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a criminal or civil nature，for railway corporations，
banks，express companies，law firms，insurance com－
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Cook－＂Miss IIelen，please，perhaps I had better put a little curry in the chicken－ stew，about as much as would go on the end of a knife？＂Miss Helen（just from board－ ing－school）－＂Anna，in our house we do not need to be so sparing－put in a big table spoonfil．＂


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Toronto wins the Pennant !-The Toronto Baseball Club has carried of the International Pennant in brilliant style, and GrIP feels that this event - which is of importance throughout the Dominion-is worthy of record in his pages. Being unable to secure portraits of the veritable champions in time for this number, he has supplied their places with a "picked" nine, who represent Toronto even more truly than Manager Cushman's players ever can claim to do. With an early issue we hope to give a supplementary plate containing portraits of the professional pennant winners.

Is if Nominated in the Bond?-If, among the art treasures in his elegant mansion, Sir George Stephen has the John Rogers group which we have here copied, he will do well to go and study it carefully. He will observe that his own attitude on the Manitoba Railway question is precisely that of Shy. lock in the memorable case with which that worthy Israelitish gentleman's name is associated. Sir George Stephen has appealed to the bond, and demands justice in accordance with the letter of it. There is nothing in the document, either in letter or spirit, to sustain the claim the Syndicate makes to a monopoly in Manitoba. It is Miss Canada's duly, as it was Portia's, to pronounce judgment against the Jew, and, if we mistake not, she has already done so.

## "FOR GENTLEMEN'S CHILDREN ONLY."

## BY A SNOB.

You see-out here there are certain classes
Who wish to detach themselves from the-aw-masses;
Whose pedigree-well, never mind whence it comes;
From saloon, corner-grocery, rag-shop, or slums;
Never mind from what grul, or what chrysalis queer
The molh was evolved-suffice it-'tis here.
Now, distinguish from thuse who, by virtue of birth Or merit, receive the respect due to worth.
These moths you uill know by the sneers and the snubs
They bestow on thcir pourer relations, the ,grubs.
Like a people of cold, by their "Sibboleth" known,
Their speech doth bewray them, in tenor and tone;
They refer to those "persons" who found public schools As, not statesmen at all, but a parcel of fools;
Who, by means of what's vulgariy called education,
Educate those low people quite cut of their station.
Too difadful to think of ! :heir feelings are crushed,
They're o'erwhelmed at the prospect of those "great unwashed,'
With their terrible broods to the front ever pouring,
With brutal presumption-the bon ton ignoring.
That children of "persons" who work with their hands
Should dare to-but there, that's the drawback in lands
Where democracy scatters its fatal beginnings,
And so forth. And here's just where I get my innings ; A fortune I see in ench newly fledged fool,
And so I announce that I'll epen a school
"For gentlemen's children only."
My dear, it's so funny, you'd scarcely believe
How gravely I sit there and laugh in my sleeve
To see those rich bozergcois-those fresh veneer snobs-
Introduce themselves grandly with bows and with bobs;
With their imported "aws" and their droll slips of grammar,
And their feet! and their hands! made to wield a trip hammer.
And the meaner descended (when I say descent,
The proper term really to use were ascent),
Well, the meaner descended-the stronger they lean
To the parvenu notion of strict quarantine,
Social of course ; and the easier caught by
My statement that my pupils only are taught by
Teachers come of old families-who have come down,
But who wear their gentility still like a gown,
And who radiate from them that fine subtle essence Or English exclusiveness-while at the lessons.
And this, I take care to impress, gives them "tone";
Though really, my dear, I do inwardly groan
When I see the vulgarity cropping, inherent,
And think what a task to make this less apparent.
However, what I want is liberal living,
And so lung as they're rich and are adepts at giving,
So long as they're able and willing to pay,
So long I will make, in the old fashioned way,
Silken purses of sow's ears ; and still advertise,
With skill dipiomatic, sarcastic and wise,
"For gentlemen's children only."

## AN AWFUL RISK.

Ir has been discovered that a man might chance to fall dead in the streets of Toronto, and be unable to procure an ordinary inexpensive postal to condole with his heirs! This must be remedied.

## STRONG MINDED.

Firsi Young Lady-Did you know that Miss Wirt was attending the Medical School?

Second Ditto-No! However can she-
First Y. L-Oh! she is strong-minded; she drinks beer!

Henry George asserts over and over again that the natural elements of the earth can neither be increased nor diminished. And yet we read that the meteoric stone which lately arrived in New Brunswick has added several hundreds of tons to the weight of that Province.

BAD BALLADS-No. I.
mat jones and samantila park.

The stone-hooker Arnaz Bcllc, her skipper

And her crew are intreduced to the reader.

They sitil 10 Humber baj.

Miss Parr
"hadn't oughter". remain single.

The Annza Belle was as fine a craft As ever hooked up flat stones. Her lines were graceful fore and aft, And her captain's name was Mat Jones.

The crew consisted of Mat himsell, Sam Hill and Pat Magrudder.
Pat learned to sail on the Speed at Guelph, And Sam Hill bossed the rudder.

One beautiful day in the month of May They sailed to the west hurizon, And cast their anchor in Humber Bay (A finer you ne'er set eyes on.)

Now close to the banks of this picturesque bay Lived farmer Parr and his daughter.
She was still unmarried, and some folk say 'Twas what she'd " hadn't oughter."

The reason is vouc' safed.

Skipper Jones
yecordeth an
unholy yow, with pacific views.

Jones percaveth Parr at the rear of lot 907 con. S3. tp. of $\dot{W}$. York.

Cuptain Jones crieth aviast deal the also becometh sauguinareous.

He findeth Sa. manthy in the cook-house and

For Parr, he loved the mother of Jones, And Jones on Miss Parr doted,
And each had sworn to break the bones Of the women's most devoted.

But Jones for one objected quite To being old Parr's mortar,
Said he, "I'll shun an ugly fight, And clope with the old chap's dorter."

So, as he stood on the hurricane boom With the taffrail in his hand, sir, He saw far away in the ristance loom Old Parr at the rear of his land, sir.

Avast !" he then to his crew did cry,
"And row me to the shore, boys.
I'll have Samanthy Parr or die All weltering in my gore, boys,"

So they rowed the skipper to the shore, And he ran to find Samanthy-
He searched the house through ev'ry door, And he got her in the shanty.
Pernuadeth her "Come, flee with me my only dearto retire to rural paris.

Samantha consenteth, and they siil away towards the setting sun.

They become 2 total wreck and are all drowned. Forsake this place of tillage;
To Hamilton our course will steer, Or else some other village."

She murnured " no," but went with him Abuard his gallant wherry,
Which (all sail set) began to skim Due west, o'er Lake Ontary.

They had not sailed a league but fuur, When a storm each sail did shred it.
Now craft and crew lie south of the shore, Where vegetates l'ort Credit.

The self-evilent moral.

The moral of this tale's so plain That he who runs may read it, And 'twould but give me grievous pain To think that you should need it.

## BROTHER JONATHAN'S DIMES.

A Story of Adventure by a Haggard Writer, author of "he-She-1t," "allan dollarmain," etc.

## Chapter I.

HOW WE DETERMINED TO SEARCH FOR THE DIMES.
I was on one of Doty's ferry-boats, returning from the Crystal Palace to Brock Street wharf, which is, as everyone knows, on the east coast of Africa. Down in the cabin I met Sir Henry Culty and Bully-boy with the Glass eye. As soon as Sir Henry saw me he drew a 32
calibre Colt revolver, and presenting it at my head, exclaimed:-"I believe you know something about my brother. Tell me what you know or I'll blow your brains out."

I like this manner of direct dealing. There is a peculiar frankness about it which is very pleasant, and so I answered mildly,
"All I know, Sir Henry, is that he has gone to search for Brother Jonathan's Dimes."
"Brother Jonathan's Dimes! where are they ?"
"Did you never hear of the legend of Brother Jonathan's Dimes ?" I replied, "well I'll tell you all I know, which isn't much. Once, when I was in an elephant hunt in the Ul-e-bam-bo country, I met a man named Murray, who pointed to a mountain range across the desert and said, 'These are the Adirondacks, and beyond them are Brother Jonathan's Dimes. I have a headache, so I don't think I'll live long, and I'll give you a map I've made.

"' Treasure this,' he said, 'you may want to use it some day.' Well, five years ago I was at Caromel's Kraal, the last post this side of the desert. There was a Yankee there named Knox, editor of the Texas Siftings.'"
"That's my brother," exclaimed Sir Henry, "he's travelling incog, but I'm sure he's the man. Proceed."
"His waggon was ready to move, and his servant, whom I at once recognized as Adirondack Murray, was sharpening his tooth-pick on the wheel. 'Well, Murray,' I said, 'where's your master off for now-deer hunting ?'
"' No, Baas, not this time.'
"'Trout fishing ?'
"' No, Baas, wrong shot again.'
"I didn't like to ask any more questions, as a Yankee might think me inquisitive, but presently Murray ran into my tent, as his master's waggon moved off, and said, ' I've come to tell you, Baas, we're going to find Brother Jonathan's Dimes.'
"' Now Murray, don't cram, you were always given to telling whoppers.'
"' Honor bright. I've been there before, but don't think I can find it again. Bye-bye.'
" He caught up to the waggon which moved off into the desert, and that is the last I saw of them."
"Well, Dollarmain," said Sir Henry, "I'm going after my brother. You and Bully-boy must come. I'll gi ve you the dimes to divide between you, and if you don't say yes, i'll put a bullet through your head."

Of course I said yes-he had such winning ways.

## Chapter II. <br> the elephant hunt.

We killed five hundred thousand elephants with six shots from an express rifle, and it took two days to cut out the tusks and bury the ivory. Then we hurried on our way, climbed the Adirondacks and struck into Brother Jonathan's road, leading down to the dimes. Didn't catch a glimpse of Knox and Murray.
(To be continued.)


## ACCOUNTING FOR IT.

Mrs. Fitsjoy-Doctor, I would like to know what ails my husband. He has been very disagreeable around the house of late.

The Doctor-Ah 1 Er-let me ask, has your mamma come on a visit, or anything of that sort?

## FURTHER FROM THE WOMAN-GOVERNED TOWN.

Stockton, Kansas, Sept. 18, 1887.
Since my last letter this " woman-governed town" has passed through a severe crisis. The high $\dot{\text { indanded at- }}$ tempt to curtail the liberty of the male citizen as proposed in Alderwoman Stephenson's notice of motion to add a new by-law, making $\mathrm{r}_{1}$ arried men liable to arrest if out without their wives after ro p.m., raised the deuce of a row in the town.

At length the day arrived. The gallery of the council room was crowded with men and women of all ages and stations of life.

The Mayoress took her seat, and prayers were mumbled by the City Clerk.

The Mayoress, who, by the way, is a widow, had a smile lurking around the corners of her pretty mouth, which caused two exceedingly fetching dimples to show themselves on her rounded cheeks. She proceeded to dispose of some routine work, which finished, she asked the Clerk what was first notice of motion.
" Alderwoman Stephenson's motion to add a new bylaw."

Mrs. Stephenson then rose and proceeded to read her motion. The lady was very nervous, and rather alarmed
at the groans and hisses from some men in the gallery which greeted her.

The Mayoress rose and, sweeping the gallery with her flashing eyes, said :-" If I hear any more of such disgraceful conduct, I'll order the galleries to be cleared."
"Bully for you, old girl!" cried one gentleman in a red shirt ; and drawing a 42 shooting iron he glowered round. "The next man what hisses the females better say his prayers first, for, by jimminy, I'll shoot."
"Thank you, sir," said the Mayoress. "I appoint you to keep order."
"All right, mum. I'll do it. I'm in from the ranch to have a time, and this is the best circus I've struck, and by gum I won't have the players broke up."

Mrs. Jennette supported and seconded the motion, and said her husband failed to listen to the voice of love and needed something stronger to bring him home at nights.

The City Clerk then said there was a deputation of married men in the antechamber waiting to present a formal protest.
"Request them to enter," said the Mayoress.
The doors were flurg open, and in came about a dozen of Stockton's most influential citizens, headed by Judge Hugas. He was the gentleman always chosen to decide the trotting races, cock mains and glove fights; hence his title.

He had a written protest in his hands, which had been prepared by a young lawyer lately started here, and after clearing his throat, he began to read it.
" Lady Mayoress and fair Alderwomen," (hear! hear! from the man in the red shirt) " the motion of Alderwoman Stephenson, which she wishes this august body to pass, is, we have learned on the best authority, ulira vires."
"Is what?" asked the Mayoress.
" Ulira vires," said the Judge.
"What's that ?" asked the Mayoress.
"Say, Bill," said the Judge, turning to one of his friends, "what is it, anyway?"
"Hanged if I know," said the friend.
"It's a law term," said the Judge.
"Miss Morris," said the Mayoress, "you've been to Vassar; do you know what it means?"

Alderwoman Morris said she wasn't sure, but she guessed it was Latin. Ultra she knew meant "beyond," and vir was "a man," and she thought zires was the plural and would be men, that is, "Beyond the men."
"Oh!" said the Mayoress, "well, that argument of yours, Judge, won't hold, for even if it is 'beyond the men 'it needn't be 'beyond the women,' so you'll have to get something stronger than that."
"That's so, Missis," came from the man in the red shirt. "Guess she got ye thar, Jedge."
"Well", said the Judge "if that's the rulin' of the court, I'll proceed to the next clause."

I beg to notify this Honorable Body, that the unmarried men, in council assembled, have passed a resolution as follows :-" That, whereas, sceing if they get married they'll be liable to arrest and imprisonment and heavy fines for staying out after ten ; and, whereas, seeing if they keep single they can stay out till midnight, that they do hereby agree to postpone all intentions of marriage forevermore in the town of Stockton."
"That's all," said the Judge. The deputation then retired.

Four ladies sprang to their feet at once. One of them gained the ear of the chair-a pretty widow.


AT AN EVENING PARTY.
Mr. DeGiblons (zuho poses as a ginic)-Well, Miss Folliton, the season's degun again, aind here you are wasting your time on emptiness and vanity, as usual.

Miss Folliton (with a sigh)-Yes! ['ve been talking to Mr. FitzDude a whole half hour !

She said if Alderwoman Stephenson's hushand was an old rake she was to be pitied, but she didn't blame him if he did stop out at night. For her part, as one who had been married, she found that her society was sufficient attraction to keep her dear husband at home, and she thought if she ventured into matrimony again she would have the same experience. She would vote against the motion.
"And so will I, and I, and I," came from half a dozen ladies.
"Well, l'll put the motion," said the Mayoress.
On the vote being called Alderwomen Stephenson and Jennette were the only ones who voted for it. Cheer upon cheer rose from the gallery, and the meeting was dissolved.

Felix O'Hara.

## THAT KITE.

Flapping, shaking, quivering, dangling -
A sorry wreck hanging high in air-
Beyond the reach of my utmost angling
To catch e'en a rag of it fluttering there.
Poor kite 1 you, so lately soaring proudly
Through sunlit fathoms of ether blue ;
Boys in ecstasy shouting loudly
As you tugged, and strained, and still upward flew.

But now, alack 1 with your tail a-tangle-
Your face in tatters, your skeleton bare-
From that telegraph pole how you sadly dangle, Of a boyish anguish all unaware.

All unaware how I turn with a shiver To a land wherein no one walks but me; Where flowers bloom fadeless, and night falls never On the beautiful meadows of Memory.

Those morning fields where in pride I made itMy kite, my beauty, my hope, my joy;
Framed and pasted, and decked and stayed it, With tail far streaming-a gorgeous toy.

Ah, me! my kite! in that cloudless ether How gaily you dodged, and climbed and flew; How grandly you breasted the breezy weather, Till my careless grip made a wreck of ; u!

No-I care no more in those fields to linger, Thnse meadows of youth and of memory, For there from a tree, with a skeleton finger, The ghost of a kite ever points to me.
"The cream of the afternoon telegrams carefully skimmed" is a standing heading in the Ottawa Free Press. A cranky reader wants to know what the editor does with the skimmings.


PROMPT MEASURES.
Mother-Good gracious, children! what's the matter? What are you doing?

Bobby-IWhy, mammy. Jimmy's swallered a match!

## SOCIETY NOTES.

(From our Hamillon Correspondent.)
It is no longer considered good form, when dining out, to hold a ham with both hands and take large bites out of it. It monopolizes the ham.

The tooth brush is going out of fashion as a wedding present.

It is not enresle in the higher circles to lean back in your chair towards the close of the dejuneur and let your feet repose in the cake-basket.

When making an evening call it is not au fait to repssit your overshoes among the bric-abrac on the parlor table.

It is becoming fashionable to have an extensively stocked wardrobe. Men who move in the very best society now put on a clean collar as often as once every two weeks.


The Cyclorama is growing steadily in popularity, and never fails to delight its patrons.

At the Grand Miss Vokes and her Company reaped the reward of popularity in large audiences throughout the week. The great Wizard, Hertaann, is this week mystifying the patrons of this house.

Miss Frances Bishor, an able representative of the style of drama which suits the majority nowadays - the sixty-laughs an-hour style-fulfilled her mission at the Toronto last week, much to the satisfaction of the gentleman in charge of the cash box. For the present week, the melodrama "Zitka," a very fine piece, is being given by a good company. This play has just concluded a successful engagement at Miner's Theatre in New York city, where it was pronounced by both press and public as one of the grandest productions ever seen in that city. It will be put on at the Toronto with the same scenery properties, and will, no doubt, prove a drawing card at this popular house.

Messrs. Suckling \& Sons are making a spirited effort to secure Miss Emma Juch and Company for a grand concert on the 17 th. The subscription list is now open, and a large number of names are already upon it, though as yet (3oth) not enough to guarantee the expenses, which are very heavy. Miss Juch is considered by many to be the greatest soprano in America-she is certainly the prettiest prima donna now before the public. The other great artists of her company are Madame Teresa Carreno, the marvellous pianist, Herr Carl E. Martin, basso, and Adolph Hartdegen, solo violoncellist. The music lovers of Toronto will of course put the financial success of this engagement beyond doubt, but, as seats are marked in order of application, subscribers will benefit themselves by ordering early.


## THE BENEFIT OF THE DOUBT.

(Henry Thompson is on erial for shooting an Indian who resisted arrest. - * Deerfoot escaped from the police and, securing an axe,-defied them. They refrained from shooting him, and Col. Herchimer sentenced them to six months, hard labor.-.V.W.T. Descatch. 1
sst Policeman-What'll we do? If we shoot him, we'll be tried for murder ; if we let him go, we'll get six months, hard labor !

2nd Policeman - Suppose we give ourselves the benefit of the doubt, and do neithar!

Never make a wager with a woman. You may be certain that no woman ever bets unless she has a sure thing.-Lotcell Citizen.
'The Brantford Expositor has a little article in praise of tar as a substitute for paint. Surely the Expositor doesn't think of adopting the Toronto World's method of convincing its political opponents!


THE TORONTO NINE, WINNERS OF THE INTERNATIONAL PENNANT!

A man always thinks he is on the wrong tack when he sits down on one.-Irish Weekly Times.

Love in a cottage means simply a lifelong course of plates for two and daily bread for one.-Puck.

The orizinary human leing would rather be drowned at sea than toad ashore-Duluth Paragrapher:
The President addressed the Queen as "great and good friend." The next thing we know Cleveland will be striking Victoria for a fiver.-Tỉl-Sits.

A roem called "Farewell to Nature" has been written for Iongman's Alagainine. The author is probally preparing to enter society.-Nczu Orleans Picayune.
" Never take a sulky girl to ride in a bugky," says Harper's Bazaar: No; we should prefer a hansom girl in a phaeton,Philadelphita Herald.-She ought to have a good carriage, of cou se.
"Wilat did Adam and Eve wear before they put on aprons?" asked the teacher. And after a moment's hesitatio the new boy from Hariacre Crosslots said: "Nuthin' but bathin' suits."-Burdette.
$W_{\text {IFE-" }} \mathrm{I}$ don't like the Daily Bugle at all." Husband-"Why, it gets up considerable news." Wife-"Yes, I know, but it is printed on such stiff paper that it always rustles so when I sit down." $-S$. F. Wasp.

## ADVICE TO MOTHERS.

Mre. Winslow's Soothing Svrur should always be used for clindren teething. It soothes the child, softens the gums, allays a.l. pain, cures wind co'ic, and is the best remedy for liarrhos. 25e. a hotle.

Omaha Man-And so the ox cart is still used as a public conveyance in Mexican towns? Great Traveller-Yes, almos: entirely. "Why don't they have street cars like our?" "Well, the fact is, the Mexicans are becoming quite an energetic people, and are generally in a hurry."-Omaha World.

Lady (before her husband's portrail)"Very fine, charming, I am enraptured-but the picture has one great fault; I don't find the least trace of resemblance." Painer"Resemblance, resemblance, madain; go to the plontographer, he will give you' 'resemblance.' I am, God be thankel, an artist!"-S. F. Wasp.

## CATARRH.

## Catarrhal Deafness and Elay Fever-

 A New Troatment.Sufferters are not penerally aware that these disenses are contagious or that they are due to living parasites in the lining membrane of the noso and eastachian tubes. Microscopic research has proved this fact, and it is now made easy to cure this curse of our
country in one or two simple applications made once cou ntry in one or two simple applications made once
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for circulars describing his new treatment to A. II. for circulars descrining thit new trentment to A.
Dixon \& Son, 303 King St. West, Tornnto, Can.

Mrs. Nobhyll. (to visitor)-" Excuse me, my dear, Mrs. Maykup, but I wish you wouldn't let Fido lick your cheek in that way." Mrs. Maykup- "Oh I I don't mind the little pet." Mrs. Nobhyll-"Yes, but the poor thing is so delicate and you know how awfully poisonous some cosmetics are." -S. F. Wasp.

A farmer said: "One thing I don't like about city folks-they be so stuck up that yer can't reach 'em with a haystack pole, or so blamed friendly that they forget to pay their board."-Buffalo Express.

Snith-" You seem particularly jolly this morning." Jones-"I ought to, as I have just made a cool five hundred dollars." Smith-"How did you make it?" Jones" Why, I bought a lot for twenty-five hundred dollars and raised the price to three thousand. Good deal, that."-S. F. Wasp.

## THE MUTUAL RESERVE LIFE.

OnE of the principal arguments relied upon by the opponents of the system of Life Insurance adopted by the Mutual Reserve Fund Life Association, is that its rates are too low, and that the cost of insurance to its members must increase as its membership increases in age. By a reference to the advertisement of this Association, which will be found in this week's issue of Grip, the reasons why the Mutual Reserve has in the past, and will continue to afford Life Insurance in the future at less than half the cost charged by competing companies is quite apparent.
Its expenses to each $\$ 1,000$ insurance in force, expenses to death claims paid, and expenses to new business secured, tell the whole story; saying nothing of the large Cash Reserve Fund amounting to over a million of dollars, and increasing at the rate of half a million a year, all of which is available to its members in the payment of future mortuary calls after fifteen years, The As. sociation is now established and admitted by even its worst enemies to be a phenomenal success. Its membership number is over 60,000 , and it has already paid out in death claims over four millions of dollars.

The statement that Boston has six editors engaged in active work who are eighty years old is not true. It probably originated from the fact that no Boston paper is ever allowed to go to press unless it has in it six jokes that are at least eighty years old.-Somerville Journal.

There are very few brass bands in a military parade that can play as many airs as the drum-major puts on.-Shoe and Leather Reporter.
"Terrible storm that, last evening, George." "Didn't hear it, old man." "Didn't hear it? Man alive, it thundered fit to wake the dead!". "Ha, I thought I saw lightening, but I didn't hear any thunder. An old senoolmate of $m y$ wife is visit. ing her and they haven't seen each other for ten years."

"On the Rolling Wravo," G. Marks, soc. A splendid buritone song, and not difficult.
 A tender and graceful contralto sony.
"Neres Despair," J. J. Molloy, soc. A fine bold composition. Sung by Signor Foli.

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DAY AND EVENING CLASSES


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Patent Causes. Established 7867. Domald O. Ridout $\$ 00$. Donald 2. King St. Enst, Toronto
22 King

A yousg man charged with being lazy was asked if he took it from his father. "I think not," was the reply; " father's got all the laziness he ever had."

We received a basket of grapes the other day from a sulscriber, with the request, "Plcase notice this on your inside." We have done sn.-New Haven Nitus.

AH, little girls, aluays practice economy,
Even your slate pencils, save them up with care,
For some day, when you no longer need them to do sums with,
You can use them heated to curl you ;il, golden hair.
-Arkaztaz Traveler.
Tife trustees of a church at Akron, O., presenled a member with a bill for twentyseven years' pew rent the other day, and he has gone to law about it. He says he distinctly remembers paying something twentysix years ago, and he thinks it was a whole quarter's rent, which should now be deduct-ed.-Detroit Free Press.


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One Gordon, a vocalist of the last century, rashly accused Handel of accompanying badly, and added that he would jump upon the harpsichord and smash it if the composer did not change his style. "Let me know vhen you will do dat," said the Saxon master, "and I vill adverdize it. I am sure more beoble vill come to see you shump den vill come to hẹar you sing !"-Ex.

## CLOUGH

—_And ——_
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SEASONABLE ART NOTE.
Miss Pinime goes out to study still mife.
Bur the life is not half so stili. as she thought.
"Mr. Ciqper," said Mr. De Hearst
sternly to the commercial eiitor, "why is it
that since the first instant you have invaria-
bly quoted the money market as 'cluse and
stringent,' whereas the financial outlook was
never so easy as now. What do you mean,
sir? "Well, the fact is-you will recollect
-I-I asked for an increase of salary on the
first, and you refused it on account of hard
times, and so -" "That will do, sir-
that will do." And the next day another
Eastern graduate who had "been on the
Herald, you know," was occupying the
commercial desk at two dollars less per week.
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first class plunibing,
Hot Water Heating,
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get estimates earliy. $\quad 72$ QUEEN ST. EAST,


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# (Assessment System.) <br> ACTUAL RESULTS 

Collated from SWORN REPORTS of the various Life Insurance Companies, to the New York
Insurance Department, for the year ending December 3ist, 1886 ,

## SHOWING THAT THE



Expenses to each $\$ \mathbf{1}, 000$ Insurance in Force.-MUTUAL RESERVE, $\$ 2.35$ being but one-third of the average offall other companies, RANK i. The lowest of all the other companies, $\$ \mathbf{5} .9 \mathrm{~g}$. The highest, $\$ \mathbf{1 4} 76$.

Death Claims to each $\$ 1,000$ Insurance in Force.-MUTUAL RESERVE, $\$ 7.65$. RANK 1 . The lowest of all the other companies, $\$ 7.78$. The highest, \$19.72.

Death Claims and Expenses to each $\$ 1,000$ Insurance in Force.MUTUAL RESERVE, \$1000. Lower than all others. KANK 8. The lowest of all the other companies, $\$ 14.55$. The highest, $\$ 29.52$.

Assets of each Company to each $\$ \mathbf{1 0 0}$ Liability.-MUTUAL RESERVE, $\$ 230$. RANK r . The highest of all the other companies, $\$ 142$. The lowest, $\$ 123$.

Increase in Surplus for the Year.-MUTUAL RESERVE, \$76.14. RANK I. The highest of all the other companies, \$18.02. The lowest, 4 cents.
Expenses to $\$ 2,000$ each New Business. - MUTUAL RESERVE. RANK 1. Its expenses for each $\$ 1,000$ new business being lut $\$ 6.20$, while the lowest expenses for all other companies $\$ 28,13$; the expenses of one company running as high as $\$ \mathbf{1 2 x . 9 4}$ for each $\$ 1.000$ new business.
Let those contemplating insuriog their lives look at this single item, and the MUTUAL REBERVE will receive their application for membership.
Percentage of New Business to Amount in Force.- MUTUAL REBERVE, 46.25. RANK I. The highest of all the other companies, 36.66. The lowest, 5.48.

## It is Not Only THE CHEAPEST <br> 

## THE ASSOCIATION ISSUES A FREE POLICY.

## No Restriction Upon Travel. No Restriction Upon Change or Residence.

 No Restriction upon Change of 0ccupation, Except the Military, when on Active Service. the policy is incontestable after five years.
#### Abstract

THESE GREAT RESULTS have been attained while collecting from our members less than one-half the rates charged by the Old System of Life insurance.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION HAS A CASH SURPLUS OF $\$ 1,200,000.00$. Its cash payments for death claims the first six: months of 1887 exceeded six hundred thousand dollars, and every death claim was paid before it was due. Its total payments to the widows and orphans of its deceased members exceed $\$ 3,500,000.00$.

ITS DEATH CLAIMS are paid from 30 to 60 days tefore thoy beconse due. Advance payments are made to the widows and orphans within twenty-four hours after death of the insured, the money, in cases of emergency, being forwarded or transferred by telograph.

ITS RECEIPTS FROM INTEREST ON THE RESERVE FUND have enalled the Association to keep its rate of Mortuary Premiuns the same as at date of entry-in other words, its interest recoipts 1 ave taken the place of the increase of cost by reason of increase of age.

ITS DIVIDEND TO THE MEMBERS OF THE 1881 CLASS was $331 / 1$ per cent., while the members of the 1882 and subsequent years will undoubtedly have a dividend to their credit of upwards of forty per cent. upon their entire assessments or mortuary premiums paid; and as these assessments or mortuary premiums have averaged less than forty fer cint. of the rates charged by the old Level-Premium or Monopoly Systern, it will be seen that


the MUTUAL RESERVE FUND LIFE ASSOCIATION has furnished, and will continue to furnish, Life Insurance that combines securiry and CHEADNESS at a cost never before approached by any Life Insurance organization in the world.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION has always on hand in cash securitics three thousand dolidars for bach onr thousand volifars of unpaid death claims. In other words it can pay in full every death claim three times over, without receiving a single additional dollar from any of its members.

IT IS THE ONLY LIFE INSURANCE COMPANY where its assets are placed in the hands of third parties, the great Central Trust Company of New York (with assets of over $\$ 20,000,000.00$ ), and with Governmental authorities, who hold the same as trustee for the exclusive benefit and protection of the meinbers, and so invested and held that neither the Trust Company nor the Officers or Directors of the Association can divest the members of their rights in the accumulated Reserve Fund, or misappropriate the same.



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## Disenses of the Skin,

 1-2, 6.10 Pi.s. 184 CARLTON ST.A farmer's son was Silas Brown Whose misdeeds caused his parent pain, Ard who was known about the town As one who'd ne'er do well again ; So, when the father, through the door His offsprirg flung with wrathful cry, The neighbors said, "As of before,

Poor Brown has heaved a heavy Si."

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Persons requiring paesports from the Canadian Goverminent should make application to this depart－ ment for the same，such application to be accoinpani－ ed by the sum of four dollars n payment of the official fec upon passports as fixed by the Governor in Council．

G．POWELL，
Under Secretary of State．
Ottawa，rgth Feb．， 1886

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