

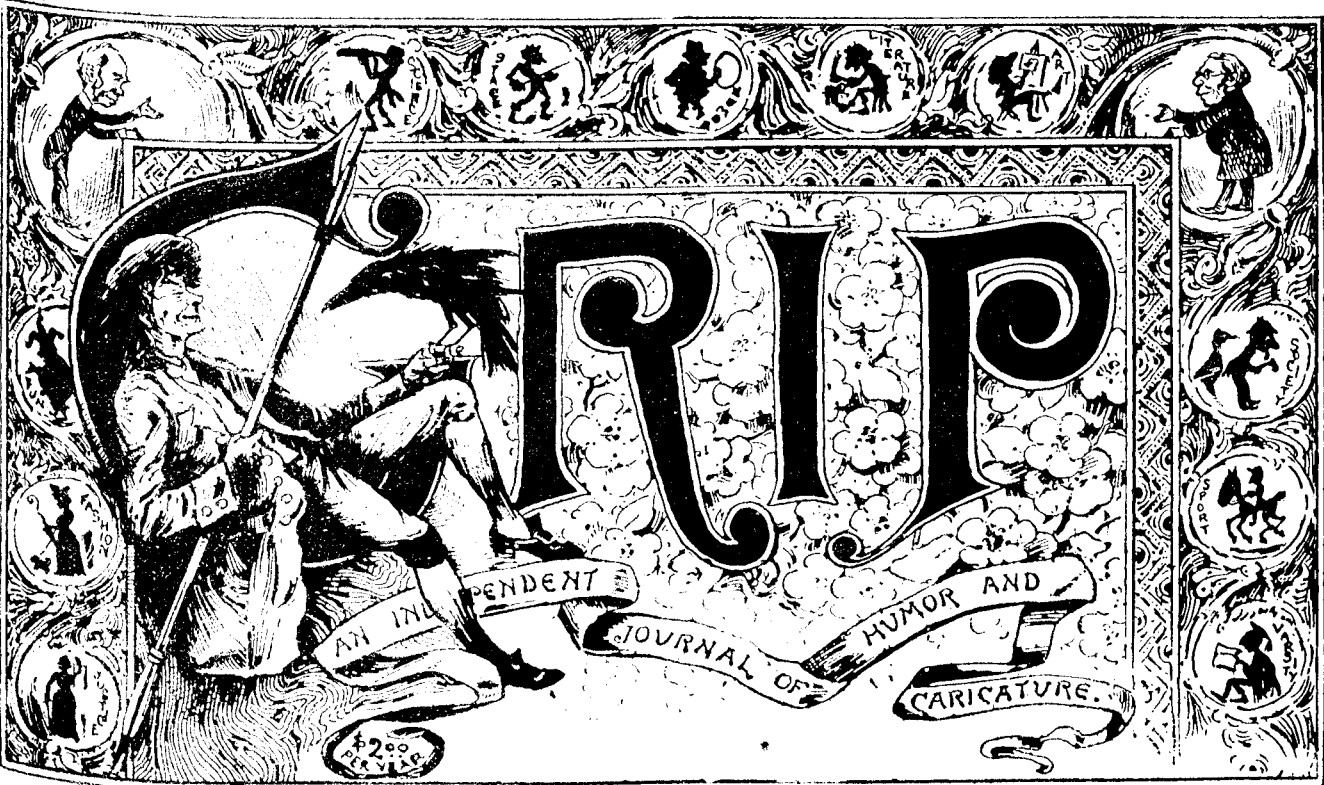
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VOL. XL.—No. 8.

TORONTO, FEBRUARY 25, 1893.

No. 1028.

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(See page 128.)

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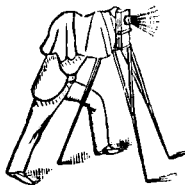
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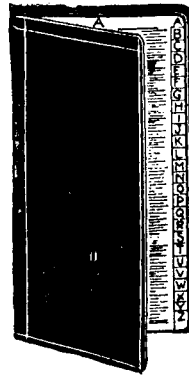
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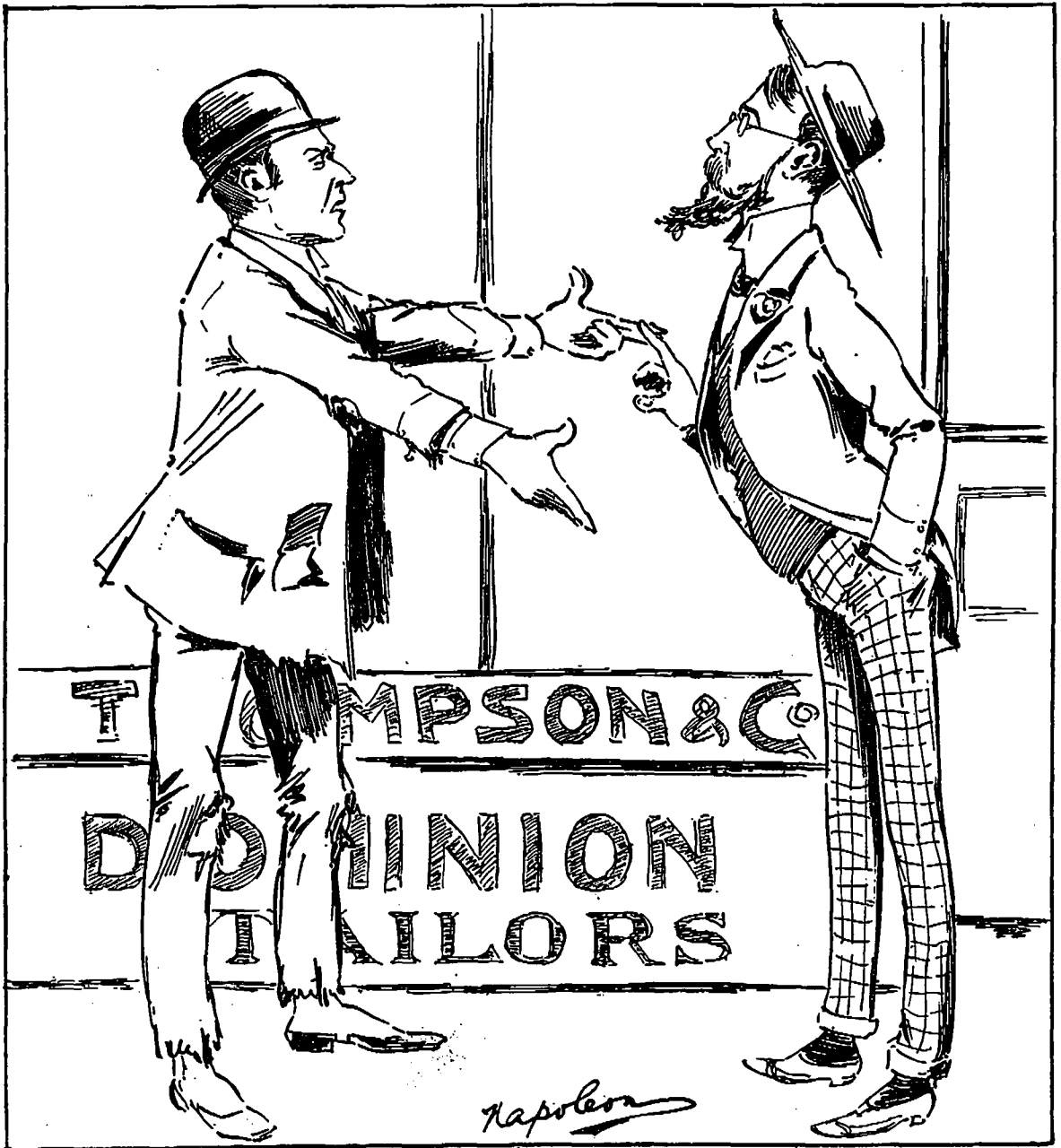
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GRIP

VOL. XL.

TORONTO, FEBRUARY 25, 1893.

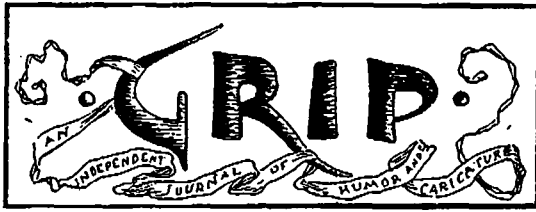
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IRATE CANADIAN—"See here, Foster, just look at this suit your firm made for me."

FOSTER (*cutter for Thompson & Co.*)—"My dear sir, the beauty of our work is that it's so unique. Object to holes, do you? Well, come around in the summer time and I'll patch it up for you."



The greatest beast is the *Oss*; the greatest bird is the *Owl*;
 the greatest fish is the *Oyster*; the greatest man is the *fool*.

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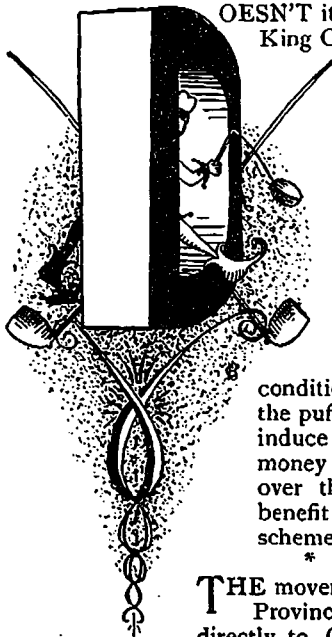
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TORONTO, SATURDAY, FEBRUARY 25, 1893.

THE Chicago World's Fair is altogether likely to turn out a monumental failure. There is extreme dissatisfaction in many quarters of the American union over the arrangements, and many exhibitors are withdrawing. The accommodation and advertising schemes adopted by the management indicate that favored individuals have been given the chance to fleece the public, which is quite in keeping with the bad reputation of the people of the Windy City for taking advantage of strangers. But worse than all is the threatened outbreak of cholera, the germs of which must be latent in every city slum, and by the time the big show is opened will probably have resulted in a widespread outbreak. Even if the World's Fair escapes this danger it is pretty sure to culminate in a scandal second only in magnitude to the Panama exposure. The concern appears to be in the hands of a set whose tactics strikingly resemble those of the ordinary fakir.

* * *



DOESN'T it seem a pity that ex-Ald. King Carnival Dodds has dropped out of public life? The fake scheme of "advertising Toronto," which some collapsed real estate boomers and popularity-hunting aldermen have taken up, would be just in his line. Prosperous and contented communities don't need advertising—people seek them of their own accord. And if social and industrial conditions are unfavorable all the puffing in the world will not induce a permanent influx. Any money the citizens may spend over this absurd business will benefit no one but a few schemers.

* * *

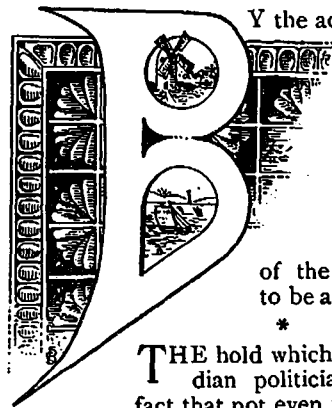
THE movement of the four Maritime Province members who appealed directly to Gov. Stanley to veto the Nova Scotia coal deal instead of taking the usual con-

stitutional course of approaching him through his ministers, excited some discussion in the House on Friday. Mr. Laurier asked why they could not trust the loyalty of the Prime Minister and hinted at a lack of confidence on their part. If so, it is a very unworthy as well as absurd suspicion, as Premier Thompson has the best of reasons for being loyal. Still, it is well the matter was brought up. It cannot be too often impressed on the public mind that the functions of the Governor General are strictly ornamental and spectacular.

* * *

SINCE the features of Mr. Gladstone's Irish Home Rule scheme have been made public, the very people who insisted that to withdraw the Irish members from Westminster meant separation and dissolution of the Empire, are now virulently assailing the bill because it gives the Irish representation in the British Commons as well as in their own parliament. But then that is what an Opposition is for.

* * *



BY the action of Minister Foster in cutting the first half-inch off the tariff dog's tail, by reducing the duty on coal oil by about two cents a gallon, and decreasing the binder twine duty from 25 to 12½ cents, we judge that the curtailment of the beast is evidently going to be a protracted operation.

* * *

THE hold which monopoly has over Canadian politicians is illustrated by the fact that not even the chance to slap a Grit administration in the face with the approval of all independent, public-spirited voters, can induce Premier Thompson to take the manly step of vetoing the Nova Scotia coal lands deal.

* * *

THE *Globe* need not have gone to the trouble of printing three columns and a half in its issue of Friday last merely to tell the public that its deal with the C.P.R. has fallen through.

* * *

THAT enterprising monthly, the *Colonist*, of Winnipeg, says:

One of the best numbers of Toronto GRIP that we have had for a long time was that of January 28th. The cartoons which are and have always been GRIP's most interesting and attractive feature, were strong and timely. GRIP is to be congratulated on its continued improvement.

HEARD IN THE STUDIO.

SKETCHLEY—"I hear that Hemming of Hamilton has gone to illustrate the lumber regions for *Harper's Weekly*."

SAMJONES—"Yes. That's where the utility of studying from the nude comes in."

SKETCHLEY—"I don't quite understand."

SAMJONES—"Why, if he hadn't had that advantage he wouldn't be familiar with the lumbar regions."

MONTREAL has two mayors, but one has become a *night mare*.



A HORSE OF ANOTHER COLOR.

ROUNDER—"I dreamed that I had a dinner at Webb's last night."

STOUNDER—"Did you dream that you paid for it?"

ROUNDER—"Of course not. That wouldn't have been a dream. It would have been a nightmare."

THE USE OF LENT.

NOW maidens all are busy with devotion,
No money on frivolities they spend,
Each saves a pile to buy her a new bonnet,
When Easter brings the fasting to an end.



IT WAS INHERITED.

HE—"I never knew a girl to change like you, Edith."

SHE (*Slippantly*)—"Can you wonder at it? My father bequeathed me lots of it—a million dollars in all."

A VICTIM OF DELUSION.

WHEN working at my trade I'm sure
That I'm hard up and mighty poor,
But when the Budget speech I read
I feel that I am rich indeed.

I find it takes my bottom cent
For food and clothes and coal and rent,
But there in black and white I see
Clear proofs of my prosperity.

Though by-ways oft I sneak to shun
Some strenuous, persistent dun,
Who now by clearest proof I find
Is an illusion of the mind.

I've found it lately hard to get
Free from the incubus of debt;
The Budget speech dispels my care,
Of wealth I have a goodly share.

My books and file of unpaid bills
Demonstrate my financial ills;
I take the paper up, and lo!
Voluminous my assets grow.

Now are things really as they seem,
Or is my poverty a dream?
And how may I regain the sense
Of ample means and competence?



A WEAPON OF OFFENCE.

JACK—"That cigar of yours reminds me of a regiment of infantry."

TOM—"How?"

JACK—"It has so much of the rank and vile about it."

FELONS DON'T TROUBLE THEM.

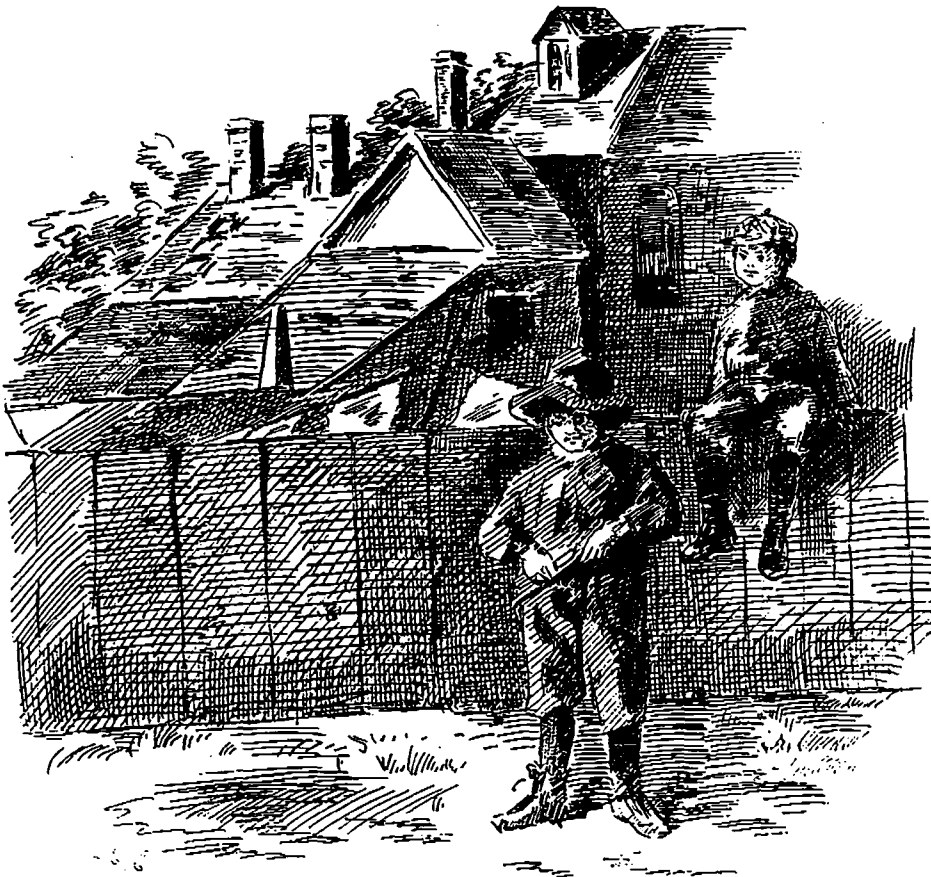
JINGLESNAP—"Paderewski is in hard luck. Can't play because he has a felon on one of his fingers."

PLUGWINCH—"He must wish he were a detective."

JINGLESNAP—"Why a detective?"

PLUGWINCH—"They ain't often troubled that way. They generally let felons slip through their fingers."

MR. NICHOLAS FLOOD DAVIN has declined to lecture for the Montreal Woman's Club. He says he is afraid they might propose to make him a member.



A GOLDEN ERA.

HARRY—"Say, Sam, don't yer jest wish that us fellers had been Jews in old times?"

SAM—"Naw, they didn't have no fun then."

HARRY—"Didn't, hey? That's where you're 'way off. Why, they was always stoning people. I'd have plugged 'em with a catapult every time."

THE GOOD SAMARITAN AND THE SUFFERING DUDE.

THE pale, wintry moon was shedding her silvery refulgence o'er the snow-capped stores of Canada's fairest city, showing up the fragile form of a cheap at-one-dollar-worth-two-dollar dude. From the sepulchral sighs that escaped from his morbid bosom, it was evident to another percipient pedestrian following in his wake, that this elaborate specimen of the survival of the fittest was in direst, deepest distress. Yea, to him, this masher-heart was melancholy, and he would modestly endeavor to minister mental medicine.

This was not an enthusiastic Toronto cop, inspired by bubbling-over, thirsty, run-'em-in feelings, nor yet was he a friendly, full-fledged reporter, searching anxiously for a blood-curdling sensation for the columns of his paper, but rather was he a good and godly guardian, a wise and willing wanderer of the Salvation Army.

On paced the lanky form of the melodramatic monument of masherhood, from time to time swaying uneasily to and fro, as if his fitful fate was tossing up a copper, whether to travel slowly backward past the Rossin House block, or to go forward at a six-mile-an-hour trot northwards towards the University Park. The latter romantic spot weighed in the balance, and his patent leather goloshed footsteps sped lightly over the glistening snow, and

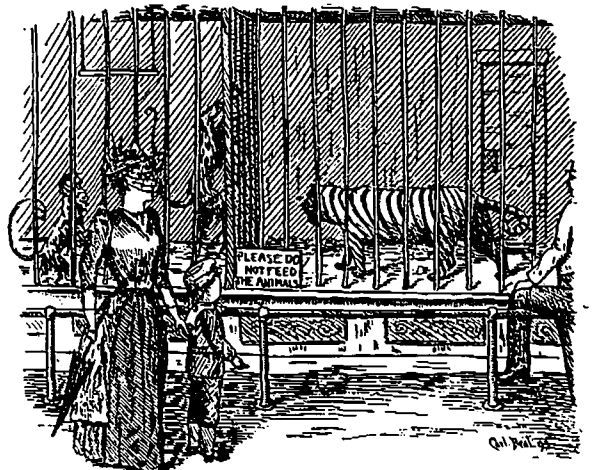
the silvery moon continued to smile down silverly upon him. His clasped hands and mournful manner moved the saintly heart of the Good Samaritan, who, in tone of sympathy, murmured: "Sad, sad! another brother in distress. I'll to his aid, though it takes my last five cents, and leaves me nought to buy my best poke-bonneted girl a valentine."

Onward, onward, past many a soup-meat-and-pudding-all-for-ten-cents dining hall, past many a fragrant second-hand clothes shop, upward they strode along the classic wooden pavement of York Street until they reached the lovely snow-laden branches of the Park. Suddenly his spring-toed golosh slipped perpendicularly on an uncindered portion of park ice, and the graceful figure, with a would-be this-side-up motion, rolled overscientifically.

"Ah, ah! at last I have him," murmured the benevolent S. A. piously.

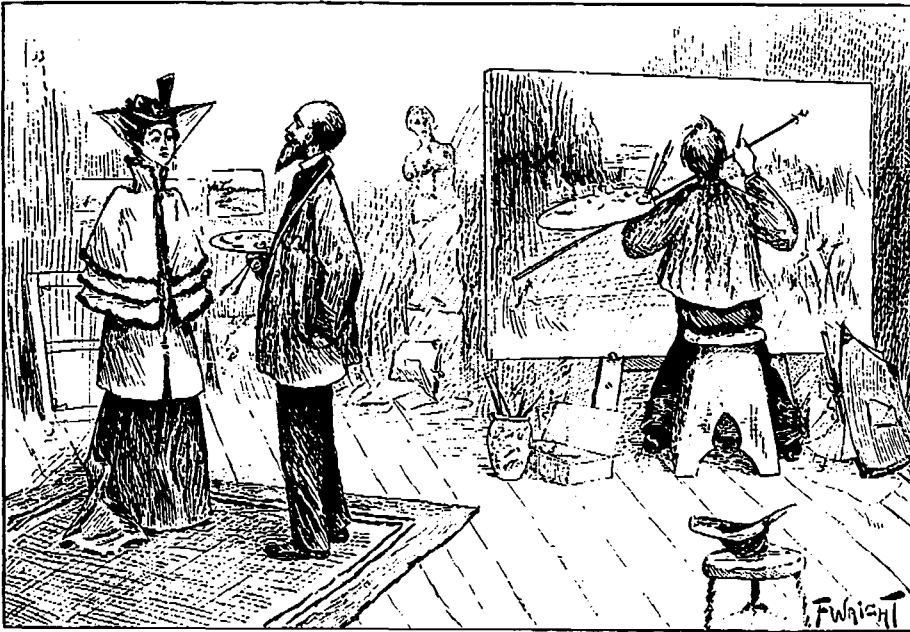
"The wandering lamb is caught in the thicket.

I will gather up his fragments tenderly, and hie me gently with him to the fold. Speak, gentle stranger, can this



THE LIVERY OF CRIME.

TOMMIE—"Oh, mamma, what's that big pussy cat done? They've put him in jail and he's got on clothes just like the man what stole papa's watch."



MARRIED, NOT MATED.

LILLY WHITE—"Your pupil seems very ambitious, professor."
 VANDYKE BROWN—"Yes, he is completely wedded to art."
 LILLY WHITE—"Ain't it a pity divorces are so hard to obtain in this country?"
 VANDYKE BROWN—"Why do you ask that?"
 LILLY WHITE—"Well, I was thinking art must be getting tired of her share of the contract."

Curiously we watch and wonder,
 Can fate part such hearts asunder?
 As we gaze the green boughs under,
 On the softly lighted faces of
 this pair so seeming true.

Were the fates their futures linking?
 Would they go through life unshrinking,
 Hand in hand go bravely drinking
 From the self-same cup of fortune
 till their debt of life was due?

Even then they might be playing
 With the future,—bright plans laying,
 And with trusting hearts be praying
 That the gods in loving kindness
 might bring all their wishes true.

Half ashamed of such eaves-dropping,
 We drew near and silent, stopping.
 Envious thoughts within us cropping,
 Listened to the softened murmur
 that our whole attention drew.

One a wistful eye was raising
 On his flushed companion,
 gazing,

While his manly face was blazing
 With the fervor of his feelings that with every moment grew.

"Bill, ole hoss!—hic!—knock me silly,
 If this jag ain't been a dilly!
 But, my most respected Billy,
 I'm afeared there's no denying its effects is wearing through.

"There's a plunk still to be blowed on;
 We'll perambulate the road on,
 Till we get another load on,
 And refresh our husky guzzlers with a wash of mountain dew."
 R. F. WILLIAMS.

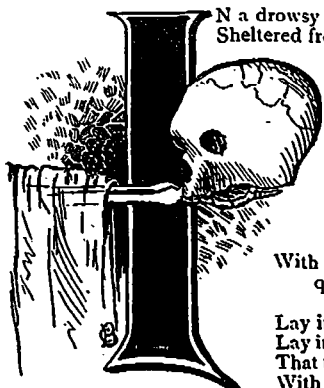
thusness be deadly effects of joyous jig-water? Is it possible? Can it be Rough on Rats? Speak, my young brother in adversity. Unburden your soul, unroll your heart to me in this quiet evening hour. Let me, I pray thee, know the worst."

The ponderous bells of the stately steeples tolled solemnly the midnight hour, as the S. A. Samaritan bent benevolently over the prostrate form, listening breathlessly for the requested reply.

At last came the words, flowing in sweet though faint toned Cockney accents: "Jig water be jiggered! What hare you givin' hus? Hi've drank a whole bloomin' glossful, don't cher know, hof yer blawsted city water, hand hif Hi 'aven't got a bally hacquarium hin my sanguinary hinside, Hi'll bet a bloomin' dollar."

FITZ.

AN IDYL.



In a drowsy languor, dreaming,
 Sheltered from the hot sun beaming,
 On the world around them,
 seeming
 Like a golden ball of fire set
 in space of azure blue,

Lay two forms quite near together,
 On a shaded couch of heather,
 Cool and happy, though the weather

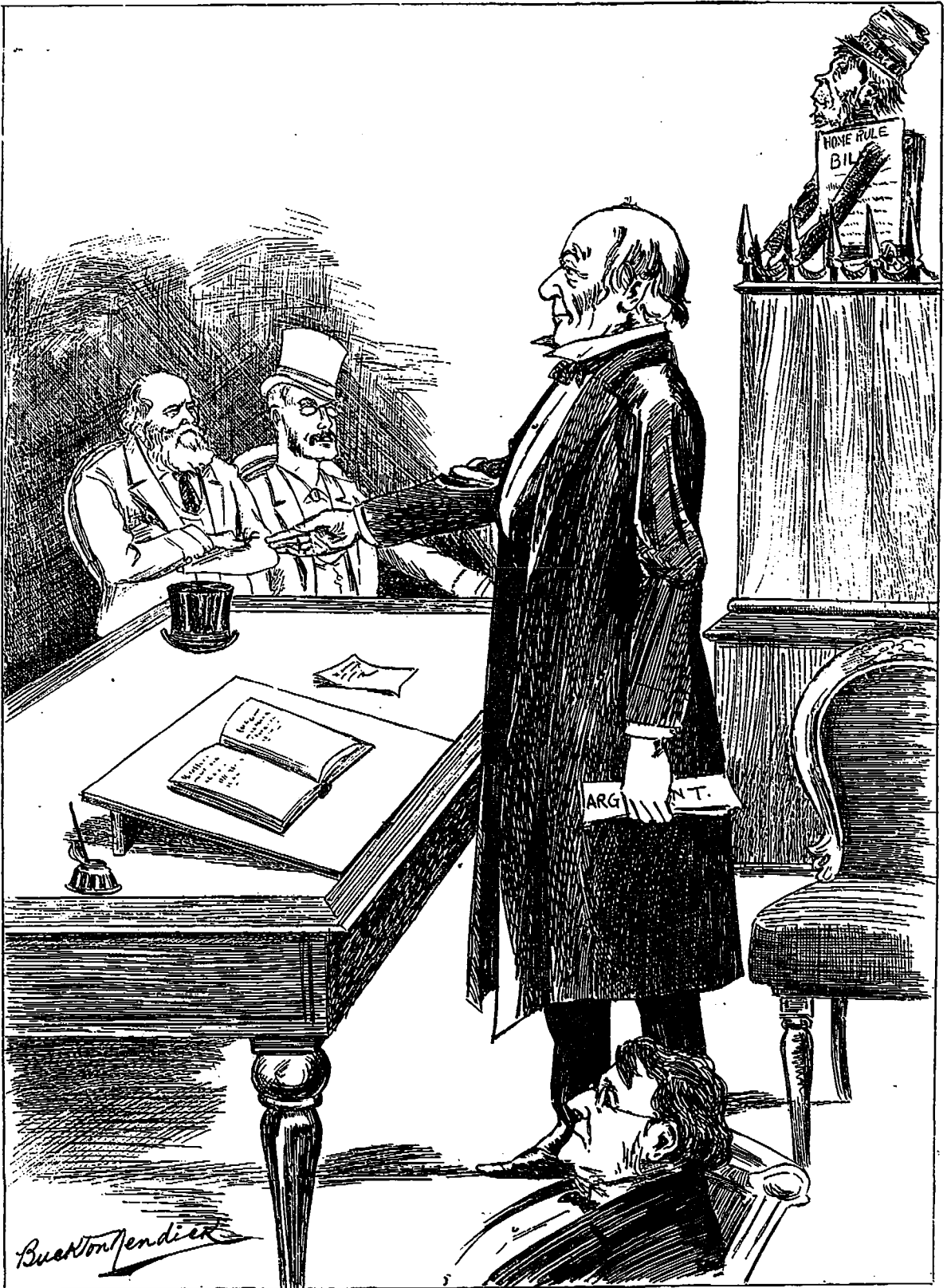
With its super-heated ether registered
 quite ninety-two.

Lay in quiet, dreamy leisure,
 Lay in soul-wrapt, perfect pleasure.
 That the gods had filled their measure
 With such absolute contentment from
 their magic nectar-brew.



FREEDOM WITH LIMITATIONS.

"So Maud, you have got the free scribbling books at last."
 "Yes, but the teacher says that we mustn't scribble in them."



THE GREAT TRIAL.

WHAT WILL THE VERDICT BE?



I WONDER WHAT I'LL CALL IT NEXT!



DON'T SNOWSHOE.

HAVE you ever walked on snowshoes? If you haven't, don't begin.

For of all the durned inventions for to make a fellow sin 'Tis the worst one that I know of, and I won't forget the day I was fool enough to try it, just for fun, the fellows say. First, one snowshoe caught the other and I struggled in the snow, But at last with help and effort I once more contrived to go. Walking daintily and careful, now a shoestring came undone; When I'd tied it, said the fellows, "for a change we'll try a run." Well, they tried it, and 'tis needless for me now to say that I Stumbled o'er another fellow, that he hit me, why, oh why Could I not return the insult? Being tangled in the snow He escaped me and passed onward, while I nursed my angry woe. Now at last we reached the forest, there we walked beneath the shade,

And we listened to the sighing that the ancient pine trees made, But with snow the trees were laden, and the wind did shake it free, Falling softly, gently downward, oh it lighted thick on me! With a cool, persistent trickle that I could not stop nor stay, It meandered down my collar in a most provoking way.



A CHESS CRANK.

TUFFHEAD—"Why did old Pawns commit suicide?"

WEEPER—"He was playing an interesting game of chess with a man who died. He hurried into the next world hoping to get a chance to finish it."

After that—but no, I'll stop there. If I tell you more I'll swear. If you have not tried to snowshoe I will warn you, have a care, For of all the durned inventions for to make a fellow sin, I can tell you 'tis the worst one, so be wise and don't begin.

F. E. M.

HIS EARLY ADVANTAGES.

BRICKTOP—"Some fellah was saying that young Barnshoot was in your class at the University."

FLIPJACK—"Yes—mighty good fellow, too."

BRICKTOP—"But he's an awful cad. I'm told he used to peddle bananas from a wagon a short time since. Don't most of the men cut him?"

FLIPJACK—"Cut him? Not much! Why he can give the yell better than any fellow in the class!"

MONASTIC SEVERITY.

FOR one small kiss I asked my love,
With one I'd be content;
But asked in vain, for still she said,
"I'm fasting during Lent."



A SPIRITED FINISH.

"We had a glorious field day. Towards evening, when returning, the sight of the sign post of our rendezvous appeared to freshen the men and they made a brilliant dash for it. On my arrival they were in high spirits."—*Extract from officer's diary.*

SIN AND SEPARATION.

Cora Tanner, the actress, was married to a Mr. Sinn, and he is now suing for a divorce.—*Empire, Feb. 9th.*

ONE Mr. Sinn, who long had been
Her slave in loving manner,
Was joined at last in wedlock fast
To charming Cora Tanner.
He now resorts unto the courts
Beneath the starry banner,
And asks therein that Mrs. Sinn
Be made again Miss Tanner.

Fie, Mr. Sinn! you must have been
Aware when you did win her,
That if you made the lady Sinn
She would become a sinner,
If she's unchaste, why should you waste
Your time in such a manner?
'Twould do her good, I'm sure it would,
If you yourself would tan her.

G. C.

BECAUSE..

OUR girls are now receiving so much higher education That there seems to be a danger which deserves consideration ; Unless we hustle all we're worth, the day may soon come when In many learned walks of life they will outrun us men. Yet in incomprehensive ways the indications tend To show that still the dear girls will be women to the end. And so it often happens that in spite of logic's laws, They think sufficient answer is the single word, " Because." I know one in particular I love with all my life, And so one day I asked her to become my wedded wife ; But she answered quite emphatic that it never could be so. And all my pleading only brought a most decided " No ! " And when I asked the reason why, and queried how it was, She looked down at her overshoes and simply said, " Because." Now I had heard some people say how it is often so That many women most prefer the man who won't take " No." And so I kept right straight along the way I had begun, Until at last, one bright spring day, I gained my point and won. But when I asked her what had proved to be the saving clause, She hid her face upon my vest and whispered low, " Because."

OTTAWA, February, 1893.

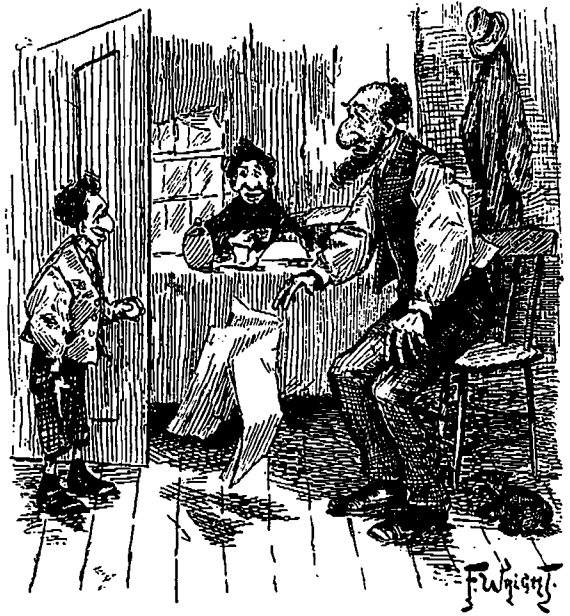
LINCOLN.

MRS. JIMPSECUTE ON CRINOLINE.

" NO, Mrs. Dewsbury, nothing ever will induce me to wear a crinoline, not if the Queen and the Princess of Wales and all the royal family was to put them on, which I'm glad to see that the Princess, like a sensible woman that she is, and indeed I've often noticed that people in high positions act a great deal more sensible than some that hasn't a copper to their names and yet make no end of pretence and show, has come out against it, as it's only right and proper that she should do, or any other woman that has a respect for herself. And if you remember, Mrs. Dewsbury, how ridiculous and absurd they looked—"

" I don't, indeed, Mrs. Jimpsecute. It was before my time, you know."

" I was a very little girl then, my dear, but I was always very quick to notice which perhaps you weren't quite so forward for your age, and I declare to you that barrels and hogsheads was nothing to it, and what any decent woman wants going about with a balloon under her clothes that in a high wind is perfectly unmanageable and liable to tip up on the slightest provocation, I don't see; and fashion or no fashion you'll never see me put on one of them, and I don't care what anybody says; and how would it be possible in these days when people are packed so close in the street cars and have to stand in a crowd like I did last night because not one of the men



A CRUEL JEST.

SOLOBSKY, JR.—" Fadder, dere vas von man in der sdore mit a bill vat vands der see you rightd avay alretty."

SOLOBSKY, SR.—" Potz-tausend ! Dot vas derrible ! Yust tell dot man dot I vash deat or vas gone to der goundry. Anydings so long ash he go avay mit himself."

SOLOBSKY, JR.—" Dis ain'd dot kind ov a bill, fadder. Dot vos a ganvasser mit an elegshun bill he vants to put in der winder."

was enough of a gentleman to give me a seat all the way to Dufferin Street, and you can easily see that if all the women took up room enough for about half a dozen that it would be perfectly frightful, and if they do what I hope is that the Street Railway Company will just make them pay for all the room they take up crowding other people out, which would be only fair and right, and instead of making all this fuss about Woman's Rights, it would be far better if the women would try to dress sensibly and prevent others from becoming guys and idiots and themselves by any such foolish notion as this crinoline. But that all comes of us taking all the fashions from Paris like fools and putting on our backs anything that a lot of man-milliners and bold, brazen-faced hussies of opera



Premeditation.

Determination.

Levitation.

The Missing Word.



IN THE SPRING OF LIFE.

HE—"I am mad with love."

SHE (*teetily*)—"But you are not half as mad as I am—or as papa is for that matter."

dancers and actresses like Sara Bernhardt, whose goings-on are perfectly disgraceful, got up just to suit their own low vicious tastes, and I wonder that respectable English people really aren't ashamed to imitate such a set and make a spectacle of themselves; and for my part I don't care if every other woman in the country was to put on a crinoline I'd never do it, for the whole thing is disgraceful, and if I catch Mary Jane or any other servant of mine daring to put a crinoline on in my house, which is most awkward and inconvenient for house work and liable to catch fire at any time and cause any number of accidents; for there was an aunt of Henry's burned to death by wearing them in Hamilton—I'll send her packing then and there, for I won't have it. By the way, I just came over to see if you was going to the Auxiliary this afternoon, Mrs. Dewsbury?"

PSYCHOLOGY.

WHAT they wanted to study a thing with a name like that for, I never could guess, but they did—Ethel, I mean, and that chum of hers. Privately, I believe Ethel thought when she began that it had something to do with Greek mythology, Psyche, you know—perhaps she expected to find Cupid mixed up with it—and then when she found out it wasn't like that she wouldn't give herself away by backing out. I looked the word up in Webster's Unabridged myself, before I committed myself to any statement concerning it—fellow can't be too careful in these newfangled days, there's so many ways of making fools of yourself.

Ethel's chum was a learned-looking girl—pretty, though.

So I meandered into the library one night when they were at it, and found them in big easy chairs before the fire, reading aloud to each other out of big brown books. I made some remark George Washington wouldn't have made, about writing letters, and sat down at the table and put a pen in my mouth. They stopped reading for moment, and began talking—I couldn't see the connection myself, but I believed it was there—began talking about the chance brains had in the world, against money. They talked about loads of things that didn't really seem indissolubly bound up with psychology, and then they went back to the books with a jump. I sneaked a dictionary into my lap on the quiet, to look up one or two words, and see what it was about, because I meant to chip into the next discussion, and be real brilliant. Truly, now, they talked a heap, for people who thought they were reading; they'd read a paragraph, and then disagree about it, for ten minutes straight ahead; you'd think people would be thankful enough to understand the stuff in silence, without wanting to tangle it up by talking. I meant to join in, as I said, but when Ethel's chum said she could not see the force of somebody's arguments in favor of the theory of "sub-consciousness," I felt too lonesome to try. Presently Ethel, screwing her head round to look at me, saw, or imagined she saw, that I'd finished my letters, and said:

"Come round here, and join us, Tim; this is really very interesting, when you take the trouble to understand it."

"I know what some of it means, already," I remarked. "Consciousness consists in turning itself inside out and disintegrating its constitutive parts—didn't you say, Miss Minerva? Now, if you'll just tell me what apperception is, I'll be equipped."

"I really do not think, said Miss Minerva, doubtfully



HAD THE SYMPTOMS.

HOSPITAL SURGEON—"The man you brought in last night had both his legs cut off. How on earth could you define that as a case of alcoholism?"

AMBULANCE SURGEON—"Well, one of the principal symptoms of alcoholism is losing one's legs."

"that I can have made any such unfounded statement as that."

"You didn't, either, dear," Ethel assured her promptly. "Tim, if you're going to be a snipe, you can go 'way." Miss Minerva fixed her ardent gaze on the toe of her shoe, but I didn't believe she wanted me to "go 'way." So I sat down and looked on her book with her, and told Ethel a snipe was a pretty little bird, and that she must have made a mistake. We'd just read about six lines when I began to ask questions. "I'll tell you what, Tim," Ethel said, "We'll just have coffee now, and you can read up between now and next time, and then we'll start fair. I've convoluted my brain enough for one night, anyway." And she withdrew the light of her presence into the kitchen.

"How long have you and Ethel been reading this, Miss Minerva?" I asked.

"Two nights, I think—no, three."

"And how much did you read this evening?" I asked again, eying the big "Baldwin" respectfully.

"Oh," Miss Minerva turned back the leaves, and looked at the text carefully. "Ah—two pages." I thought it likely I could catch up. **TIMOTHY SCRAP.**

WOMAN.

WHENE'ER she says, "A moment stay,
And I'll get ready right away,"
If young and green you will sit down
Without the semblance of a frown,
Watching like a patient sentry,
Expecting her immediate entry.
If older you will recognize
Among the possibilities
You may not see her in a hurry,
Though you'll neither fret nor worry.
She'll reward you two hours after,
Coming in all smiles and laughter,
And sweetly—though 'tis irritating—
Ask if she has kept you waiting.

G. C.

MAKING A BEGINNING.

TARIFF REFORMER—"So this is the way you fulfil your promises of tariff re-organization to the country. Reduction of duties on binder twine and coal oil! Do you call that 'lopping the mouldering branches away?'"

PREMIER THOMPSON—"Well, hardly, perhaps. But you can't deny that we've whittled off two good-sized twigs."

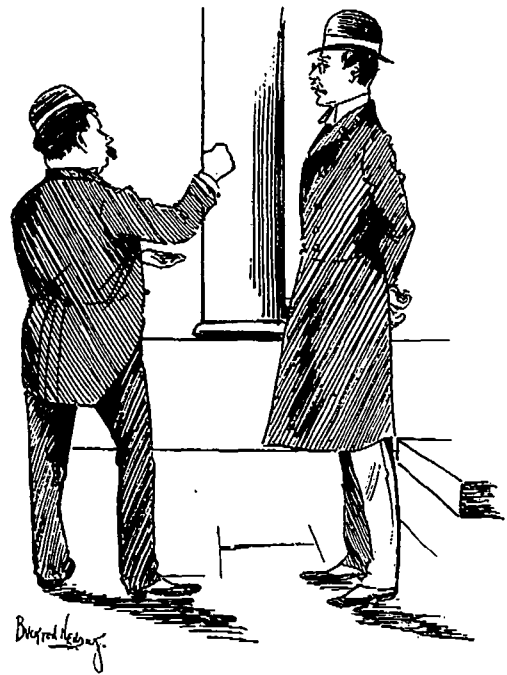
PULLIN WANTS TO CHUCK OUT.

MR. PULLIN, of the Ratepayers Association, proposes to expel all Single Taxers from that body. Considering the general lack of intelligence and the spirit of stupidity and greed manifested in its course it will be rather a surprise to the public to learn that there are any single taxers in it. That any idea so advanced as the Single Tax should have found adherents among such a selfish, hide-bound set is a striking testimony to the growth of the movement. In striving to repress it Pullin is pullin' hard against the stream.

THE POLITICAL OUTLOOK.

WALLY—"What is the political outlook now?"

HEELER—"Same as usually. Every man is looking out for himself."



THE DIFFERENCE.

"Clouds are formed of vapor."

"All except the European war-cloud. It is formed of vaporings."

MONTREAL'S ODE TO PADEREWSKI.

OH, Paddy, dear; dear Paderewski,
Our world seems dark, obscured our blue sky,
To hear of your sad persecution,
And not hear your sweet execution.

But Paddy, don't let Mrs. Thrower
Astright you from our longing shore;
We'll wait for spring-time's genial breeze,
If you'll but come then; come, do, please.

How cruel to insist on bringing
You here, when winter's frosts were stinging;
How sad if you had froze your fingers,
Round which such sweetest music lingers.

If you'll but come you'll soon discover
You're dear to every music lover.
From St. Therese to far Rimouski
We'll come to hear you, Paderewski.

MONTREAL.

A. KEYDON.

THE MISSING JOKE.

SAMJONES—"That attempted failure of Bragshaw's was a very painful affair."

BORAX—"Didn't hear about it. What was the matter?"

SAMJONES—"Why, Bragshaw called a meeting of his creditors and offered to compromise at 42 cents on the dollar. They wouldn't accept, and his assets were enough to discharge his debts in full."

BORAX—"Well, what was there painful about that?"

The deed of a lot in Bellamy with an elegant blanket mortgage on it will be given to any reader who can find the missing joke.

DR. HARVEY'S SOUTHERN RED PINE for coughs and colds is the most reliable and perfect cough medicine in the market. For sale everywhere.

DEAFNESS ABSOLUTELY CURED.—A gentleman who cured himself of Deafness and Noises in the Head of fourteen years' standing by a new method, will be pleased to send full particulars free. Address HERBERT CLIFTON, 8 Shepherd's Place, Kennington Park, London, S. E., Eng.

THOSE PANTS WERE BOUND TO RIPEN.

MR. WHITEWASH—"See yer: yo' sold me these ere pants last night fo' plum-color 'an dey's green!"

HERR JACOBS—"Ach! I haf a petter head t'an you; I peen older! Don' you know dot plums is always green first? wait until they gets ripe!"

SHE REASONED IT OUT.

ISABEL had spent the most of her five years on a cattle ranch, and while at her grandfather's home in the city, she was taken to Sunday school for the first time.

The teacher told the story of Lot's wife, and Isabel listened very attentively. The teacher ended the story by saying: "For all I know, the pillar of salt may be there now."

"Say, was that a cattle country?" asked Isabel.

"Yes; I think so," replied the teacher. "Will, let me tell you," with an air of superior knowledge, "those cattle would have licked her up long ago."—*Life*.

NO MORE CRYING BABIES.

DYER'S Improved Food for Infants is acknowledged by mothers as being the best food in use for infants. It is easily digested, and babies love it. Druggists keep it. 25c. per package. W. A. Dyer & Co., Montreal.

WE all have heard the wise adage
Of dire results "between two chairs,"
But who can now the end presage
When 'tis a chair between two Mayors?
—*A. Keydon, in Montreal Herald*

WILL HOLD WATER.

"Your husband has started a great many enterprises, I believe?"

"He has."

"How has he succeeded?"

"Failed in everything."

"Too bad!"

"But he has got hold of something now that will hold water, I think."

"Ah, indeed!"

"Yes; he has gone into the milk business."
—*N. Y. Press*.

A BARGAIN BEYOND DOUBT.

OPPENSTRAUSS—"My fren, dot ring is wort five hundret tollars and I let you haf it for sixty-five."

JONES—"But it has the initial letter 'W' on it."

OPPENSTRAUSS—"My fren, dot ring is such a bargain it would pay you to haf your name changed."—*Smith, Gray & Co.'s Monthly*.

HE TOOK THE HINT.

THEY were discussing the labor question. "I believe in shorter hours," said Mr. Linger.

"So do I," replied Miss Keedick, earnestly. "I think an hour and a half is plenty long enough for an evening call."

And the young man had been there three hours.

It is the butter men who most fear an oligarchy is this country.—*Lowell Courier*.

THE COLONEL WAS IN A BAD WAY.

"How is the colonel?" asked one Kentuckian of another who had just returned from Colonel Frankfort's sick room.

"The colonel must be a v ry sick man, sah. I saw him swallow a glass of water given him by a nurse, without even a protest, sah?"
—*Pittsburg Telegraph*.

EQUALITY BETWEEN MAN AND MAN.

"MISS BANKNOTE, do you think that your father will object to my suit?"

MISS BANKNOTE—"I guess not, for he wears one just about as loud himself."—*Chicago Daily Inter-Ocean*.

GOT IT FOR NOTHING.

DE JINKS—"The tailor said I could have the suit for \$35 cash or \$50 on credit."

BJONES—"Of course you studied economy?"

DE JINKS—"Certainly. I took it for \$50."
—*Judge*.

MAKES no difference what artificial light you use, gas or electric, R. H. Lear & Co. can meet your wants. Their assortment is well selected. Their terms are special for December. In a word, Large Stock, Designs New, Prices Low. Same old place, 19 and 21 Richmond west.

IT HAS COME TO THIS.

THE women wear suspenders,
And are fond of men's cravats;
They also wear their blazers
And their nobby little hats,
Their gloves are very mannish,
And they wear their hair cut short;
They are up in all the racing slang,
And baseball is their forte,
And things are so reversed that men
In courting will not speak
Until they ascertain how much
A wife can earn a week.

KEEPS YOU IN HEALTH.

**DUNN'S
FRUIT SALINE**

DELIGHTFULLY REFRESHING.

Prevents Rheumatism and Indigestion.

Sold by Chemists throughout the world.

W. G. DUNN CO. WORKS, Croydon, England

WITHOUT AN EQUAL.

S. JACOBS OIL

TRADE MARK

REMEDY FOR PAIN

THE GREAT

Sprains, Bruises, Burns, Swellings.

THE CHARLES A. VOGELER COMPANY, Baltimore, Md.

Canadian Depot: TORONTO, ONT.

**CURES
RHEUMATISM,
NEURALGIA,
LUMBAGO,
SCIATICA,**

INFINITELY SUPERIOR TO EXTRACT OF BEEF

Johnston's Fluid Beef

.... IS THE

CONCENTRATED FEEDING QUALITIES OF BEEF

Deprived of superfluous material, skin, fat or indigestible tissue, and it is the Quintessence of the Virtues of Beef.

Extracts of Beef, on the other hand, are only the extracted juices of Beef, which, at best, can only stimulate.

The Equitable, Savings, Loan

And BUILDING ASSOCIATION

HEAD OFFICE: 93 BAY ST., TORONTO

LOANS MADE

ON EASY TERMS

Commends itself particularly to the wage-earner as a profitable investment for money.

HENRY O'HARA, JNO. A. MCGILLIVREY, O.C.,
President Vice-President

DAVID MILLAR, Gen. Manager

British America Assurance Co.

ANNUAL MEETING

The fifty-ninth annual meeting of the shareholders of this company was held in the company's office, corner Scott and Front streets, Toronto, recently, the governor, Mr. John Morison, occupying the chair.

Among the shareholders present were: Messrs. Henry Pellatt, S. F. McKinnon, John Morison, George A. Cox, T. H. Purdom, William Adamson, Augustus Meyers, Thomas Long, A. M. Smith, Robert Thompson, J. J. Kenny, H. M. Pellatt, Robert Jaffray, Joseph Jakes, Thomas Walmsley, J. K. Niven, George Gamble, John Hoskin, Q.C., J. M. Brooks, Rev. Dr. Griffin, of Galt; William Ross, P. F. Ridout, P. H. Sims, P. Jackes, Walter MacDonald, W. H. Banks, E. G. Cox, E. J. Hobson, W. E. Fudger, E. G. Fitzgerald, Alfred F. Colby, Alex. Wills, and H. D. Gamble, the company's solicitor.

ANNUAL REPORT.

Mr. W. H. Banks, the assistant secretary, read the following:

The directors have pleasure in submitting to the shareholders the fifty-ninth annual statement, exhibiting the financial position of the affairs of the company, accompanied by the balance sheet for the year ending December 31, 1892, duly audited, from which it will be seen that the amount of business transacted during the year was \$312,589.25, as compared with \$765,037.71 for the year 1891, representing an increase in premium income of \$47,531.54, while the profit of the year's transactions amounts to \$27,442.67.

The aggregate destruction of property by fire during the year in Canada and the United States has been estimated at \$132,000,000, and it is to be hoped that the heavy loss resulting therefrom to the various companies will lead to measures which will place the business on a more satisfactory basis.

Your directors have to mourn the loss of one of their members in the death of Dr. Hugh Robertson.

The following members of the board have resigned during the year, viz., Messrs. John Y. Reid, John M. Whiton and John Morison, junior.

To fill the vacancies created by the decease of Dr. Robertson and the aforesaid resignations, Messrs. George A. Cox, A. M. Smith, S. F. McKinnon and J. J. Kenny have been elected directors of the company.

It is very gratifying to your directors to be able to testify to the efficiency, fidelity and active co-operation of the agents, special agents and office staff in guarding the interests of the company.

All of which is respectfully submitted.

JOHN MORISON, Governor.

ASSETS.	
Bonds, stocks and other investments	\$676,333 37
Real estate	150,000 00
Office furniture, business maps, etc.	26,822 55
Agents' balances	117,316 94
Cash in bank	35,927 45
Cash in office	5 14
Interest due and accrued	9,160 25
	\$1,015,670 70

LIABILITIES.	
Capital stock	\$500,000 00
Losses under adjustment—	
Fire	65,009 39
Marine	1,371 86
Dividend No. 97—Balance	3,979 62
Dividend No. 93—	17,600 00
Balance	427,709 83
	\$1,015,670 70

PROFIT AND LOSS.

Fire losses paid	\$409,345 53
unpaid	65,009 39
Marine losses paid	46,202 34
unpaid	1,371 86
Commissions and all other charges	259,203 52
Government and local taxes	20,319 96
Taxes, etc., on company's buildings	3,332 03
Depreciation in investments, etc.	11,533 49
Balance	27,442 57
	\$844,566 57

Fire premiums	\$782,413 84
Less reinsurances	51,233 83
	\$731,180 01
Marine premiums	\$104,260 66
Less reinsurances	22,831 42
	81,409 24
Interest	26,147 94
Rent account	6,428 33
	\$844,566 57

SURPLUS FUND.

Dr.	
Dividend No. 97	\$ 17,500 00
Dividend No. 93	17,500 00
Balance	427,709 83
	\$162,709 83

Cr.	
Balance from last statement	\$135,267 26
Profit and loss	27,442 67
	\$162,709 83

REINSURANCE LIABILITY.

Balance at credit of surplus fund	\$427,709 83
Reserve to reinsure outstanding risks	350,992 07
	\$ 76,717 76

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, 1892.

R. R. CATRON,

R. F. WALTON,

Auditors.

TORONTO, ONT., February 7, 1893.

The adoption of the report was moved by Mr. Morison, and, in seconding it, Mr. J. J. Kenny referred to the changes which had taken place in the directorate of the company. He said that for some time past a number of the large shareholders of this company, as well as many gentlemen interested in the Western, had held the opinion that two companies transacting, as these two companies do, the same lines of business throughout the same extended territory, and having their head offices within a few doors of each other, might, by working in harmony, be of material assistance to each other. He pointed out that the business of a fire insurance company differs widely from that of most other financial and commercial institutions, inasmuch as one of the chief requisites of a fire insurance company is that it should possess facilities for reinsuring or placing with other companies such risks as its representatives may be able to control in excess of amounts which it is prudent for it to carry; so that by the interchange of excess lines, one company can materially aid another, while at the same time accommodating its own agents by accepting larger risks than it could otherwise do, and, as a matter of fact, the British America and Western have since the change in their relations, to which he had referred, exchanged more business in the past two months than they had done in the preceding five years. He also pointed out many other ways in which the business of the two companies might be conducted to mutual advantage, and, on behalf of the gentlemen connected with the Western, who have become interested as shareholders in the

British America, he desired to say that nothing was farther from their intention than that one company should be absorbed by the other, or that either should lose its identity as a distinct corporation. Their action in purchasing stock of this company and accepting seats at the board has been prompted rather by a desire to uphold one of Toronto's oldest financial institutions, and by a wish to perpetuate the time-honoured name of the British America, believing as they do, that, in the field of fire insurance on this continent, there is ample scope for the companies now engaged in it, and that both the British America and the Western will be materially strengthened by the community of interests now established between the two companies.

The report was adopted.

Mr. Geo. A. Cox then introduced a by-law providing for the increase of the capital stock of the company to \$750,000, by the issue of \$250,000 of new stock, at a premium of 15 per cent., or \$7.50 per share, to be allotted to present shareholders in the proportion of one share for each two shares held by them. He pointed out the necessity for a large capital for a company doing an extensive business, such as this transacts, owing to the fact that a large proportion of the assets was required for deposits with insurance departments in the United States, as well as in the Dominion of Canada, and the importance of the company having at all times sufficient available assets to meet any possible demands upon it, in order to command the utmost confidence. He pointed out, also, that after providing a fund which is considered ample for re-insuring or running off the business on the company's books, the statement presented showed a surplus of \$76,717.76 in excess of capital and all liabilities, so that he considered the price fixed at which the new stock would be issued was fair and reasonable. Intending subscribers might naturally inquire as to the prospects of a fair return on the investment. This was not an easy question to answer in any business, and particularly in that of fire insurance. The most conservative directorate, and the most able and judicious management, could not with safety make any predictions or promises as to the future, but he had had a statement prepared showing the results of the business of this company for the last twenty years. During that time the total income amounted to \$16,151,579.22; the losses and expenses to \$15,015,637.51; dividends paid to shareholders, \$798,140.66; or within a fraction of 9 per cent. per annum for the twenty years ending on December 31st, last, and he thought they might easily entertain the hope that the average results for the next twenty years may at least be equally satisfactory. He moved, seconded by Mr. S. F. McKinnon, the adoption of the by-law, which was carried unanimously.

A vote of thanks was tendered to the governor, deputy governor, and directors for their attention to the interests of the company during the past year.

Messrs. Henry Pellatt and J. K. Niven were appointed scrutineers, and the voting for directors to serve during the ensuing year was proceeded with.

The following gentlemen were elected:—Messrs. Geo. A. Cox, S. F. McKinnon, A. M. Smith, Thos. Long, John Hoskin, Robert Jaffray, Augustus Meyers, H. M. Pellatt, J. J. Kenny.

At a subsequent meeting of the Board, Mr. Geo. A. Cox was elected Governor, and Mr. J. J. Kenny, Deputy Governor, for the ensuing year.

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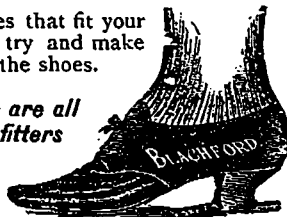


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A KNOCK-DOWN ARGUMENT.

(For reasons explained above, the argument was discontinued at this point.)

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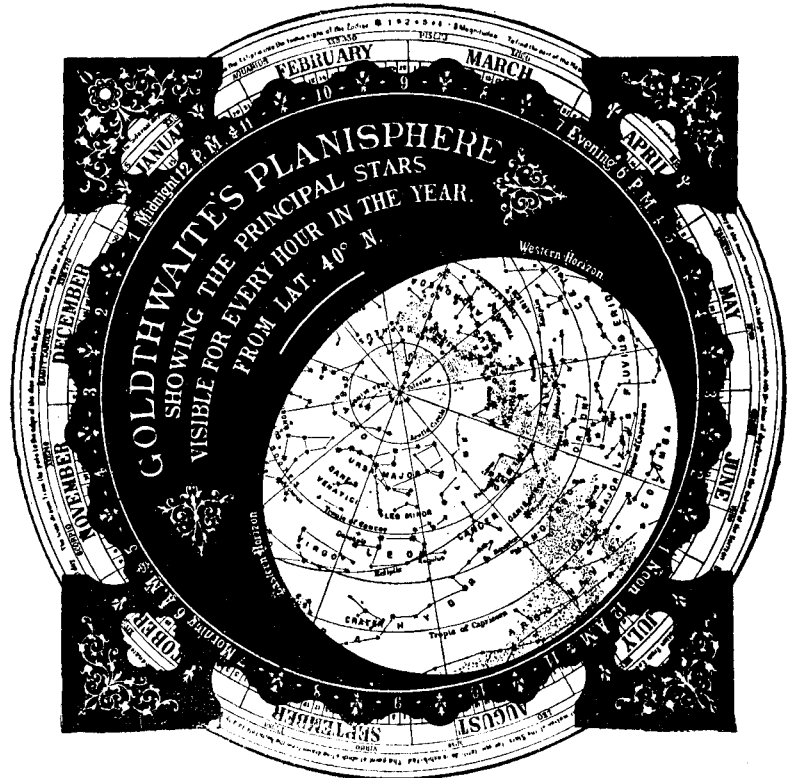
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A Word in Time

ON

CHOLERA

"TO BE FOREWARNED IS TO BE FOREARMED"

Nearly everyone is conversant with the fact that this dreadful malady is caused by a **Bacillus** or **Microbe**, possessing the power of propagating itself by the million, in so short a time that death follows its ravages, often in a few hours, when once it has entered the human system.

Its propagation is more rapid, hence more quickly fatal, in the bodies of weak and sickly persons than in those of robust ones; the disease is more active where there is bad drainage and the drinking water impure; however, none are exempt, as Cholera is no respecter of persons; therefore, it behooves **all to be on their guard when the first symptoms of bowel pains are felt, generally followed by dysentery.**

"'Tis true and 'tis a pity," that while the Medical Profession has known the cause of Cholera many years, it yet stands helplessly by, uncertain what to do as far as antidotes are concerned, to check the onward course of the malady, where once it has invaded the system. Those who have been through a Cholera epidemic, and have survived it, need thank no one for their escape, but their own nature.

What are the Reasons for such a State of Affairs ?

We will here state some and challenge medical opinion to the contrary. In order to combat such a disease as Cholera, to destroy the germs causing it, Anti-Septic remedies of powerful action are necessary; the entire system must be immediately physically disinfected in the shortest time possible, when the first symptoms are felt, else medical treatment will be of no avail. **Now then, has the Profession such a Remedy? or know of such a one in its "Materia Medica?"** They know full well that powerful Anti-Septics must be administered, but they also know full well that if such as are known to them are given too freely they will cause death to be the outcome also; and on the other hand, if not given strong enough and freely enough, the disease will more than neutralize the effects of their remedies. **What then is needed most is a Harmless Anti-Septic, but fully as active and powerful as any of the most dangerous ones known. Have we such a Remedy?**

Yes! Radam's Microbe Killer is such a one

If we are to be scourged with this dreadful malady, which, Heaven forbid, it is best for us to know all these things in time, to prepare ourselves accordingly, and avoid futile experiments at the hands of Educated Medical Ignorance.

If those who are attacked by Cholera will be prepared, when first noticed, to drench their systems internally with **Microbe Killer**, taken in large doses, as often as every five to fifteen minutes if needed, they will at once check the ravages of this malignant microbe.

This remedy possesses two remarkable properties: hence its advantages over all others; the one is, that as a powerful Anti-Septic it stands second to none; the other is, its absolute harmlessness to the human system.

Its entire work is accomplished through oxidation, which means destruction to all that is foreign to a healthy constitution.

We possess proof, thousandfold, as to the truly phenomenal properties of this scientific discovery, based as it is upon nature's true antidote for disease.

If Cholera is to come, and all the signs point to its coming, we fear it not, knowing that we possess a curative, rather preventive, **if taken in time**, and hereby consider our duty done to mankind, in advertising this truth. **"Let all remember"** that a jar or two of Microbe Killer kept in the home now, may be the **"Ounce of prevention,"** etc., let us **"Procrastinate is the thief of time."**

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