeting the blow aimed at their party over Mr. Farrer's shoulders display their usual timidity. Instead of putting on a bold front and telling Sir John Macdonald and his party that Mr. Farrer, in working for annexation, has done nothing that he need be ashamed of, or which should cause them to feel ashamed of him, they assume a deprecatory and apologetic tone. No Grit campaign speech is now complete without an abject profession of "loyalty" and attachment to the Old Flag as an offset to the effect of Farrer's annexationism. Such tactics will be as futile as they are cowardly.

THE way to meet the loyalty cry is not by trying to outdo the Tories in the servility of their fetich-worship, but by educating public opinion as to the absurdity and folly of the whole business, and manfully proclaiming the right of every Canadian to hold and express any views he sees fit as to the form of government or political allegiance of the country.

JOURNALISTS certainly owe Mr. Farrer a debt of gratitude for his manly and straightforward assertion

of the right—too often denied by narrow-minded newspaper managers—of every writer to publicly express his personal views without regard to the opinions or party leanings of the journal with which he happens to be connected.

ACCORDING to a recent cable despatch the negotiations for a treaty between Newfoundland and the United States have been suspended by the British Government on the ground that the Canadian Administration was strongly opposed to it. If this is the true reason, Sir John Macdonald deserved to get a severe rap over the knuckles for his impertinence in interfering in what was none of his business. But possibly Salisbury is using the Canadian Government as a scapegoat in the matter.

THE nomination of Arthur Mowat, son of Premier Mowat, for Parliament by the Grit machine in West Toronto is a striking instance of Grit inconsistency and anti-Liberalism. Young Mowat would never have been thought of for any public position had he not been his father's son. The time is not so far distant when the *Globe* and other Grit journals could not find words strong enough to denounce Tory nepotism. That gun has been forever spiked by the Toronto Shrievalty job, and now the party once more show how lightly they esteem the principles of true Liberalism by recognizing family claims to public office.

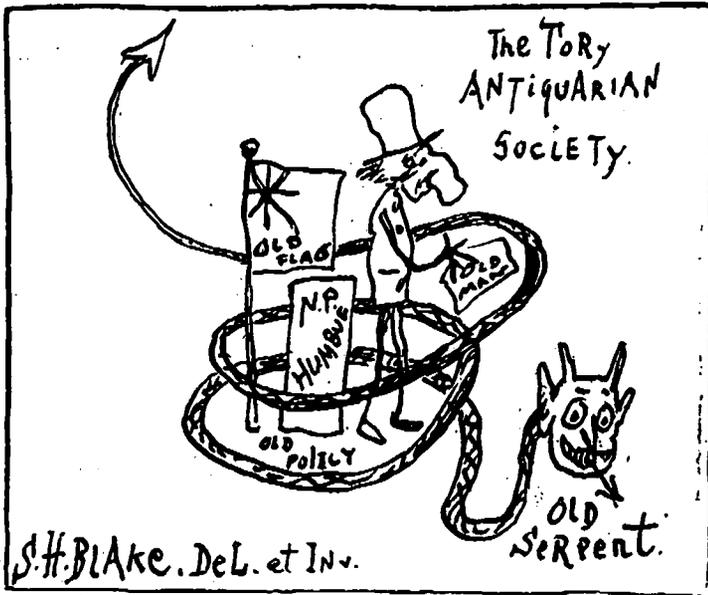
THE MACNEIL DIFFICULTY.



DEAR MUSTER GRUP:

SIR,—I wass so goot a foter as you'll never heard told of it, in the county of Sahgeen and the township of Pruce, moreover, put what I wass to do when I would come to the foting-tay iss more ass I can tell whatefer, for the Tory man he'll said to me "Now you Muster MacNeil you'll fote for me efery time or your taxes would get so low, and your eggs and putter so high and your wheat and your oxes and cows, and your parleys and your sheeps too also pesides, that you'll wouldn't pe a ruined man in less ass six or five months whatefer." And the Grit he'll told me, "Muster MacNeil, I sink you would fote for the man like my own self that iss going to sell your wheats and eferysings at more ass two times what you'll got for nine or eight years since there wasn't a Policy National what they'll call, and ass would make all the rich men pay the most taxes, and the poor men like yourself too and your sons Malcolm and Rory, moreofer, nosing at all, at all, whatefer, so if you do not fote for me you wouldn't pe sorry till all the days you die, and far more too." So me and Malcolm and Rory and my wife Flora, all from the peautiful shire of Arkylshire in Tobermory ass you'll nefer seen a more lofelier place in all the Highlands of Scotland and the Lowlands too moreofer, and no petter peat and goot herring fushing in the whole world too, espaishally sometimes. What are we to do?

Flora sinks we should all fote for the two poth of Grit and the Tory, and Malcolm sinks that maype perhaps the Tory man would pe the pest man of the Grit, and Rory sinks the Grit man wass the more shuperior man of the Tory, and I wouldn't pe able to told myself what I



"THE OLD SERPENT."

"Old flag—old policy—old man! (Laughter and cheers.) Here, as I said, is a trio that would do good to an antiquarian society. Oh, if I had only the pencil of a Bengough, I would add a fourth to it, and put the old serpent there as the prime mover in all their doings. (Cheers and laughter.) What a sketch would it make! I trust Bengough will take the hint and give us something in GRIP on these lines." (Hear, hear, and renewed laughter.)—*Hon. S. H. Blake at Reform mass meeting.*

[GRIP has pleasure in submitting the hon. gentleman's design. As it couldn't well be improved upon by Bengough or anybody else, we give it just as it comes to hand. Now let Sir John try his hand at the cartoon business.]

would sink of the wan or the other wan, or of the two of them poth together at the same time whatefer no more ass I can told of nosing at all.

What you would do yourself, now MUSTER GRUP, if you wass me and if you had a Malcolm and a Rory and a good wife Flora moreover, pesides too?

If you'll told me, I would nefer remember you till the longest day I would die, and that's just ass true ass you'll stand where you'll sit this moment, so it iss.

Your true friend,

ANGUS MACNEIL.

Kilcruach P.O., County of Sahgeen,
Concession 14, Township of Puce,
Lot 27.

THE DUDE'S ATTEMPT AT HUMOR.

CHOLLIE—"Aw—good evening, Miss Witherspoon. Fine night for the pahty."

Miss W.—"What party, Mr. Sappead?"

CHOLLIE—"Aw—Conservative pahty, you know."

Miss W.—"Indeed, and why is it a fine night for the Conservative party?"

CHOLLIE (*confused*)—"Aw—ah—I don't know—don't you see? Aw—it's a joke you know. Awfully good sell—you say pahty and the other pahty thinks it's a weal pahty, and then—don't you know—that is—but perhaps—aw—I cahn't explain it wightly." (*Breaks into a cold perspiration and collapses.*)

DEACON PUNKIN thinks we should avoid war, if possible, in the Behring Sea difficulty. He says he believes in "arbitrary measures."

THE MONOPOLIST'S MOAN.

[T comes like grisly death to me,
This fateful hour of dissolution,
May with the country's will agree;
But goes against my constitution.

To know my cherished, well-laid schemes
Of wholesale profits, cent. per cent.
May vanish all like baseless dreams
On opening of next Parliament.—

To know that Harrys, Dicks and Toms
Can wreck the strongest trade combine,
By placing paper ballot bombs
Beneath the tariff wall in line!

Dire possibilities like these
Were cause to shatter nerves of steel
The hair-hung sword of Damocles
Above my head I seem to feel.

Why must I suffer such suspense?
Why, just to make-believe that fiction
The people rule, is no pretence.
Must clowns for once have jurisdiction?

Who knows what mischief with their votes
These monarchs of a day may do?
To cut their rightful rulers' throats
May be the end they have in view.

I'd none of it had I my way,
I'd poll no vote in all the nation,
But simply re-instate John A.
And his N.P. by acclamation.

But now, by raising party shout,
With verbose juggling unremitting
And humoring in drunken bout
These lordly tinkers as befitting,

I'll help them pass their little day
Of power in harmless, foolish fashion,
Thus hoping to regain my sway,
And afterwards to lay the lash on.

WILLIAM MCGILL.

THE REVIVAL OF MEDIÆVALISM.

THE expected victory of the Tory party on the 5th of March on the mediæval issue of loyalty vs. treason is confidently looked forward to by the large and influential element who are anxious to restore the institutions and ideals of the dark ages, as an opportunity for carrying out their views. The return to power of a party which bases its claims on its opposition to "traitors" will naturally show that the reactionary spirit is abroad among the people, and that the restoration of obsolete laws and traditions will be highly popular. GRIP understands that the following measures will be introduced into Parliament:

Sir John Macdonald will bring in an act defining the offence of treason so as to include all attacks in speech or writing upon members of the Government, and reviving the good old penalty of hanging, drawing and quartering.

Sir Hector Langevin is preparing a measure specially applicable to Quebec re-establishing the Inquisition and providing that any one suspected of heresy may be put to the torture, and on confession burned at the stake. Those who contumaciously refuse to confess will of course be tortured to death. It is understood that the measure has the cordial support of the hierarchy.

Mr. Bowell has a bill in hand providing for the erection of a pillory, stocks and whipping-post in every city



THE LAST SCENE OF THE FARCE.

The Political Coon kills the Chicken at the bidding of his Boss.

and town for the summary punishment of minor offenders.

Mr. Foster intends to introduce a law for the suppression of witchcraft, under which clairvoyants, spirit mediums, astrologists, fortune-tellers, weather prophets, dabblers in electricity and inventors of new motors—in fact, pretty nearly anybody suspected of knowing more than the law allows, can be put to the reliable old test of being thrown into a pond with the hands and feet tied. In case the victim floats, he or she will be condemned to be burned.

Mr. Cockburn proposes an act reviving the go-as-you-please system of spelling as practised in the time of Chaucer for all official and legal purposes, and to provide that all documents, statutes, etc., shall be printed in the antique black letter.

Mr. Carling, with a shrewd eye, no doubt, to the increased consumption of beer, intends introducing a bill for the erection of Maypoles, around which a contented and happy peasantry can dance on the first of May, thereby developing a healthy thirst.

It is understood also that in view of the probable stimulus given to the exodus to the States among those

having a singular prejudice in favor of Nineteenth-Century notions, the writ of *ne exeat regno* will be revived after a long period of disuetude, under which all suspected of such a treasonable design can be forcibly prevented from expatriating themselves.

The mediæval revival has extended to the Grit party. Mr. Mowat, feeling the necessity of meeting the Tories on their own ground and showing that he can be just as old, foggyish and antiquated in his notions as any of them, has under serious consideration a bill legalizing perpetual pensions to the sons and descendants of Cabinet Ministers. This, if carried, as of course it will be, will accomplish in a direct and straightforward fashion and on a large scale, what is now done indirectly in a roundabout way, entailing much trouble and not a little scandal, by securing the beneficiaries fat offices and Parliamentary nominations.

ON DIT.

WE understand that Mr. S. H. Blake will address his Bible class next Sunday from the text, "Cast off the Old Man, with his works."



SIR JOHN GOING FOR RECIPROcity WITH ALL HIS MIGHT.

THE CAMPAIGN!

(DAILY DOUBLE-LEADED EDITORIAL IN THE "GLOBE.")

THE good work goes grandly on. From all parts of the Dominion come the most cheering reports from Liberal workers. If the spirit of enthusiasm which now permeates our ranks continues for a few days longer—and everything indicates that it will not only continue, but grow in intensity (if such a thing be possible)—the 5th of March will see the overwhelming rout of the Old Man and his horde of boodlers. Thousands who have heretofore been supporters of the Tory Government are flocking to the Liberal standard, which is the true flag of patriotism, and in this election represents the interests of the whole people as opposed to those of the red-parlor monopolists. Keep up the enthusiasm, brethren. Our country must and shall be redeemed!

(DAILY DITTO IN THE "EMPIRE.")

Another day of the fight has passed away, and left the usual record of magnificent sweep to the workers in the grand cause of the Old Man, the Old Policy and the Old Flag! The Grits are on the run in every direction. The inspiring issue which is now before the electors has filled the loyal breasts of Liberal Conservatives with an enthusiasm never before matched in a Dominion campaign. From all parts of the country *The Empire* is receiving the most encouraging messages. The fifth of March shall see the triumphant restoration to office of the purest, ablest and most patriotic Government that has ever ruled the destinies of the Dominion, and the utter and irretrievable overthrow of the veiled traitors who brazenly call themselves Her Majesty's "loyal" Opposition. Her Majesty doesn't know them, and they will be unrecognizable even by their mothers after the fifth of March.

NEEDLESS TO MENTION IT.

BEESWAX—"I really believe that a very large proportion of the money bestowed on so called philanthropic objects is worse than wasted. I regard most charitable schemes with a good deal of misgiving."

SAMJONES—"Quite so. When subscriptions are asked the miss-giving on your part is very obvious."

I WANT TO KNOW.

ED. GRIP—DEAR SIR,—I ain't much on composition, but I can do a leetle better in poetry nor in prose. The following is what I wrote last election, and has never been published, and I think just the same way now:

I often wonder
How in thunder
When there's an election,
And we farmers has to make a selection
Of a man to run for member,
We never seem to remember
That a single county farmer
Is fit to enter the race
So as to get the place,
But when we want a top sawyer
We ask a Toronto lawyer,
Or we go to the nearest town
For Dr. White or Dr. Brown,
And if we get played out on that score
We ask the man that runs the village store,
And if they don't tumble to the caper
We ask the editor of the newspaper.
Is every farmer such a blamed fool,
And hasn't went long enough to school
To be able to hold up his head and vote,

Although he knows enough to sign a note?
And not many of them does much more in Parliament.

Yours agriculturally,

HEZEKIAH HODGE,
York County.

"IN DIVERS HUES."

NON-PARTY FELLOW (*to Solid Grit*)—"Did you go to hear Sir John the other night?"

S. G.—"Naw."

N.-P. F. (*to other Non-Party Fellow*)—"Did you go to hear Sir John the other night?"

OTHER N. P. F.—"Yes, and I thought he did fairly well for an old chap."

N.-P. F. (*to Solid Tory*)—"Did you go to hear Sir John the other night?"

S. T.—"You just bet I did, and the Old Man was on time every trip—one of the most brilliant and convincing speeches I ever heard in my life."

N.-P. F. (*to Solid Grit No. 2*)—"Did you go to hear Sir John the other night?"

S. G. No. 2—"I did, and for all I heard I might as well have stayed at home. It beats all how any man can talk so much rubbish and how people can listen to him."

PARENTAL COUNSEL.

THE LITTLE TYRANT (*to his son*)—"Who knows, Arthur, but you may become a great man like myself, if you win this election."

ARTHUR—"I'm afraid I can't, daddy, for there are no streams or boundaries to give me any show."

THE L. T.—"You forget, my son, that there are some questions of vastly more importance than these to settle, and I am afraid to touch them. There's the liquor question, and there's the religion in schools question, and the single tax. If you can manage to consider these as seriously as I have done for some years—do you perceive?"

ARTHUR—"I do, daddy, and I will do my best."

THE L. T.—"Bless his sweet heart!"

FLOWERY SPEECHES.

YOU should hear Tupper and Sir John,
You know how clever each is,
They're orators excelled by none
For telling flowery speeches."

"Yes, I suppose that when they tell
Of traitors contumacious,
The language they employ may well
Be somewhat Farrer-naceous!"

"THE BEST-LAID SCHEMES," ETC.

BINSTEAD—"Say, Peterkin, I've got a first-class
joke I want to get off at Bewdler's dinner-party
to-morrow night. I wish you'd help me to kind of lead
the conversation in that direction."

PETERKIN—"All right. What's the joke, old man?"

BINSTEAD—"Well, it goes this way. The Tory
Party, you know, is the whiskey party—at least so the
Grits say."

PETERKIN—"It's a blamed lie!"

BINSTEAD—"Well, never mind about that. Supposing
it was so, they might be called the Bacchanalian
Party, eh? Got to bring in that word Bacchanalian
somehow. But the Grits are still more so. In playing
'Ras Wiman's game they *back-an-alien*. See?"

PETERKIN—"Ha! ha! Why, that's good enough
for GRIP. Did you really originate that joke your-
self?"

BINSTEAD—"Yes, all by myself. But it took me
about an hour and three brandy-and-sodas. Now you
won't forget, like a good fellow, and try help me out.
Tell 'em you heard a Grit say that the Tories were a
Bacchanalian crowd, or something of that sort."

PETERKIN—"All right, old man. You can depend
on me."

AT THE DINNER PARTY.

HON. PERCY BEWDLER—"Well, this is a pretty lively
campaign. But I rather think Sir John will be returned
again with a good majority."

PETERKIN (*seeing his chance*)—"Yes, sir. The Old
Man is all right, notwithstanding the slanders which the
Grits in their desperation are putting in circulation.
Why, I heard a leading Liberal say yesterday that all the
drunkards in the country belonged to the Conservative
Party—in fact, he said it might be called a Bac——"

COL. HOGABOOM—"Infamous, lying scoundrels! Pass
the decanter, please. To think of any party which
includes the traitor Farrer and the renegade Wiman
daring to cast such aspersions upon the loyal men of
Canada."

PETERKIN—"Yes, as I was saying, he—the man that
was talking so loud—said——"

BEWDLER—"I quite agree with you, Colonel. That
man Farrer ought to be put in penitentiary!"

PETERKIN (*making a last effort*)—"——said that the
Conservatives might be called the *Bacchanalian Party*."
(*Glances triumphantly at Binstead.*)

BINSTEAD (*seizing his chance*)—"Ah, but the Grits, in
backing up 'Ras Wiman——"

REV. DR. GRONER—"I hardly think that, so far as
my opportunities of observation go, the habit of
drinking to excess is a party characteristic, and certainly
the spirit of political animosity which prompts such
reflections is to be deprecated."

HON. P. BEWDLER—"Quite so, doctor, quite so."



JOE RYMAL'S VERSION.

"Oh, that this too, too solid flesh would melt, thaw and resolve
itself into a——lymph."

"Oh, I wish I could be dissolved into a political Koch lymph and
all of you could be inoculated with it; then there would be an end
to Tory misrule." (*Cheers and laughter.*)—*Joe Rymal at Hamilton.*

BINSTEAD—"But, as I was going to say, in backing
'Ras Wiman the Grits——"

COL. HOGABOOM—"Yes, it's shameful—scandalous,
that any party in Canada should look to those under a
foreign flag for aid."

BINSTEAD—"And by doing so they——"

MR. JAGGERS—"Why, yes. What other country, I
should like to know, would tolerate such proceedings
with impunity? We must stand by the Old Flag, sir!
Colonel, the pleasure of a glass of wine with you! Ah,
and by the way, how are your Sudbury investments com-
ing out, Mr. Bewdler?"

[*Poor Binstead gives up in despair, and seeks consol-
ation in the flowing bowl.*]

A FABLE FOR THE DAY.

ONCE there was a landlord shrewd,
Who leased a man a farm,
The rent was named—a sum so great,
The tenant took alarm;
Said he, "I'm going to take the place,
And try it for a term,
Tho', truly sir, to pay that rent
I'll have to twist and squirm;
Five hundred dollars every year—
The sum is pretty steep!"
"Ahem!" replied the landlord
(He was a schemer deep!)

"Ahem—dear tenant, what you say
Is lamentably true;
So, if you would prefer it,
I'll tell you what I'll do—
Instead of taking rent direct,
Paid down in actual money,
I'll take it out in truck, you know,"
Said he, in words of honey,
"Of everything you buy or sell,
Or grow, or wear, or barter,
A certain portion shall be mine—
And you won't feel it, sorter."

With thanks the tenant gave consent,
And now that landlord collars
Each year a share of all he earns
Worth twice five hundred dollars.
And still that tenant works and smiles,
(His name's Canadian Nation)
And glorifies that arrant fraud
Called Indirect Taxation!



A TALENTED ACTOR.

"Oh, John, John, coming home drunk to-night again?"
 "Mishtake, my dear'h, 'sure you. I'm alri', only sh-shamming
 (hic)!"—*Pick-me-up.*

AN ELECTION WITTICISM.

THE Conservative candidate for East Toronto is dis-
 posed to be jocular now and again. The following
 note from him to a friend exhibits him in his very fun-
 niest vein:

"MY DEAR SMITH,—The Reformers pretend to think
 that it was a Small piece of business to bring me out, as
 there was another who Pyne-d for the nomination. This
 may be true, but he who pants for political fame must
 di-vest himself of niceties. He must have a "soul
 above buttons," and go in for all his Coat's worth.
 That's me."

IT ALL DEPENDS ON THE STANDPOINT.

FIRST DISPUTANT (*hotly*)—"You are a fool and a
 liar!"

SECOND DITTO—"Sir, retract that language instantly
 or I'll—I'll—" (*prepares to do it.*)

F. D.—"Now don't be hasty. I won't retract any-
 thing, but I may explain that I spoke purely from an
 academic standpoint, as it were."

S. D. (*mollified*)—"Oh, in that case, I was foolish to
 take any offence."

AT THE EXHIBITION.

DUNBER—"What do you think of my picture?"

JIBER—"Your clouds look very natural now that
 they are 'skyed.'"

THAT FELLOW AT THE CORNER.

'TIS passing strange—'tis ever strange,
 'Tis puzzling altogether;
 No matter where you roam or range
 In hot or freezing weather.
 To solve the question we have pined
 Since the days of Johnnie Horner,
 No matter where you go you'll find
 That fellow at the corner—
 For ever at the corner!

In the golden hours of summer morn,
 At noonday bright and cheery,
 When twilight lamps of Heaven burn,
 Or at midnight dark and dreary;
 Whatever Nature's varying mood,
 Whatever garb adorn her,
 In sunshine, frost, or storm, or flood
 You'll find him at the corner—
 Nail'd right down to the corner!

Why stand you there, O Mortal lost,
 So like a lonely sentry,
 Posted to challenge at all cost,
 As 'twere the right of entry?
 To watch our movements, or to spy?
 To grin with silent scorn, or
 Await your fate—perchance to die
 Upon your haunted corner?
 Joy! Murdered at that corner!

Where now's the motto of the force
 Once famous in Toronto?
 Once yelled in accents stern and hoarse,
 "Move on!"—where is it gone to?
 Unfurl the flag, ye men in blue!
 Renew our hopes forlorn, or
 With candle, bell and cudgel, too,
 We'll clear that haunted corner!
 The lazy cad's pet corner.

P. J. H.

ACADEMIC ALL ROUND.

GRIT (*apologetically*)—"We ain't responsible for Ned
 Farrer's annexation pamphlet. Anyhow, he only
 advocated annexation from a purely academic stand-
 point."

SAMJONES—"Well, didn't Sir John discuss the ques-
 tion from the same standpoint?"

GRIT—"How so?"

SAMJONES—"You couldn't have anything more ac-
 demic than his Academy speech could you?"

THE JOKER IN THE PACK.

THEY came, the minions of the pen,
 A sorry, press-gang crew,
 Demanding, ere they served again,
 Their back-pay long time due.

The stove-pipe, plumber, mother-in-law,
 Mule, iceman, milkman too,
 Each gag maintained its right to draw
 More than the others drew.

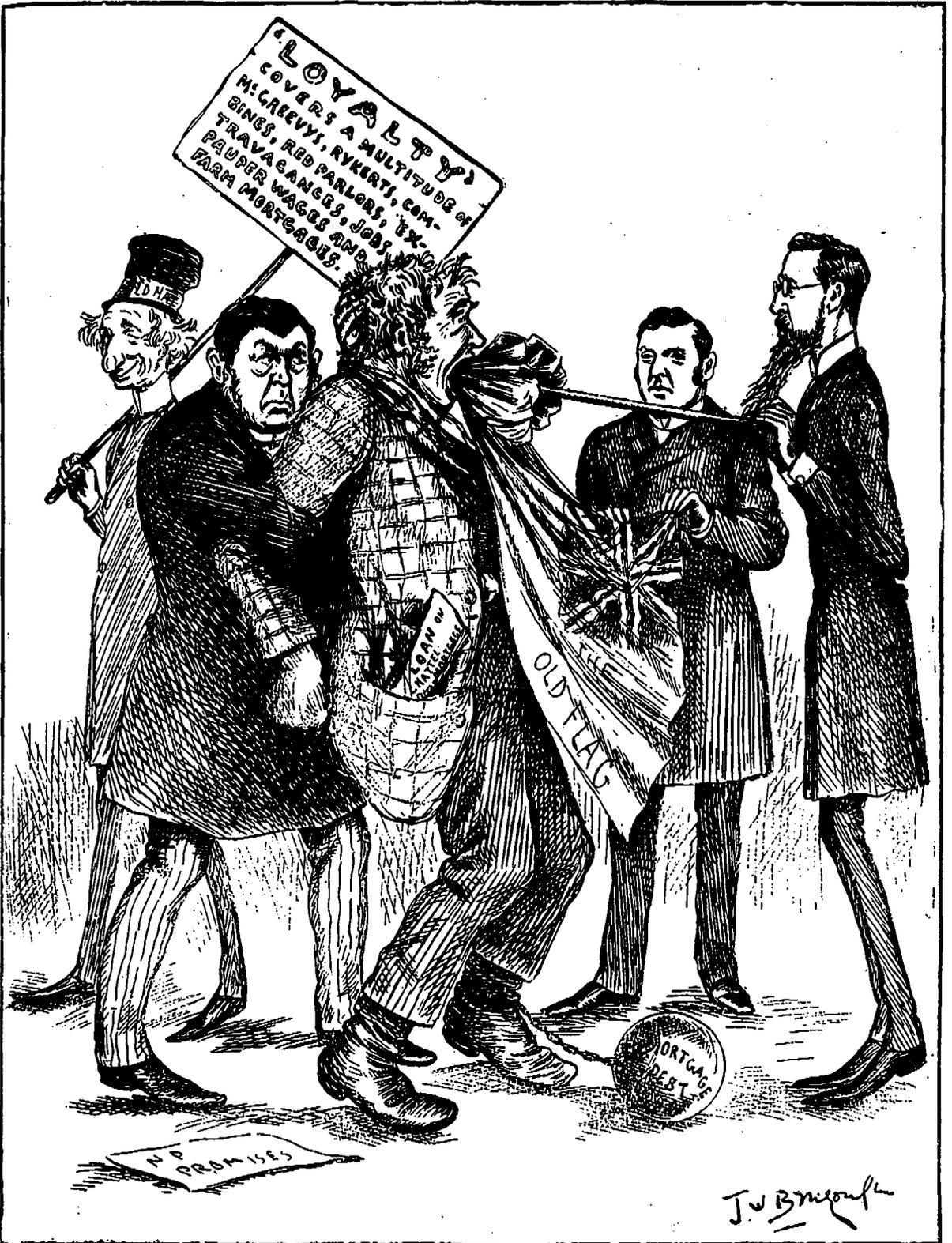
At last a feeble joke and small,
 With palsied accents spoke,
 "I am the oldest joke of all,
 'The joke on the old joke.'"

WILLIAM MCGILL.

A TRYING SCENE.

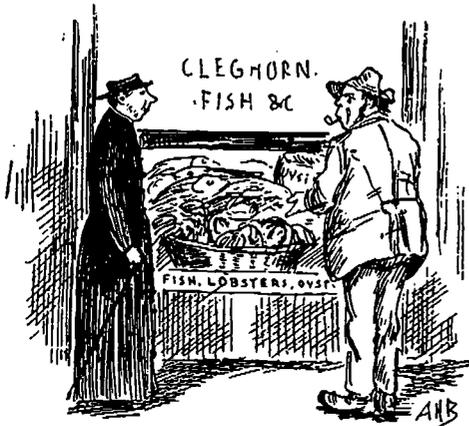
TYRO—"Oh, hang it! I'll never be able to paint
 it."

HIGHROW—"Oh, paint it! You'll never be able to
 hang it."



THE "LOYALTY" GAG.

The Farmer justly complains, and into the mouth of clamor the "Old Flag" is stuffed.



A LENTEN QUESTION.

PAT—"Your Riverince, is thim lobshsters fish or flesh?"

REV. MR. SNOODLES—"Cawn't say. I belong to the Anglican brawnch of the Catholic Church."

PAT—"Arrah, thim ye're wan av thim hybreds the priest spakes about, an' knows nothin' at all, at all!"

A CALCULATION.

FROM ten thousand to fifteen thousand pedagogs and pedagogesses, with their friends, are expected to visit Toronto from the United States next July. Let us draw it mild, and take the lower estimate. This means that the people of Canada will become acquainted with ten thousand intelligent American citizens; and as each intelligent American citizen will become acquainted with at least ten equally intelligent Canadian citizens, the intelligent American citizens will form terms of intimacy with one hundred thousand intelligent Canadian citizens, thus, as usual, getting the start of us by about ninety per cent. How long are we, the intelligent citizens of Canada, prepared to stand this sort of thing? Just think of it a little in detail. It is as certain as anything can be that a good deal of stealing will be going on—stealing, not steeling, of hearts. Inevitably, nuptialities must follow. Canadian homes will be broken up, and the mischief of it will consist in the fact that the homes will rather enjoy the process. Again, this meeting will establish an increased international correspondence the result of which no man can estimate. If every Yank—American, we mean—should write only twice a year to his Canadian friends, that will mean two hundred thousand epistles from a hostile nation to breathe pestilential republicanism into our pure political atmosphere. Perish the thought! Then, too, we shall have an equal number of missives from Canadians in return, at a cost in postage alone of \$6,000, the cost to the Americans being only \$4,000, as they pay but two cents, while we pay three—here again the Americans are ahead! We cannot even hope to get square with them by charging them increased rates for board, because we intend to "grub" them all free. But the trouble will not end here. These invaders will contaminate our language. They will leave behind them a tendency on the part of many to say "aye noomerater" instead of a *numerator*; "ben" and "bin" instead of *been*; "promonto-ry" and "conservato-ry" instead of the proper usage; "nay-tional" for *national*, and "apparrent" instead of *apparent*. They will even say "pyano," and "quynyne," and "genuyne." Horrible!

Many of the females, too, will set the example of chewing gum.

Really, the contemplation of this invasion is not an agreeable one, and we want to know what Col. Denison and Jim Hughes are going to do about it.

We have a number of suggestions to offer, but we shall wait for a week or so until we see what these gentlemen propose, before we bring ours before a suffering public.

A GENUINE LANDLORD.

TENANT—"I have not been able to have a fire in the parlor the whole winter. The chimney has no draught."

LANDLORD—"Well, that is a saving of at least twelve dollars. I must advance the rent a dollar a month."

A CORRECT DIAGNOSIS.

ANXIOUS MOTHER—"Well, doctor, what do you think is the matter with Johnny?"

DOCTOR—"Ah—um. It looks to me as if he were suffering from an attack of shingles."

JOHNNY—"That's just what it is, ma. I told dad when he wore out three of 'em on me day before yesterday, that he'd better go slow or it would make me sick."

DURING BUSINESS HOURS.

CASHIER—"Very sorry, madam, but you must be identified."

HIS WIFE—"Come, John, none of your fooling. Give me the money this cheque calls for."

CASHIER—"Excuse me, I do not know you and it is impossible."

HIS WIFE—"I am your wife, and you know me well enough. You'll know me better if you're not careful."

CASHIER—"Kindly stand aside until identified. I don't know anyone during business hours."

NO CHANGE.

EDITOR—"Hello, was that batch of jokes sent in by a new writer?"

ASSISTANT—"Yes, a new writer; but the jokes are the same old ones."

A NEW COMPLAINT.

MRS. CUMSO—"How did you like the play? I'm sorry we couldn't get seats together; but then you were just behind me."

MR. CUMSO—"Yes, and your bonnet spoiled the whole performance for me."

MRS. CUMSO—"But it isn't big enough to keep you from seeing the stage."

MR. CUMSO—"No, but there it was right before my eyes all the time, and I couldn't keep from thinking of what it cost."

HE PATRONIZED A BARBER.

FATHER—"Napoleon said, 'The men who conquer nations shave themselves.'"

HIS SON—"Well, what if he did? I don't want the earth."

BLUE-ROOM PHANTASIES.

YE THYRDE PHANTASIE.

MILDRED MCGINNIS was the belle of the ball. There were no flies of pessimistic doubt on *that* assertion. Her damask cheek, her nut-brown eye, with the semi-hue of a plowed quarter section of subsoil in it; the down-slanting of her nose, all pronounced her beyond compare the cream of the "fair women" gathered at Mrs. Martyn Cary-Donohue's "At Home."

And all-dangerous, too, were those nut-brown eyes, with their "shadow like the dusk of evening skies." (*Vide Longfellow.*) They had ensnared the erstwhile callous Lord Cyril Gordon de Ruthven-Ruthven, and now held a solid mortgage on that young nobleman's heart.

The ball was at its height, that is to say, it was about as high up as it could get, namely, the fourth story of the tenement row on Hogan's Avenue, facing the white brick grocery. Mrs. Donohue had thrown open the entire fourth flat for the enjoyment of her guests. A few fell out of the back window before morning, and were gathered for some slight repairs in the yard.

Suddenly Miggles Mulcahy leaned forward with a gasp.

"Who's dat?" he said in a harsh whisper to his friend Gibbon K. Rafferty, indicating the object of his remark by projecting his pure antique chin with a week's growth of beard on it, toward a fashionably-dressed youth. This stripling was promenading the room with Mildred McGinnis on his arm.

"Him?" replied Gibbon K. Rafferty. "Shure an' it's Lord Syringe Garden de Rivven-Rivven, an' it's him they say is engaged to Mildred!"

Miggles Mulcahy breathed hard—so hard, in fact, that he inhaled all the fresh air that was left in the flat, and the company began to suffocate. He knit his brows, and a dark cloud, the "man's hand" of a deep resolve, gathered in the narrow space (which, for the sake of peace, we will call forehead) lying between his forelock and the brows aforesaid.

"Has the divil a vote?" panted Miggles Mulcahy at length.

"I tink he has," said Gibbon K. Rafferty.

"Then he'll niver poll it!" screamed Miggles Mulcahy; and with a hoarse cry (no connection of a horse laugh) he sprang into the middle of the room.

"Scoundhrel an' imposthur!" he cried, as he grasped Mildred's escort by his slender throat. "Scoundrel an' imposthur! D' yiz cum here in yer shape's clothin' to decave dacint innocent wimin an' gyrruls!"

"You—sir—I—let go!" gasped his lordship, with purpling face.

"Miggles Mulcahy!" squeaked Mrs. Donohue.

"Villain!" screamed Mildred McGinnis.

"Dog!" howled the guests.

"It's *him's* the villain an' purp!" roared Miggles, who, by the way, was a rejected suitor for the fair Mildred's hand, "an' I'll prove it! What is it he's afther callin' himself?"

"He is Lord Cyril Gordon de Ruthven-Ruthven, son of the noble Earl of Backstairs!" piped Mrs. Cary-Donohue. "Miggles Mulcahy, yiz hev insulted me honored guest!"

"Guest be d—d!" roared Miggles, shaking his lordship from right to left, till the bone studs rattled in that unhappy young man's shirt-front. "He's no Lard! an' I'll prove it. Sure it's him I seen in the processhun

uv the 'unemplie'd, wid a seegar in his mouth an' his pants turned up!"

With a semi-sob Mildred McGinnis put her hand to her head; but the next instant she recovered herself.

"Dastard!" she hissed. "Now that you have done your worst—begone!" and she pointed her ivory finger to the door.

"But that's not all, Mildred," pleaded Miggles; and he cast a withering glance at the collapsed form of Cyril Gordon de R.-R., over which the stricken guests were bending.

"What more, sir, have you to say?" cried the ladies.

"He's no Englishman—no lard!" cried Miggles Mulcahy, in so loud a voice that the band ceased playing in a neighboring square. "He's no English lard! He's the son uv a United States Senathur!"

With a cry Mildred McGinnis fell with a prone-swish, in a real live dead-faint. This was indeed *too* much!

C. GORDON ROGERS.

A BRIGHT three-year-old East Ender on taking a peep through the window-curtains one night, not long since, gravely addressed his mother thus: "Say, mamma, all the stars are up in the sky, and a *bit o' the moon.*"



GENEROUS TO A FAULT.*

WOULD-BE CUSTOMER—"Mr. Clarke, I have here a cash job of printing for you. I want to get fifty thousand copies of this struck off and—"

MR. CLARKE (*job printer*)—"Can't do it, sir. Take it elsewhere. My presses are all busy on work which I am doing free gratis for Mr. J. Y. Reid."

*Questions 45 and 46 of O'Brien's evidence were read, where he swears that cash jobs for the Clarke job department were turned away in consequence of the city printing; that the city printing crowded out Clarke's job work and that it was sent to the *Mail*.

Q.—Mr. Reid pays you for that work which results in your jobs being turned away? A.—No, he does not.

Q.—You do not get paid for the work you do for the city printing? A.—No, I don't.

Q.—Then you must work on a losing scale? A.—Maybe I do.

Q.—Do you prefer running your office on a losing basis? A.—Most certainly I do not; I would rather make a profit.

Q.—If that is so, why do you turn away a good job and keep your presses doing work for nothing? A.—I cannot say as to that.

Q.—How can you afford to turn away good work and do work for nothing instead? A.—I cannot afford to do it.

Q.—But your foreman says you do? A.—I cannot dispute him.—*Telegram report of quo warranto case against Mayor Clarke.*

WHERE IGNORANCE IS BLISS.

I LEFT her on a country farm,
 She quite had won my manly heart,
 And it was not without a qualm
 I said "Good-bye" when we did part.

"Farewell," I cried, "I go, dear girl,
 For thee life's battle fierce to fight,
 Arm'd with thy love and this front curl,
 But every day to thee I'll write."

I did—I wrote by earliest mail,
 When I had reached my destination,
 In pencil on an upturned pail,
 And posted it right at the station.

I wrote next day and all that week,
 I urged replies; but nothing came;
 And every time I went to seek
 A letter—all the clerks made game.

I sent her post-cards by the score,
 For postage stamps I ran a bill,
 Till I could stand delay no more,
 And worried whether she was ill.

I telegraphed; but no reply
 Came back. I was in desperation.
 To her I took a train to fly,
 And thereby lost my situation.

I entered in the farm by stealth,
 My heart was in an awful flutter,
 I met her in the best of health,
 Within the kitchen making butter.

"My love," I cried, "did you receive
 My letters?"—"Yes; but did not need them.
 "Why not? What reason can you give?"
 "Well, John, you see, I could not read them."

THE BEAVER, THE EAGLE AND THE BULL-FROG.

A FABLE FOR THE TIMES.

A BEAVER built a fine house under an Old Flag that grew in his dam. He was very proud of this Old Flag, and revered it as his totem, or sacred symbol.

Now, near the Beaver's house lived a Bull-Frog who was wily and sagacious. He saw the love the Beaver had for the Old Flag, and by continually croaking its praises so ingratiated himself with that animal that he was made his chief counsellor.

The Bull-Frog, being fond of power and a large retinue, invited a great number of his friends to live with him at the Beaver's expense, so there was soon a plague of frogs and tadpoles about the establishment. The Beaver would have been glad to have rid himself of these vampires, who devoured his stores wholesale, and hardly left him a morsel, but the crafty Bull-Frog appeased his wrath by winding up every fresh raid on the provisions with a concert in praise of the Old Flag.

Close to the Beaver's dam there was another and larger dam belonging to an Eagle. In order to prevent it from encroaching on the Beaver's property, a high wall had been built between them, which was a continual source of trouble and expense. So the Eagle proposed that this wall should be taken down and the two dams made into one large reservoir for the use of both parties. Thus the Eagle would have more extensive fishing grounds, while the Beaver could float his logs to much better advantage. But this common-sense proposal did not suit the Bull-Frog, the Beaver's counsellor, in the least. For he feared that the inrushing waters would

sweep away himself and his colony of frogs. So he told the Beaver that the plan would never do, that the waters would overwhelm his house and uproot the Old Flag, and that the whole thing was a scheme on the part of the Eagle to appropriate his property. The Eagle pointed out that the formation of the ground was such that these disasters could not possibly happen, and that the only alteration resulting from the proposed change might be the dispersion of the frogs and tadpoles, which would be a good riddance. The Beaver is at present considering these arguments, and if he takes the advice of the cunning old Bull-Frog he will commit a *flag-rant* error.

WILLIAM MCGILL.

IN THE READING ROOM.

A—"Have you seen that ridiculous rant of Sladen's on the Canadian flag? I should think it would make John Bull mad."

B—"Why should it? It's laden with loyalty, isn't it?"

A—"Not so much as with disrespect. He calls the Union Jack an 'old red rag,' which is enough to make any bull mad."

ENCOURAGING HIGH ART.

A SPIRING ARTIST—"Do you think there is any opening in the profession for an industrious student?"

MEMBER OF HANGING COMMITTEE—"There is always room at the 'top,' young man."

SO THEY WOULD.

ETHEL—"The air was very close at the party at De Vere's last night."

MAUD—"How delightful. I'm sure half the girls in the city would be enraptured to have the heir close to them."

THE DEAR GIRLS.

ETHEL—"Jack said I looked charming in this dress last night."

MAUD—"How kind of him!"

OUT OF PLACE.

CUMSO—"Wrong again! I wish that Weather Bureau were in Hades."

ROUNDER—"Of what use would it be there? The weather down there is always the same, you know."

A MORAL REFLECTION.

CHUMPLEY—"There is a very obvious connection between these complaints of poverty and want of work and the drinking habits of the people."

BEESWAX—"Yes; the one is the growling of the worker, and the other the working of the growler."

An uncomfortable seat—a-rest on suspicion.

Light clothes—the close of day.

It is sometimes hard to live *within* an income, but never so hard as to live *without* one.

A CABINET CONFAB.

S AID Sir Lawyer John A.
To Sir Doctor C. T.,
"The farmers all say
That they cannot agree
With the pig-headed way
Of the National P."

Said Sir Doctor C. T.
To Sir ex-Judge J. T.,
"It becomes plain to me
That down by the sea
The Blue-Noses kick
At our old N.P. trick."

Said Sir Lawyer Le Hector
To Sir Lawyer John A.,
"Send Foster to lecture
In lands far away,
For he's one of ze reasons
Ze peoples talk treasons."

Said Sir Lawyer John A.,
"That's where lies the curse,
For he may go much Farrer
And still fare much worse."

A SAD PAGE FROM THE FUTURE HISTORIAN.

* * * ABOUT this time severe depression reigned over the whole country. Twelve years of what was called the National Policy—an euphonism for Protection—had left matters, if not worse, at least no better than they were before the year 1878. The farmers, upon whom of course, the country really depended, were in hard straits, having a small and unremunerative market for their products and a dear market in which to purchase their supplies. Chattled mortgages were pasted profusely over the land. It was clear something must be done if Canada was to ward off positive ruin. At this juncture, the Opposition party in the House of Commons came boldly out with the proposition of Unrestricted Reciprocity in commerce with the United States, a project which, if carried out, would have the effect of enlarging the market for Canadian produce to the extent of 65,000,000 additional consumers. The idea was warmly taken up by the people at large, and the Government, which was so bound up with the protected manufactures that it dared not favor the new proposition, became alarmed and dissolved Parliament. The reason alleged for the dissolution was to obtain an expression of public opinion upon the question of Reciprocity in natural products only, which, it was stated, the Government intended discussing with the American authorities. The campaign opened vigorously, and it had not proceeded many days when authoritative word came from Washington indicative that the United States would not, under any circumstances, entertain the proposal of limited Reciprocity. The scheme was accordingly dropped, and Sir John Macdonald, the Conservative leader, issued a manifesto, in which he planted himself squarely on the old policy of Protection. The issue was now clear between Protection and Unrestricted Reciprocity. The one meant ruin, if experience taught anything; the other meant unexampled prosperity, or, at all events, hope for the future. The popular desire to give the new policy a trial grew apace, and it is likely that the earnest longing and sanguine hopes of the Canadian people would have been realized in due course, had it not been for a most lamentable occurrence, which was entirely unforeseen. Sir John Macdonald, in the very height of the campaign, discovered that one—Mr. Farrer—had, some months

before, written a confidential pamphlet, in which he expressed the opinion that Annexation was the ultimate destiny of Canada. Only thirteen copies of this atrocious document had been printed, and less than half that number circulated, but it so happened that this Mr. Farrer was an editorial writer for the *Globe*, though most of his pamphlet had been written before his engagement on that journal. The effect of the discovery was terrific. With one accord the people of Canada rose in a very frenzy of patriotism and cast away the proposition concerning Unrestricted Reciprocity. Such a thing was not to be thought of after this damning discovery that Mr. Farrer entertained private opinions of this sort. Sir John was publicly thanked for the great service he had done his country in exposing the horrible treason of the pamphlet, and his grateful countrymen gave him *carte blanche* to go on with the Old Policy, though they knew that it meant continued depression and certain ruin to their country. History will probably be searched in vain for a parallel to this patriotic self-abnegation, but whether the people of Canada deserve praise as unprecedented loyalists or blame as unexampled donkeys, I leave to some other historian to decide.

EXAMINATION PAPER.

(SUGGESTED FOR)

POLITICAL SCIENCE—UNIV. OF TORONTO.

Time—6 months.

1. STATE what you do not know relative to the ground held by those who favor the politico-economic views enunciated by the person known as Henry George, although most of them date from a period long anterior to the American theorist's nativity.
2. Elucidate your ignorance of what plebians and low-minded people generally advocate under the appellation of the Single Tax. Explain clearly why you have not paid any attention to it.
3. Demonstrate your want of capacity to understand any political or social problem which has no place in the recommended text-books now in use at the University.
4. Tell what conclusions you have not arrived at regarding the best kinds of rumors to set afloat for the purpose of increasing wages, and show why the "Antipodean Method" is not likely to prove successful with mechanics and other workmen. Show wherein this method does or does not differ from a common "strike."

THERE is hope for the unmarried until they reach the age when they are spoken of as being well *preserved*. Then their fate is *sealed*.

FROM EMERSON.*

"POLITICS I abhor—not do I mean politics as a science, and politics as politics should be, but the politics of the populace; slimy, grovelling, sycophantic, divided in judgment, devoid of principle, timorous and cruel. The legislator who rises not above the level of the herd, I rank among the most loathsome and detestable of earth's products, human or otherwise."

*To avoid possible error we append this foot note to explain that the full name of the person quoted was Ralph Waldo Emerson. Some innocent readers might have thought it meant our Emerson—Emerson Coatsworth.

WATSON'S COUGH DROPS are the best in the world for the throat and chest, for the voice unequalled. R. & T. W. stamped on each drop.

"*Soc et tu'em*" will be a good legend for the crest of Jerry Simpson, the "sockless statesman of Kansas."—*Tomahawk*.

The latest musical success is "Danse des Pierrots," by Emma Fraser Blackstock; played by the Zerrahn Boston Orchestra. Mailed on receipt of price, 50c., by the Anglo-Canadian Music Publishers' Assn., 13 Richmond Street West, Toronto.

ADVICE TO MOTHERS.

MRS. WINSLOW'S Soothing Syrup should always be used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. 25c. a bottle.

BEAUTIFUL hands rendered still more beautiful by using Dyer's Jelly of Cucumber and Roses. Try it. Druggists keep it. W. A. Dyer & Co., Montreal.

A WOMAN at Alleghany City is taken with a fit of vomiting whenever she hears the familiar refrain of "Annie Rooney." Such a discriminating musical taste is rare.—*Chicago Mail*.

CATARRH.—We can radically cure chronic Catarrh in from one to three months. Our Medicated Air Treatment can be used by a child. Send for a list of testimonials. Address, Medicated Inhalation Co., 286 Church Street, Toronto.

THERE is a woman who has been married fifty-eight years, and has never missed kindling the kitchen fire. Her husband is probably the oldest fire-escape on record.—*Boston Budget*.

IN buying Diamonds and Fine Watches, this issue of GRIP invites its readers to call on the well-known firm of D. H. Cunningham, 77 Yonge Street, two doors north of King. Manufacturing to order, and a large stock of unset diamonds.

HELLMUTH COLLEGE, LONDON, ONT.

We have pleasure in calling the attention of our readers to the card of the above named institution, which appears in another column of this paper. We need not enlarge upon the merits of this College, as its excellence is so generally known, and during its history of over twenty-one years it has held the foremost position as an institution of learning and culture for young ladies. There is a large attendance of students, and the number is increasing each year. There are excellent facilities for the pursuit of studies which comprise a liberal education. The various literary subjects, languages, sciences, music, art, elocution, etc., etc., are all taught by specialists; and in regard to healthful and picturesque situation and extent of grounds Hellmuth's advantages could not be excelled.

The clergymen who followed Talmage in declaring that "flirtation is damnation" would be happy in Japan, where flirtation is a penal offence. But it would puzzle them to tell the Japanese women what to do with their fans.—*Cape Cod Item*.

TENTH ANNUAL MEETING OF THE MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

ON the 28th ult., the annual meeting of the above Association was held in the offices of the Company, Potter Building, New York; and was largely attended by representatives from the United States and Canada, England, Sweden, France and Germany. President Harper presented his annual report as to the progress and standing of the Mutual Reserve Fund Life Association for the year ending December 31, 1890, showing a popularity and progress unprecedented by any life insurance company under any system during the first ten years of its existence. As will be seen, the progress between 1881 and 1890 is truly extraordinary. Insurance in force, January 1, 1882, \$7,633,000; insurance in force January 1, 1891, \$197,003,435; accumulated assets January 1, 1882, \$6,024; accumulated assets, January 1, 1891, \$3,850,178; emergency guarantee fund, January 1, 1882, none; emergency guarantee fund, January 1, 1891, \$2,772,285; death claims paid since organization, \$9,746,932. An interesting incident of the meeting was the presence of the Hon. John A. McCall, Ex-Superintendent of insurance of the State of New York, now Comptroller of the Equitable Life Insurance Company. In a happy speech President Harper introduced Mr. McCall to the meeting, and in his reply Mr. McCall endorsed the honesty of administration of the Association and safety of the system after personal examination of it. Among other things he said: "There is a good deal in what Mr. Harper has said to the effect that there is plenty of room for two kinds of insurance, nobody should doubt that; that men will insist that your company 'is a weak one' 'will be a failure' 'nothing in it' I doubt not; but they are lying. Your company has been successful. If you had not deserved to succeed, you would not have been in your present position." Mr. Warring Kennedy, of Toronto, also made an eloquent speech, and made a series of resolutions which will be found on the front cover of this issue of GRIP. These resolutions were seconded by W. Wilson, of Toronto, and carried unanimously.

FINDLAY, Ohio, reports a girl who, after crying, extracts quantities of broken glass from her right eye. It would take a dime museum glass eater to swallow this story.—*Pittsburg Telegraph*.

SOMETHING new in photos at the Perkins studio. See our window. J. J. Milliken, 293 Yonge street, successor to T. E. Perkins.

JACOBS & SPARROW'S OPERA HOUSE. Matinees, Tuesday, Thursday and Saturday, week of March 2nd. A feast of hilarity is promised in the coming visit of H. Grattan Donnelly's laughing festival, "A Pair of Jacks." It is tolerably well understood by the average play-goer that all previous achievements in the field of farce-comedy have been eclipsed by the originality, brightness and unrestrained humor of "A Pair of Jacks." No play of a similar nature seen in recent years has furnished so much food for comment by the press and general public as this new dramatic departure, and its praises have been sung far and wide. Nor is this to be wondered at by anyone who has seen the piece. Its unflinching mirthfulness, brightness of dialogue, side spitting situations, catchy tuneful music, all interpreted by a most singularly well-equipped cohort of eminent comedians, pretty soubrettes, graceful dancers and tuneful singers combine to render "A Pair of Jacks" a paragon of farce-comedy excellence. Week of March 9th, N. S. Wood.

"I've had a good deal to do with the jury box in my day," exclaimed a sheriff after a recent murder trial, "but I never before saw a jury box like those fellows did in their scrimmage about the verdict."—*Boston Courier*.

Vigoral

FOR
STRENGTH, NOURISHMENT
AND REFRESHMENT.

Vigoral contains, in concentrated form, all that is stimulating and nourishing in prime lean beef. Vigoral is a *foe to fatigue*—a delicious hot drink in cold weather—a comforting and sustaining beverage for travelers, athletes, brain workers, etc.

ASK YOUR GROCER FOR IT.

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BOARDING AND DAY SCHOOL

For Young Ladies.

50 and 52 PETER ST., TORONTO.

Music, Art, Modern Languages, Classics, Mathematics, Science, Literature and Elocution.

Pupils studying French and German converse in those languages with resident French and German governesses.

Primary, Intermediate and Advanced Classes.

Will Remodel Anybody.



Nov. 3, 1890:
J. Bliss, Campton, P.O. writes: "Health-seekers travel far to mountain lakes, seas and springs. But of all the famous places to have the body thoroughly cleansed of health-destroying impurities, supply the joints, firm up the muscles and frame, and make one feel fresh life trickling through the brains, give me

ST. LEON MINERAL WATER.

Have proved it for fifty years. Use it heartily for a few months. Will remodel anybody.

The St. Leon Mineral Water Co. (Ltd.)

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101 1/2 King Street West, Toronto:

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BRITISH AMERICA ASSURANCE COMPANY.

GENERAL ANNUAL MEETING OF THE SHAREHOLDERS.

Stock Improving in Value and all Branches of the Business Showing a Profit—The New York Defalcation—Election of Directors.

THE annual meeting of the stockholders of this Company was held in the Company's office, Front street, on Wednesday, the 18th inst., the Governor, Mr. John Morison, occupying the chair. Among the gentlemen present were:—W. J. MacDonell, John Leys, John V. Reid, J. Morison, W. H. Banks, J. Morison, jr., Thomas Long, Dr. Hugh Robertson, Augustus Myers, Henry Pellatt, J. K. Niven, A. Wills and E. J. Hobson.

The assistant-secretary, Mr. W. H. Banks, read the following report:—

The directors have the honour of presenting the Fifty-seventh Annual Statement of the affairs of the Company, for the year ending 31st of December, 1890, together with the Balance Sheet duly audited.

It is with pleasure they inform the shareholders that the conservative policy adopted by your Directors has met with very gratifying results, all branches of the business showing a profit.

The financial crisis has affected the stock market to a great extent, causing a considerable depreciation in the market values of the Company's securities, which, however, we are able to state, are again on the ascendant.

Your Directors have to mourn the loss of one of their number in the death of Hon. William Cayley, an esteemed member of the Board for the past thirty-seven years.

They also regret having to report that Mr. W. H. Guion, one of the Company's Trustees in New York, has forfeited the trust reposed in him, and that the Company will sustain a loss thereby of \$16,000, which, you will observe, has been charged up and provided for.

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.

TORONTO, Feb. 14, 1891.

STATEMENT OF ASSETS AND LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1890.

Assets.	
U. S. Government and State Bonds.....	\$ 503,350 00
Bonds, Debentures, and other dividend paying investments.....	324,212 70
Real Estate.....	150,000 00
Office Furniture, Business Maps, etc.....	24,427 94
Agents' Balances.....	92,670 03
Cash in Banks.....	53,166 93
Cash in Office.....	1 11
Interest Due and Accrued.....	8,842 60
	\$1,156,672 31
Liabilities.	
Capital Stock.....	\$ 500,000 00
Losses under Adjustment—	
Fire.....	\$53,768 06
Marine.....	1,400 44
Dividend No. 93—	55,168 50
Balance.....	\$ 3,636 62
Dividend No. 94.....	17,500 00
	21,136 62
Balance.....	\$80,366 19
	\$1,156,672 31

Profit and Loss.	
Fire Losses, paid.....	\$474,829 03
" " unsettled.....	53,768 06
	\$ 468,597 09
Marine Losses, paid.....	\$28,066 69
" " unsettled.....	1,400 44
	29,467 13
Commission and all other charges.....	249,226 48
Government and Local Taxes.....	17,380 07
Taxes on Building, etc.....	3,609 61
Painting and Alteration to Company's Building.....	5,000 00
Depreciation in Investments.....	21,387 35
Defalcation by Company's Trustee in N.Y.....	16,000 00
Balance.....	26,035 18
	\$836,722 91

Fire Premiums.....	\$790,280 96
Less Reinsurance.....	54,993 20
	\$ 735,287 76
Marine Premiums.....	\$69,928 80
Less Reinsurance.....	7,674 99
	62,253 81
Interest.....	33,179 22
Rest Account.....	6,005 12
	\$836,722 91

Surplus Fund.	
Dividend No. 93.....	\$17,500 00
" " " 94.....	17,500 00
Balance.....	\$ 35,000 00
	\$80,366 19
	\$615,366 19

Balance from last Statement.....	\$ 589,311 01
Profit and Loss.....	26,055 18
	\$615,366 19

Reinsurance Liability.	
Balance at Credit of Surplus Fund.....	\$ 580,366 19
Reserve to Reinsure Outstanding Risks.....	392,904 15
Net Surplus over all Liabilities.....	\$187,462 04

To the Governor and Directors of the British American Insurance Company.

GENTLEMEN,—We, the undersigned, having examined the Securities and Vouchers and audited the Books of the British American 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, 1890.

R. R. CATHRON, }
HENRY M. PELLATT. } Auditors.

TORONTO, ONT., Jan. 27, 1891.

Governor Morison, in moving the adoption of the annual report, said:

I think you will find the statement so plain and clear that it leaves me very little to add. However, I would draw your attention to the item of \$5,000 for painting and alterations to the Company's building. It is now over fourteen years since it was built, and no expenditure of any account had been made upon the building during that time, and as we required more room for conducting our business a general overhaul was decided upon, and it is for you, after an inspection of these beautiful rooms, to say whether you approve of the taste of your Directors or not. That item properly belongs to the value of the building, but you will notice it has been charged upon the year's business.

With reference to the next item, you will all remember that during last fall a great financial crisis spread over Europe and America, which caused a very high rate of interest to be paid for money, consequently all securities fell very much, but as money is now getting easier our securities are all again on the increase.

The next item—defalcation by one of our Trustees in New York—is one of an entirely different character. This loss was caused by the dishonesty of a gentleman who was over seventy years of age, and in whose honesty up to the time of defalcation not only your Directors but the financial world of New York had the most implicit confidence, which was shared by his co-trustees, who had had an intimate business acquaintance with him for over fifty years.

Naturally, the duty of your directors in meeting and dealing with this trustee was one of the most melancholy which they have ever had to perform, and their difficulty in coming to a wise decision as to what should be done for the best interests of the Company may well be imagined. After extending negotiations and most careful deliberation, they came to the conclusion to accept a compromise, and the \$16,000 is a direct loss to the Company.

I am very happy to say, however, that the business of the Company was never in a better shape. We have cut off every branch of the business which we had found by experience did not produce a profit and which had shown a loss in former years, and as volume of business is not what we are seeking, but net results, we can now confidently push ahead on the lines laid down, for by the experience of the past we are convinced that the policy we are now pursuing will give you a fair profit yearly.

I now beg to move the adoption of the report.

Mr. Leys—In seconding the adoption of this report I can only add that, as far as the internal arrangements and management of the office is concerned, Governor Morison has been very assiduous in his attention and untiring in his labor for the interests of the Company, and he well deserves the thanks not only of the Board of Directors, but also of the other shareholders.

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 Mr. Wills, seconded by Mr. Pellatt, 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 Dr. Robertson, seconded by Mr. Myers, that Messrs. MacDonell, Pellatt and 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 elapse without a vote being taken. Carried.

The following is the scrutineers' report:—We, the undersigned scrutineers appointed at the annual meeting of the British American Assurance Company on Feb. 18, 1891, declare the following gentlemen duly elected Directors for the ensuing year:—Messrs. John Morison, John Leys, John V. Reid, Thomas Long, Hugh Robertson, M. D., A. Myers, G. M. Kinghorn, George H. Smith and T. H. Purdom.

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

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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WESTERN ASSURANCE CO.

FORTIETH ANNUAL MEETING OF SHAREHOLDERS.

Report of Directors—Continued Prosperity—Large Profits and Liberal Dividends—Considerable Addition to the Reserves—Good Management and Excellent Results.

THE fortieth annual meeting of shareholders of the above company was held at its offices in this city at noon on Friday, 20th inst.

Mr. A. M. Smith, President, occupied the chair, and Mr. J. J. Kenny, Managing Director, was appointed to act as secretary to the meeting.

The secretary read the following annual report:—

In presenting the Annual Report of the business of the year ending December 31, 1890, the Directors are pleased to be able to submit to the Shareholders such gratifying evidence of the continued prosperity of the Company as is embraced in the accompanying accounts.

It will be seen from the Revenue Account that there is a profit balance on the transactions of the year of \$155,125.19.

A satisfactory increase is shown in the receipts from Fire premiums, while in the Marine branch certain lines of business, which have not resulted profitably in the past, have been discontinued, and the premium income somewhat reduced.

Two half-yearly dividends at the rate of ten per cent. per annum amounting to \$50,000, have been declared, and the sum of \$26,225.21 has been written off investments to bring them to their market value at the close of the year, when, owing to the disturbed conditions existing in monetary circles, almost all classes of securities were more or less depreciated. After providing for these deductions from the year's earnings, \$75,000 has been carried to the Reserve, making that fund \$900,000, and \$16,186.39 remains at the credit of Profit and Loss Account. The total surplus of the Company—which these two latter amounts constitute—is, therefore, \$916,186.39, and deducting from this the amount estimated as necessary to reinsure or run off all existing risks say \$546,506.64, a net surplus remains over Capital and all liabilities of \$369,679.75.

STATEMENT OF BUSINESS FOR THE YEAR ENDING DECEMBER, 31, 1890.

<i>Revenue Account.</i>	
Fire premiums.....	\$1,332,582 70
Marine premiums.....	716,032 40
Less re-assurances	\$2,048,615 19
	385,123 30
Interest account.....	\$1,600,434 89
	43,307 18
	\$1,703,854 07
Fire losses, including an appropriation for all losses reported to December 31, 1890.....	\$ 605,071 20
Marine losses, including an appropriation for all losses reported to December 31, 1890.....	368,274 07
General expenses, agents' commission, etc.....	515,383 55
Balance to profit and loss	155,125 19
	\$1,703,854 07
<i>Profit and Loss Account.</i>	
Balance from last year	\$ 12,236 41
Profit for the year	166,125 19
	\$ 167,411 60
Dividend paid July, 1890.....	25,000 00
Dividend payable January 8, 1891.....	20,000 00

Written off securities.....	28,225 21
Carried to reserve fund.....	75,000 00
Balance	16,186 39
	\$167,411 60
<i>Assets.</i>	
United States and State Bonds	\$ 459,825 00
Dominion of Canada Stock	211,417 50
Loan Company and Bank Stocks	161,577 40
Company's building.....	65,000 00
Municipal Debentures.....	80,359 23
Cash on hand and on deposit.....	277,260 51
Bills receivable.....	34,568 27
Mortgages.....	18,450 00
Reinsurance losses.....	43,642 36
Interest due and accrued.....	4,989 50
Agents' balances and sundry accounts....	210,918 82
	\$1,555,665 19
<i>Liabilities.</i>	
Capital stock paid up.....	\$ 500,000 00
Losses under adjustment.....	114,478 80
Dividend payable January 8, 1891.....	25,000 00
Reserve Fund.....	\$900,000 00
Balance profit and loss.....	16,186 39
	\$1,555,665 19

A. M. SMITH,
President.
J. J. KENNY,
Managing Director.

WESTERN ASSURANCE OFFICES,
TORONTO, February 9, 1891.

AUDITORS' REPORT.

To the President and Directors of the Western Assurance Company:

GENTLEMEN,—We hereby certify that we have audited the books of the Company for the year ending December 31, 1890, and have examined the vouchers and securities in connection therewith, and find the same carefully kept, correct, and properly set forth in the above statement.

R. R. CATHERN,
JOHN M. MARTIN, F.C.A., } *Auditors.*
TORONTO, February 9, 1891.

In moving the adoption of the report the President said:

The Annual Report and accompanying accounts which you have just heard read, present, I think, so clearly the result of the business of the past year, and so satisfactorily the condition of affairs at the close of the year, that it is scarcely necessary for me in moving the adoption of the report to do more than congratulate you upon the happy auspices under which we meet at this, the fortieth annual gathering of the Shareholders of the Company. There is one item in the accounts, however, to which it may be well to refer particularly. I allude to the amount written off securities in order to enable us to place them in the Balance Sheet, as has always been our custom, at their market value on 31st December. You are aware that just at that time the prices of stocks and bonds generally were much depressed, and the fact that our securities were affected to such a comparatively slight extent is perhaps the best evidence that could be offered as to the character of our investments. Moreover, I think we are safe in regarding this as merely a temporary depreciation, and that the former values will be, as indeed some have already been, regained.

I may be permitted to say also that, interested as I have been in this Company since its organization—for forty years as a stockholder, for twenty-five years as a director, and for the past eight years as its president—it is with a feeling of pride, which I think is pardonable, that I regard the position which the Western occupies to-day among the financial institutions of this country and among the insurance companies of this continent. Organized, as it was, at a time when the popular belief existed that indemnity for losses by fire—or in fact from death or any

other calamity which might be covered by an insurance policy—could be obtained only from the other side of the Atlantic, it had secured at the end of its first ten years' struggle for existence against this popular delusion an annual premium income of only some \$60,000. The twentieth annual report shows that it had increased this five-fold, and at the close of its thirtieth year its income exceeded one million dollars per annum; and having thoroughly established its prestige at home it had extended its field of operations beyond the limits of Canada. It is now entering upon its fifth decade with an income of nearly a million and three-quarters, derived from all the provinces of the Dominion and from the United States, as well as from some of the British West India Islands; with cash assets of upwards of a million and a half; with a profit balance on its last year's transactions of over \$150,000; with a corps of tried officers and agents loyal to the Company and its interest; and, if I may say it without egotism, with an experience Board of Directors, several of whom may claim to be veterans, and not likely to be frightened by "fire," even though it may come (as it sometimes does through conflagrations) in "volleys" rather trying to the nerves. I think I may say—looking at what has been accomplished from small beginnings and looking at our present position—that by continuing the policy which has guided us in the past, of fair and liberal dealings with our insurers and just recognition of the services of our agents, upon whose judgment we have so largely to depend in the selection of business—we may confidently look for at least an equal measure of success for the Western in the future to that which it has enjoyed in the past, and, as a consequence, to its being in a position to continue to make satisfactory returns to its shareholders upon their invested capital.

Permit me to say before closing my remarks that—under a kind Providence—I feel that we are indebted in no small degree to the wisdom and untiring energy of our Managing Director and his able staff of assistants for the high position that our Company now occupies in the estimation of the insuring public.

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

The satisfactory nature of the report now submitted to your approval, and the full explanations of the President, in moving its adoption, leave but little for me to say. There is, however, one important item in the statement to which reference has not been made, and that is the very substantial addition of no less than seventy-five thousand dollars to the Reserve Fund. With net earnings for the year equal to thirty-one per cent. of our paid-up capital, it was not unreasonable that the question should arise: Are you only going to pay a ten per cent. dividend, less than one-third of your net earnings? But I am sure the shareholders and the public will appreciate the prudence and recognize the necessity of providing in good years like this for less fortunate ones, when we are called upon to meet exceptional losses by conflagrations such as have occurred, and in all probability will occur again.

It is very satisfactory to know that after fully providing for our Reinsurance Fund, which takes \$546,506 64, we have a net surplus over and above our capital, and all liabilities to the public equal to about seventy-five per cent. of our paid-up capital.

The splendid position of the Western on its fortieth anniversary fully justifies the President in feeling proud of the Company and

proud of his long and honorable connection with it; and I shall also indulge a little in the same way. The best standard by which to judge a Company is the relative position it occupies at home, and the Western for many years has stood in the very front rank, its income from fire and marine premiums in Canada exceeding that of any other Company doing business here—English, American, or Canadian—and what is still more gratifying, its loss ratio on its Canadian business is considerably below the average of both the home and foreign Fire Insurance Companies making returns to the Dominion Insurance Department.

I may also refer to the relative position of the Company on this continent. Of one hundred and sixty companies reporting to the Canadian and New York Insurance Departments, only some twenty exceed the Western in volume of business; and the steadily improving character of the Company's United States business, as shown by the diminishing loss ratio, affords good grounds for anticipating that the continued efforts in that direction of its representatives in the United States will make an equally favorable record for it there to that which it enjoys at home. It is gratifying to know that, notwithstanding some exceptionally trying years, the business of that branch shows a fair profit to the Company, and that the year just closed has been one of the most favorable in its experience.

I very heartily concur, Mr. President, in all that you have said as to the obligations we are under to our Managing Director, who brings to bear upon the business of the Company a thorough and ever-increasing knowledge of the insurance world and the insurance business in all its details. It is to his intelligent and close supervision of the Company's interests and to his efficient and well-selected staff that we are largely indebted for the position that we are so proud of today. I have much pleasure in seconding the resolution for the adoption of the report.

On motion of Mr. A. Nairn, seconded by Mr. William Ross, a cordial vote of thanks was passed to the President and Board of Directors for their services and attention to the interests of the Company during the past year.

Messrs. F. J. Stewart and J. K. Niven having been appointed scrutineers, the election of Directors for the ensuing year was proceeded with, which resulted in the unanimous re-election of the old Board, viz:—

Messrs. A. M. Smith, George A. Cox, Hon. S. C. Wood, Robert Beaty, A. T. Fulton, George McMurrich, H. N. Baird, W. R. Brock, and J. J. Kenny.

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

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THE WESTERN CANADA LOAN AND SAVINGS COMPANY.

THE 28th annual meeting of this company was held in Toronto, on Monday, the 16th February, 1891, at its offices, No. 76 Church Street.

The managing director, Mr. Walter S. Lee, acted as secretary, and Hon. Speaker Allan presided. The following financial statements were read, and with the directors' report were unanimously approved of and passed on motion of the president, seconded by Sir David Macpherson, K.C.M.G.

Twenty-eighth Annual Report of the Directors of the Western Canada Loan and Savings Company.

The directors beg to submit to the shareholders the twenty-eighth annual report of the company's affairs.

The funds of the company have been actively employed during the whole year and at satisfactory rates of interest.

The character of the mortgage securities in which the company's funds are invested is best shown by the fact, that, on a total of over six millions and a half, the large sum of one million three hundred thousand dollars, or about one-fifth of the whole amount invested in mortgages, has been paid back by borrowers during the year.

The result of the year's operations shows that the profits, after deducting all charges, amount to \$182,343.79, out of which have been paid two half-yearly dividends, at the rate of ten per cent. per annum, amounting, together with the income tax thereon, to \$152,014.87. The balance, \$30,328.92, has been carried to the contingent account.

The amount placed with the company in debentures and on deposit during the past year has increased to about four millions and a half, and, with the exception of a comparatively small amount maturing within a short period, all the debentures held by investors in England now bear interest at four per cent.

The balance sheet and the profit and loss account, together with the auditors' report, are submitted herewith.

G. W. ALLAN, President.

Financial Statement for the Year Ending December 31, 1890.

LIABILITIES AND ASSETS.		PROFIT AND LOSS ACCOUNT.	
Liabilities.			
To shareholders:—		Cost of management, viz.:	
Capital stock.....	\$1,500,000 00	Salaries, rent, inspection and valuation, office expenses, branch office, agents' commissions, etc.....	\$ 49,692 99
Reserve fund.....	750,000 00	Directors' compensation.....	3,820 00
Contingent account.....	115,932 87	Interest on deposits.....	44,869 94
Dividend payable 8th January, 1891.....	75,000 00	Interest on debentures.....	133,637 52
	\$2,440,932 87	Net profit for year applied as follows:—	
To the public:—		Dividends and tax thereon....	\$152,014 87
Debentures and interest....	\$3,328,404 15	Carried to contingent account.	30,328 92
Deposits and interest.....	1,127,834 66		\$182,343 79
	\$4,456,238 81		
	\$6,897,261 68	Interest on mortgages and debentures, rents, etc.....	\$414,355 24
Assets.		WALTER S. LEE, Managing Director.	
Investments.....	\$6,690,140 83	TORONTO, Feb. 4, 1891.	
Office premises, Winnipeg and Toronto....	120,979 92		
Cash in office and in banks.....	86,140 93		
	\$6,897,261 68		

To the shareholders of the Western Canada Loan and Savings Company:

GENTLEMEN,—We beg to report that we have completed the audit of the books of the Western Canada Loan and Savings Company, for the year ending on December 31, 1890, and certify that the above statements of assets and liabilities, and profit and loss, are correct, and show the true position of the company's affairs.

Every mortgage and debenture or other security (with the exception of those of the Manitoba branch, which have been inspected and examined by a special auditor) has been compared with the books of the company. They are correct and correspond in all respects with the schedules and ledgers. The bank balances and cash are certified as correct.

W. R. HARRIS, FRED. J. MENET, Auditors.

The president then said:—The report and the statement of the company's affairs which have been placed in your hands, and which have just been read by the managing director, are, I venture to think, so satisfactory that I need not occupy your time by commenting at any length upon their details.

It will be seen that the amount of money placed with the company by investors is larger than at any previous period, in fact it nearly reaches the maximum we are entitled to receive under our charter. These funds we have been able to keep actively employed and at slightly increased rates of interest.

The standing of the company being now so well known and appreciated by investors, we have no difficulty in obtaining all the money we require on most favourable terms. The earning power of the company consequently has never been larger, and we may look forward with confidence to a steady continuance of the same satisfactory returns to our shareholders that have so uniformly characterized each year of the society's existence.

Our Manitoba business during the past year has been extremely satisfactory, the repayments on our loans being 25 per cent. over last year. We feel it to be due to our manager at Winnipeg, Mr. W. M. Fisher, to state that the great increase in our business in Manitoba as well as its satisfactory results are largely owing to his untiring zeal and energy.

The directors would desire also to acknowledge their obligations as in past years to the company's representatives in Great Britain, Messrs. Morton, Rose & Company, and Messrs. Bell, Cowan & Company of Edinburgh, for their unvarying care and attention to the interests of the company.

Messrs. Alex. G. Lee and E. G. Gooderham were appointed scrutineers, and the retiring directors, Messrs. George Gooderham, Alfred Gooderham, Geo. W. Lewis and Walter S. Lee, were re-elected. These gentlemen, with the Hon. G. W. Allan, Thos. H. Lee, Esq., and the Hon. Sir David Macpherson, K.C.M.G., constitute the full board. At a meeting of the new board held subsequently, the Hon. G. W. Allan and George Gooderham, Esq., were respectively re-elected president and vice-president.

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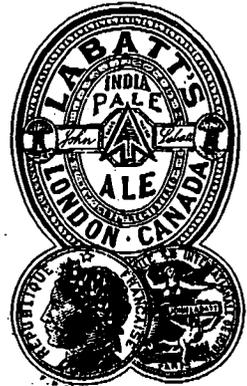
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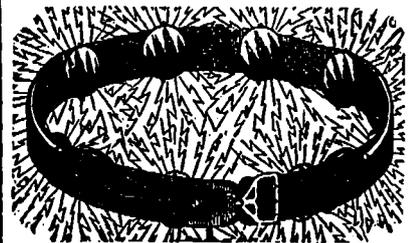
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