

GRIP

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'TIS THE VOICE OF THE VENTRILOQUIST.

PROF. MONOPOLY—"Now, Sir John, instruct these good people in the true principles of loyalty."

THE LAY FIGURE ("worked" by the Professor)—"Well, sir, true loyalty is free trade in natural products with the Yankées; but free trade with them in manufactured articles is rank treason to the Old Flag!"

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Artist and Editor
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J. W. BENGOUGH.
PHILLIPS THOMPSON.



Comments

ON THE

Cartoons.

NO WIGGLE TO THE WORMS.—The Dominion House has been dissolved, and on March 5th next ensuing the general election of members to compose the new Parliament will be held. Sir John and his party are going to the country on the old N.P. issue, though with a

notable absence of the jaunty confidence in the attractive power of that bait even amongst the loose fishes of the electorate. This doubt is expressed in the semi-official announcements of some extraordinary commission which is to proceed to Washington, "at the invitation of the American authorities," to negotiate for Reciprocity in natural products. We simply don't believe that any such invitation has been received; or, if so, it has not been to discuss Partial Reciprocity, a proposition over which no American statesman will consent to waste a moment's breath. Unless Secretary Blaine is a most untruthful person, this alleged invitation is a cock-and-bull story invented at Ottawa for purely political ends. Mr. Blaine was interviewed only a few days before the dissolution of Parliament was announced, and he most emphatically declared that there was nothing whatever before the American Government touching the question of trade with Canada, nor was he aware of any such matter soon coming up in any shape or form. Moreover, the dates have a decidedly fishy look about them. In the announcement made in the *World* of February 3rd (which had all the appearance of an official document), it was stated that the Canadian delegates would start for Washington on March 4th, the date of the opening of the new Con-

gress, and, curiously enough, the polling here was fixed for March the 5th, the day our "commissioners" will arrive there, and before they can do anything. This, it will be observed, neatly provides for a very catching hustings cry. "Fellow Canadians, don't put a stumbling block in the way of our Government in their effort to secure the great boon of Partial Reciprocity. Therefore, don't vote against Sir John, for if you do the Americans will understand that you are opposed to Reciprocity. Vote for the Government!" It is a clever dodge, and perhaps it will work. But it is all based on the supposition that the Americans will consider a Partial Reciprocity scheme, and once more, we repeat, they will not. Meanwhile it is not unlikely that the Hitt resolution may be passed by both Houses of the present Congress. This makes a square offer of Unrestricted Reciprocity, and Sir John will have to say, before polling day, whether or not he will accept it. He will, no doubt, try to evade this question by saying that it is the proposal of a moribund Congress, but the people of Canada ought to know that the new Congress may be counted upon as ten times more favorable to trade extension than the present one. This event, if it should happen, will put the astute old gentleman in a tight box. But at present the issue is plainly one between Unrestricted Reciprocity and the N.P. The Government has confessedly no other bait on hand but the old worms, and the wiggle has utterly departed from them. "High wages for workmen," "big prices for farmers," and "tall chimneys for every village,"—all these silvery phrases of past campaigns are only fitted now to raise a laugh.

'TIS THE VOICE OF THE VENTRILOQUIST.—Should the Hitt resolution be passed, what would Sir John say? Yes or no to Unrestricted Reciprocity? If he were entirely his own boss just now he would say Yes, for nobody knows better than he what a boon it would be to the people of Canada as a whole. But he is at present "in the hands of his friends" of the Red Parlor, and perforce must say No—or shuffle with the question until after March 5th, meaning No all the time. Sir John is getting old, but he hasn't got softening of the brain; and when he talks "loyalty" bosh, saying in effect that trade in natural products is "loyal," while trade in manufactures is treasonable, the explanation is that for the time being he is only a lay figure worked by the Ventriloquial Combines. It is the Professor's voice not the Premier's that we hear.

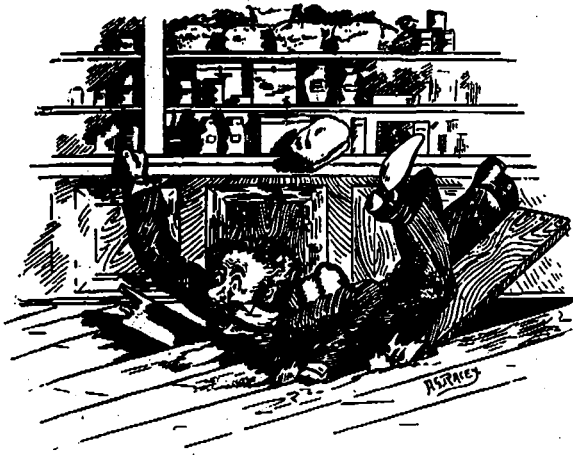


HA! Our other Sir John has scored a point at Washington. Contrary to the sanguine predictions of all the "eminent authorities" over there, the Supreme Court has granted the writ of "prohibition" asked for, to restrain the court in Alaska from further dealing with a Canadian sealer seized for fishing in Behring's sea. The whole ridiculous difficulty is now likely to be argued out before the same august body. We congratulate Sir John Thompson on his hit. And now let us enquire when his eminent colleague, Mr. Foster, is going to "get a move on" and apply for a "writ of prohibition" against the liquor traffic. Perhaps it has slipped his mind that this is what he was put in the Cabinet to look after.

THE OLD FLAG—THE OLD LEADER—THE OLD POLICY.
—Empire.

And apparently the old chestnuts.

THE "Disgusted Conservative" and the "Old Reformer" who slates the leaders of his party with intense bitterness, are looming to the front in fine shape just now. Making a very considerable discount for the number of "Old Reformers" who are simply Tory editors in disguise and *vice versa*, there is no question that there is a vast amount of genuine dissatisfaction with existing parties among those who have at one time or other been their enthusiastic devotees. Under the spoils system this is



WHY, what's this? Oh, nothing at all. It's only Mr. Nuwed on whom a loaf of Mrs. Nuwed's own baking has fallen, while he was attempting to remove it from the shelf.

inevitable. There really are not enough offices, pensions and bonuses to go round. With the majority of the people who are active in party politics, it is purely a matter of personal advantage, and when men who have spent time and money in the cause see others who, as they naturally think, have no better claims carry off all the pickings, no wonder they feel disgusted. If the system of government by corruption is ever to end, it will be because the number insisting on personal advantages as a reward for taking sides in the party fight increases beyond all possibility of satisfying them.



HOOP! but wasn't that a noble victory of Jimmy McShane in Montreal! "If he dares to run for a fourth term, I'll come out and wipe the floor with him, so I will!" Thus spake the people's James some weeks ago, but Mr. Mayor Grenier took it for an empty boast. He *did* come out, and the floor is now as thoroughly wiped as anybody could wish. Jimmy piled up more than 5,000 of a majority, and everybody is satisfied that Montreal has secured the best Mayor she has had for many years. However this may be, in the wife of the hon. gentleman she certainly has a lady mayoress who, for beauty and social tact, is not to be surpassed anywhere.

AT the grand Conservative rally in this city on Friday, at which five ministers of the Crown sang the praises of high taxation, Hon. George E. Foster dwelt on the fact that Unrestricted Reciprocity would mean a considerable loss of customs revenue to the Government. He asserted that the annual expenditure could not be reduced below \$35,000,000, and that under Cartwright's plan there would only be \$20,000,000 to meet it. "The res- must come from where?" asked Minister Foster emphantly. "Out of the pockets of the people by

direct taxation." And then he drew a picture of the tax-gatherer going to every man's door demanding \$3 or \$4 per head to make up this deficiency. Is it possible that the audience who cheered Mr. Foster's statement, thrown in to clinch the argument, that the country would never stand this sort of thing, really believe that the revenue now raised comes from some other source than "the pockets of the people?" Or, if they know better themselves, do they think that the people generally are so stupid that they don't know and can't be made to realize that indirect taxation costs them not merely the amount required for revenue but the expense of a particularly wasteful and extravagant system of collection? Or were they simply cheering on general principles and because their fathers and grandfathers were Tories?

IN THE GARDEN OF PROSERPINE.

THE Garden of Proserpine is pleasantly situated on the banks of the river Styx. Here Father Time, the caretaker of the place, loves to rest himself after a hard day's work, under the cool shadow of date palms.

This champion mower is of so industrious a nature that it is impossible to catch him napping here in the present, which is his working time. But in the past or in the future you may sometimes steal upon him, and then he is friendly and communicative, displaying none of that hasty, flighty temper which disfigures his business character. Thus, by taking a glimpse into the future I found him one day, seated upon a mound marked by a plain slab bearing the legend "N.P."

"Pray who was N.P.?" I asked the old gentleman, for I was struck with these initials, which somehow seemed familiar.

"N.P.," he replied, "was a famous highwayman who infested these parts and was the terror of the whole country for many years. He was captain of a large band of robbers, to whom he was very liberal with the spoils, which made them in their turn strongly attached to him. By their aid he made himself master of the principal roads, and levied toll on all who came along."

"How did he escape justice so long?" I asked.

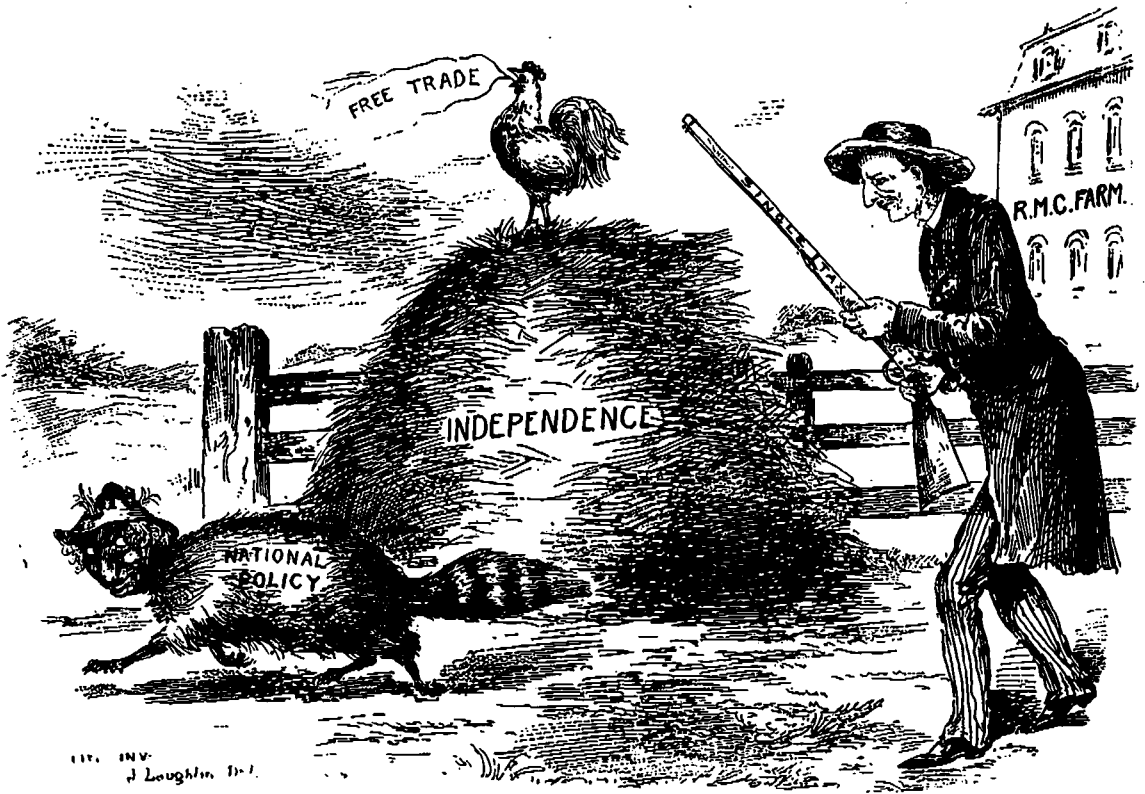
"That is the strangest part of his history," said Father Time. "He had certainly a taking way with him, as indeed most highwaymen have, and could make himself very agreeable whenever he chose. Thus he made many friends, who were blind to his misdeeds, or even excused them on the plea that such were the customs of the country. He himself stoutly maintained that in all his wanderings he never strayed beyond the path of duty, and he had a loud pretension of loyalty about him which deceived the very elect, or at least a working majority of them."

I now perceived that this N.P. was by no means an unknown personage, yet I thought it best to allow Time to finish his tale without interruption, as its end would be a prophecy. So my informant continued:

"One of his schemes was to build a high wall around the country like the great wall of China. He protested that it was also for the same purpose, protection, but it soon became evident that, instead of keeping out robbers, its real use was to corral honest traders so that none could escape him. But this wall was finally his ruin. For when it fell he was found dead among the debris."

"What caused the wall to fall?"

"The same force which overthrew the walls of Jericho—the voice of the people." WILLIAM MCGILL.



GUNNING FOR THE OLD COON.

MAJOR EDWARDS (*loquiter.*)

I KNOW your tricks you 'cute old coon,
And I have something that will soon
Let daylight through you.
Grit hen-roosts you may freely rob,
And put up many a cunning job,
But I'm on-to you!

You'd steal into the barnyard sly,
And on our pullets fix your eye
With wishes furtive,
While stupid, purblind Grits get left,
Nor dare to prove in checking theft,
Too self-assertive.

Sir Cartwright vainly may essay
The predatory brute to slay
With his verbosity.
'Tis little use for him that's clear
To try and win the public ear
With Reciprocity.

But I've the weapon tried and true
Which very quick will settle you
And stop your pickings,
I mean to shoot you in your tracks
With the good gun of Single Tax
And save our chickens.

Oh, no! you needn't try and run,
This is no worn-out, crooked gun
Like the Grit rifle,
More dangerous far to those who shoot
Than to the object of pursuit—
Don't with me trifle!

And so old coon your race is run,
The game is up—you've had your fun—
Henceforth we'll block it.
To save your hide best come down soon
Taking example from the coon
Of Davy Crockett.

WITH VARIATIONS.

MR. MOWAT'S favorite phrase of "serious consideration" has been made so much fun of that whenever he uses it in reply to a deputation an obvious smile ripples over the face of the party. GRIP understands that at a recently held Cabinet Council it was determined to discard this well-worn expression, and that the Premier's secretary was instructed to prepare a set of alternative expressions embodying the same idea. The list as far as completed is as follows:

"I assure you, gentlemen, that the matter will be the subject of our earnest deliberations."

"The question will be decided in accord with our carefully-matured judgment."

"The facts and arguments presented in support of your views will be fully discussed."

"No pains on our part will be spared to arrive at a conclusion in harmony with the public interest."

"We shall proceed to profoundly sagaciate on the subject."

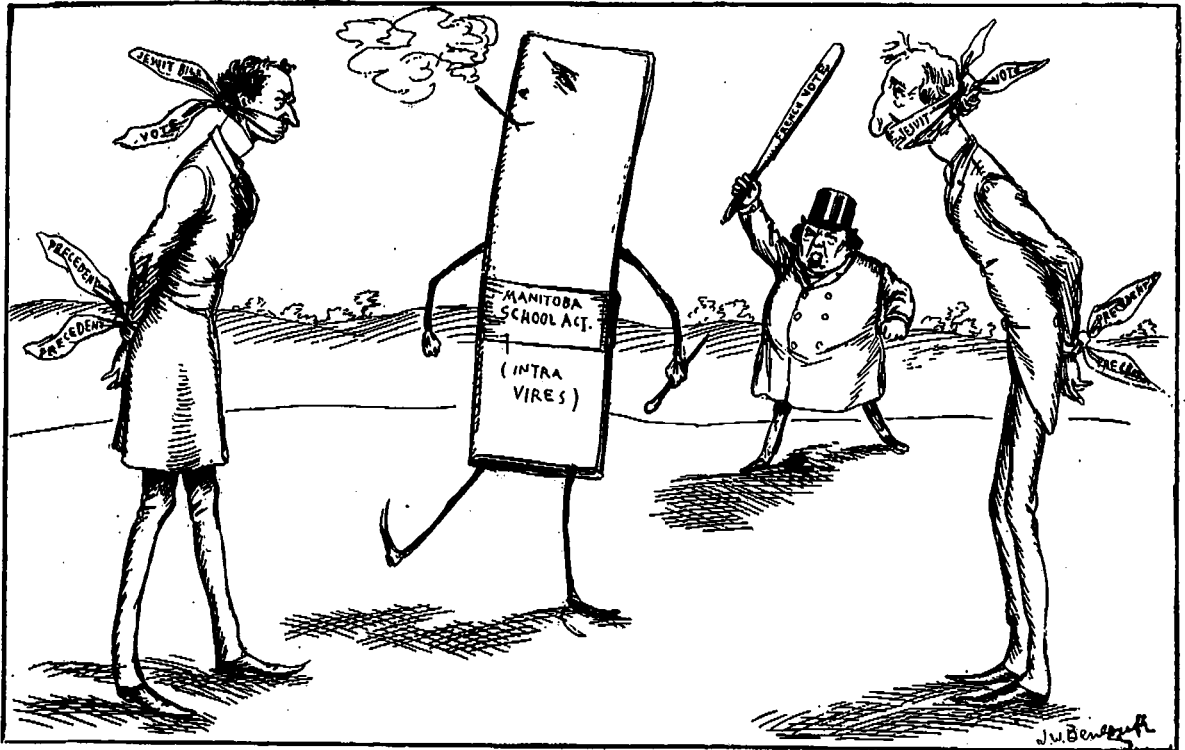
"The Government will make it a matter for solicitous reflection."

HE HAD EATEN THEM ALL.

SHE—"John, you were drunk while you were away."

HE—"Oh, Maria! How can you say such a thing?"

SHE—"You needn't look surprised. Your pockets were full of cloves when you went away and they were empty when you came back."



"WELL, WHAT ARE YOU GOING TO DO ABOUT DISALLOWING ME?"

CROSS PURPOSES.

IMPERIAL FEDERATION FROM THE CANADIAN AND THE BRITISH STANDPOINTS.

[Sir Framley Faddson, the distinguished English advocate of Imp. Fed. travelling in Canada, meets Colonel McNiloquent, M.P., Canadian Imperial Federationist.]

SIR F.—"Charmed to meet you, sir. I want to assure you, Colonel, and through you the Canadian people, how delighted I am to observe the tone of loyalty which seems to prevail on every hand. You are actually more loyal—more devoted to Her Gracious Majesty—[here they remove their hats]—than we are at 'ome."

COL. MCN. (beaming with pleasure)—"Ah, Sir Framley, I assure you that that is the greatest compliment you could possibly pay us. Yes, indeed, we are a thoroughly loyal people, and we rely on you on your return home to disabuse the public mind of any contrary impression which may have been produced by the treasonous utterances of that despicable renegade, Goldwin Smith. That man ought to be hanged, Sir Framley."

SIR F.—"He ought, Colonel. I feel sure that he does not represent Canadian sentiment. I will write to the *Times* and say so."

COL. MCN.—"He merely panders to a miserable pestilent fraction of soreheads and annexationists, and is utterly without influence."

SIR F.—"Ah, yes, I thoroughly understand that. The vast majority of your population are thoroughly loyal."

COL. MCN.—"They are, indeed. We love the Old Flag with a deathless, unquenchable ardor. We have a patriotic pride in the storied memories of Britain's

glorious past—n the heroes who have fought her battles, whose names have been emblazoned on the bead roll of imperishable fame, and whose exploits are embalmed in the matchless poem of the Laureate—

"Half a league, half a league,
Half a league onward!"

[He proceeds to recite, with appropriate gestures, the "Charge of the Light Brigade."]

SIR F. (somewhat bored)—"Ah—yaas! Just so. Fine sentiment, Col. But to come down to practical matters, I'm glad to find our Imperial Federation movement making such headway."

COL. MCN.—"Yes, the cause is advancing by leaps and bounds. We are gaining converts by thousands, and in a very few years we shall be able to put the question in a tangible shape before the public."

SIR F.—"Delighted to hear you say so. I shall on my return enter with renewed energy upon the work so important to the commercial prosperity of England. When once we can make our manufacturing and commercial classes realize that Imperial Federation, by abolishing your antiquated tariff system, will give British goods free access to your market, the movement will receive a grand impetus."

COL. MCN. (hesitatingly)—"But—ah—Sir Framley, do you—ah—consider the abrogation of our tariff an essential feature of the scheme?"

SIR F.—"Bless my soul, Colonel, of course I do! What do you suppose we want Imperial Federation for but to get rid of these outrageous and absurd restrictions on our trade?"

COL. MCN.—"Well, we haven't quite considered it from that light, but of course if it's necessary we will have to meet the views of English federationists. Our



ARMING FOR THE FRAY.

people love to make sacrifices for the Old Flag, and the tariff might be gradually lowered."

SIR F.—"Gradually! Oh, that would never suit at all. The only condition upon which the English people would even consider the matter would be immediate and complete free trade."

COL. McN.—"Our manufacturing interests would strongly oppose it, but there would be compensating advantages that would secure support in other quarters. Of course England would discriminate in favor of our imports, as against those from foreign countries—"

SIR F.—"Good gracious! What are you talking about?"

COL. McN.—"Certainly the idea is that England would put a duty on American and Russian breadstuffs, so as to give us the advantage."

SIR F.—"What! re-impose the Corn Laws! Never heard of anything more preposterous in my life! Absurd, sir! Why, if I were to get up on a platform and propose such a thing I'd be hooted down—perhaps mobbed."

COL. McN.—"What! you want to ruin our manufacturers by flooding us with cheap goods and give us no advantage over the Yankees! Is it possible that in England the question is regarded in this sordid narrow spirit? Consider the prestige of the Empire—the glory of the Old Flag."

SIR F.—"Old Flag! Rot and nonsense! We're practical business people in England, and we look at things from a business standpoint. If we can make

more from dealing with Yankees or Russians than out of colonial trade what do we care about the prestige of the Empire?"

COL. McN. (*hotly*)—"You're a traitor, sir!"

SIR F.—"And you're a fool, sir!"

THE NIGHTS GONE BY.

AFTER (YOU) RILEY.

OH! the nights gone by! Oh! the nights gone by!
 With their hours of wild carousal on an ocean-tide of rye!
 The apprehensive married man, with home reflections pressed,
 And thoughts of what his wife would say, that caused him much
 unrest;
 When the floor seemed grown with clover, and the ceiling seemed
 a sky,
 And we all were half-seas over in the genial nights gone by!

Oh! the nights gone by! Oh! the nights gone by!
 When all without was aqueous and all within were dry;
 The song that Williams used to sing about a little tart
 His mother made; that, sung full oft, ne'er failed to reach the
 heart.

The Ben Jonsonian chorus with its Bacchanalian tie,
 And the spell it wafted o'er us in the jovial nights gone by!

Oh! the nights gone by! Oh! the nights gone by!
 They were nothing to the mornings in the "coming thro' the rye";
 The recollections of the hour—that bore ironic sting—
 That held a total, reckless disregard of everything;
 The head swelled out of measure and the lips so parched and dry—
 The sequel of the pleasure of the happy nights gone by!

CHARLES GORDON ROGERS.

Ottawa, Canada.

JOHN IRWIN'S AMBITION.

(ADAPTED FROM HORACE.)

WHAT does John Irwin modestly desire?
 What boon from Fate and aldermen require?
 He does not ask the grounds where turbid Don
 Or Humber's stream glide slow meandering on.
 He asks that Island Park shall bear his name,
 That thus posterity may learn his fame.
 Grant Irwin this he's amply satisfied,
 And scorns whatever Fate may give beside.



THE POP GUN.

MR. SPOONEY—"Oh, Maria, be considerate and put me out of my misery at once!"

MARIA—"I will; you stay there till I get t revolver."



RAPID WEATHER CHANGE.

MUGGINS—"Ha! I'm glad to see this thaw; it means an early spring."



But a sudden roof-slide occurred, and it turned out to be an early fall.

THE NATIONAL POETRY RACKET.

HOW many different kinds of a national poet and patriot is W. Douglas Sladen anyhow? He began by being born in England, as they mostly all do. Then he emigrated to Australia and applied himself vigorously to the business of developing a native Australian literature. After having acquired a reputation as an "Australian" poet he comes to Canada in search of another infant literature requiring to be developed, and straightway proceeds to grind out Canadian national poetry of the regular kind—vast Niagara, untracked forest, Chrysler's Farm, Chateauguay, and all that sort of thing you know—the usual loyal and patriotic business. Well, just after making a very good beginning in the truly native Canadian literature line, Bro. Sladen suddenly pulls up stakes and departs to take up his abode in New York. He can't very well expect a job at developing American literature because that is already healthy and robust, and were it otherwise the Americans would hardly let the contract to an unnaturalized foreigner.

Any colony or settlement the literature of which is in a crude form could, no doubt, make advantageous arrangements for its satisfactory development by addressing Poet Sladen at New York. What's to hinder them shipping him

the raw material and having him fill the bill by mail?—that is provided the McKinley bill doesn't intervene.

MRS. PARTINGTON STILL LIVES.

A PATIENT went into Dr. Ed. King's office the other day and said that his child had been some time in a *catamount* state.

Another had an *intimation* of the heart when about four years of age.

Another felt a peculiar *consation* around his heart after a very hearty meal.

KOCH'S LYMPH.

MRS. DELANEY—"Did yez hear about the new disease they do be havin'?"

MRS. BLANEY—"Did I hear about it, is it? Faix, I do be troubled wid it mesilf. It commenced wid a pain in me left knee, and sorra step did I walk widout limpin' for the lasht two wakes."

SEAL SENSE.

YOUNG SEAL—"I thought you said the other day that we were being protected by the American Government. Our friends are still being killed and our lives are in danger every day."

OLD SEAL—"Certainly, my dear; but you do not seem to grasp the idea of American Protection. It is a system by which the Government secures to itself the right of destroying or permitting to be destroyed those ~~about it being protected to protect~~"

VERY TRUE.

PLAYLEE—"Shakespeare was not strong in the part of old Adam, when he used to act it."

CALVINIST—"Ah, no! but the Old Adam was always strong in Shakespeare."

KNOWS NO ONE.

JACK—"Are you acquainted with young Telfer?"

TOM—"I used to be."

JACK—"???"

TOM—"He secured a position as a bank cashier last week, and now he doesn't know any of his old friends."

A DIFFERENCE.

MRS. CUMSO—"Did your cousin Tom expect you when you called on him at the farm the other day?"

CUMSO—"Not exactly."

MRS. CUMSO—"Not exactly?"

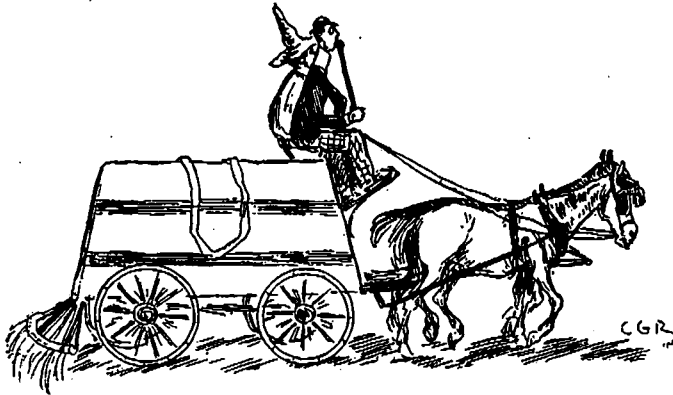
CUMSO—"No. He only expectorated."

VERY NECESSARY.

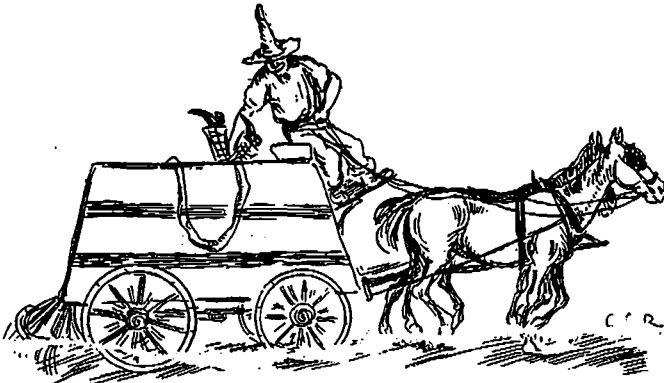
ST. PAUL—"What is that you are studying? A slang dictionary?"

ST. PETER—"Yes, I'm studying up so that I'll be able to cross-examine Sam Jones, when he comes, in language that will be intelligible to him."

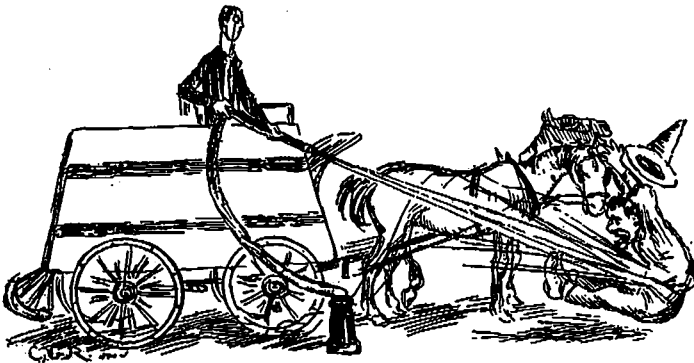
DUDEKIN'S REVENGE.



Dudekin sprains his ankle, and, no cab being by, accepts a lift from the water man.



Who, in a spirit of fun, tumbles Dudekin into the tank.



And hastens to replenish that reservoir at the hydrant, but Dudekin turns the tables (and the hose) on him.

UNDERSTOOD MATTERS.

"YOU are waiting for a friend who has just stepped inside for a minute, I see."

"Yes; but how do you know?"

"I know that nothing else could keep you hanging around here for half-a-day. I've been in the same fix myself."

THE horn of a dilemma—the one you drink with a friend who will be offended if you refuse, after you have sworn to your wife never to drink again.

"WHOM THE GODS LOVE DIE YOUNG."

ONCE there lived two
Little boys,
Boys who never
Told big lies.

Boys who never
Pelted rats,
Boys who never
Worried cats.

Boys who always
Went to school,
Boys who loved the
Golden Rule.

But these two good
Little boys
Soared not upward
To the skies.

There to play on
Harps of gold,
And their seraph
Wings unfold.

For they lived to
Plague their dad,
They grew so very,
Very bad.

NORA LAUGHER.

THE GAME OF LOVE.

WHEN her mamma called "Time,"
At a quarter past one,
Papa made a base hit
And the dude a home run.

THE RISING HUMORIST.

(CONTRIBUTED.)

NO rising humorist ever can
The contents of the waste basket scan
With pleasure,
For there he'll see all torn in straps
Articles he wrote, perhaps,
Without measure.

Which surely should the fate have been
Of the above—we've seldom seen
A viler sample
Of verse on the unmeasured plan,
So we produce it just as an
Awful example.

ACCOUNTED FOR.

IF riches to themselves take wings
Sure that's the reason why
Our millionaires and money kings
Are often very "fly."

FAME.

"FAME is a vapor," cried a mighty sage,
And quoth a bard, "I've learned to deem it so,
For I through life have toiled to win the lure,
And now that fame is mist full well I know."

P. MCARTHUR.

YES, IF HE NOTICED IT.

CHOLLY—"I found the party at De Squeer's
night awfully dull."

MAUD—"Then it must have been very stupid."



NO WIGGLE TO THE WORMS.

Hec.—“ Vat kine of bait you got ? ”

Jack.—“ Here 'tis ; same as last time. ”

Hec.—“ Yah ! no good ! Dey vill not any more bite at heem ! ”



WANTED TO KNOW TOO MUCH.

ETHEL.—He has a rather handsome smile ; but it has a dash of vinegar in it.

GEORGE.—How do you know ? Have you ever tasted it ?

THE HOOGLEVILLE TOPIC PARTY.

WHEN I—we—were editor—sub-editor—of the Hoogleville *Bugle*—I know it was the name that killed the paper, nobody ever called it anything but the "*Hoogleville Bugleville*," and the community couldn't have much respect for the opinions of the *Hoogleville Bugleville*—well, when we graced Hoogleville with our presence, one of the belles of the village (picturesque and thriving town, the *Bugleville* called it, but I'm not writing for that defunct journal now) wanted to give a topic party. Hoogleville hadn't heard of the thing before, but Hoogleville was ready to oblige the young lady; she had just come home from college, and Hoogleville was proud of her style.

She met us on the street a few days before the thing came off, and stopped to enlist our assistance. 'Twasn't hard. Allow me to say just here that it was almost as much fun to be sub-editor as anything else in Hoogleville, because the other editor was old and bald and uninteresting—and I wasn't. So I had all the fun. Well, the young lady called a halt when she saw me—us—and said :

"Oh, Mr. Scrap, I'm so glad I met you. We're going to have a topic party"—here she explained the mechanism of a topic party to me—"Mamma has sent you a card"—we were obliged to Mamma, we like to strew our mantel-piece with invitations—"but I wanted to be sure you'd come and help us make it a success." We've heard people talk like that before, but we wanted to believe it that time, she looked so nice, and smiled so sweetly upon us—no, me.

The night arrived. We put on our prettiest clothes, and brushed our curls down over our massive brow, so we wouldn't frighten the party with our intellectual appearance, and walked (sub-editors didn't drive in Hoogleville) to the "hospitable mansion." Hoogleville township's capital had gathered there her beauty and her chivalry, and bright the lights shone o'er fair women and one pretty nice man. The hostess met us with the usual "Oh, I'm so glad to see you, Mr. Scrap," and then we found ourself standing a little apart, with a ball-programme affair in our hand. It had a list of the most awful topics on it. We've lost it, or we'd give you the

whole consignment, but, as it is, we only remember a few. The first was something "humorous," as the Mikado saith, about literature. We saw a girl in spectacles at the other end of the room, and we got an introduction and asked her to dance that with us. The spectacles were a fraud, she didn't know any more than we did, which was disappointing, but also vaguely flattering—she looked so clever. The bell tinkled before we'd bored each other very long. I rose to find my next partner. The "topic" was "Benefits of Trial," and after my failure with the spectacles, I feared that the saintly appearance of the partner I had secured for it would likewise prove a vain delusion. But it didn't. I settled myself comfortably beside the sober gray of my partner's pretty gown, and listened for five minutes to a low musical voice talking resignation and piety, and when the bell rang I was mad. I said something pretty to her, and got up with a sigh. I stood a moment, watching the crowd, and it was fun to see them trying to get around chairs and people and find their partners and retain their politeness, all at once. It was a sight for a philosopher. I always think of a philosopher when I see anything funny. But my reflections were cut short by the sudden recollection that I hadn't a partner for the next "topic," so I captured the hostess' daughter (charming and accomplished) and begged an introduction to "somebody clever, because I don't know anything about this, you know."

"Oh, there's a girl from college over here; she's awfully clever," responded the charming and accomplished, and I followed her across the room, with my eyes on the topic—"Did Nora return to—" I've forgotten the villain's name again—anyhow I'd never heard of either of them before. But the young lady from the college—by the way, did you ever see an "awfully clever" girl with golden hair and blue eyes and a smile? I never did before—had heard any amount about them, and when I suggested that she enlighten me, she was quite willing to pass her information on. She gave me a thirty-second *résumé* of the plot—it was a play, and Nora wanted to educate herself, I believe. I wondered why she didn't give—his name began with H, anyway—the contract, but I didn't like to raise the point. I thought we had enough to decide in five minutes. We didn't decide it, either; my companion was so conscientiously non-committal, so anxious not to prejudice my youthful mind either way, that I hadn't any opinion about it when she finished. So we tossed up a quarter to settle it, and began talking about books, and flowers, and music, and poetry, and—

Tinkle !

I think the sound of a small silver bell is the most disagreeable in the world ; I don't remember the rest of the party.

TIMOTHY SCRAP.

IN BOSTON.

DOCTOR—"You seem to be quite well."

PATIENT—"But feel my beans."

DOCTOR—"I beg pardon?"

PATIENT—"Feel my pulse. Beans are a kind of pulse, are they not?"

WHEN men whisper in company their thoughts are frequently as low as their tones.

THERE were fishery questions since the earliest times. Jonah's was, "How can I get out?"



WANTED TO SWAP.

POLICEMAN—"Hello! what do you want here with that thing?"

UNCLE ABNER—"Why, ain't this the Stock Exchange?"

POLICEMAN—"Yes."

UNCLE ABNER—"Wall, ye see this 'ere heifer, none uv the neighbors would buy it off me, so I've brung it down to the Stock Exchange here, ter see if I couldn't swap it off fur a two year old pig. Where do they keep their cattle?"

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STEADY AND ACTIVE.

STEADY progress is always commendable when the end to be accomplished is beneficial, but, when it can be added that such progress has been active as well, then the acme of perfection in the march of progress is attained. Look at the report of the North American Life Assurance Company in this issue. Notice its remarkable, steady, active advance in amount of Insurance in force, in the volume and quality of its assets, and in the methods of its management, as indicated by the decreased ratio of expense accompanying an increased volume of business. A table in the report shows the figures for five years while the increase of 1890 over 1889 in surplus is eighty per cent. and in cash interest income forty-three per cent. Such interest income was more than sufficient to pay the death losses of the year. We are glad to be able to commend such results as the achievements of a sound home institution such as the North American Life is at the close of its first decade. We are pleased to note that the Hon. Alex. Mackenzie was present and presided at the meeting. Both he and his colleagues, Vice-Presidents Blaikie and Hon. G. W. Allan, spoke in the highest terms of the position and progress of the Company.

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.

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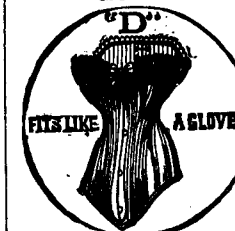
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"John, isn't it a most ridiculous thing—such a small man with such a big wife?"

(See opposite page.)

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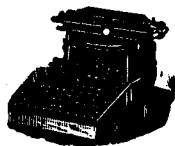
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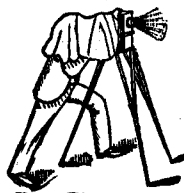
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North American LIFE ASSURANCE COMPANY.

THE annual meeting of the North American Life Assurance Company was held at the head office of the company, Toronto, on Tuesday, January 27, 1891.

Hon. Alexander Mackenzie, M.P., president, was appointed chairman, and Wm. McCabe, secretary, when the report was submitted, of which the following is an abstract :

REPORT.

The directors of the North American Life Assurance Company present their tenth annual report with great satisfaction, owing to the solid progress which has attended the operations of the company, which now ranks as one of the leading institutions of the Dominion.

At this, the second quinquennial period in the company's history, it is interesting to note the marked success achieved during the past five years, as shown by the following table :

	Total Income.	Per cent.	Total Ins. in force.	Per cent.
Dec. 31, '90.....	\$366,818.61		\$10,076,554	
Dec. 31, '85.....	165,697.26		4,849,287	
Increase.....	\$201,121.36	121	\$5,227,267	108
	Total Assets.	Per cent.	Total Surplus	Per cent.
Dec. 31, '90.....	\$1,042,440.11		\$128,718.58	
Dec. 31, '85.....	346,890.95		37,500.95	
Increase.....	\$695,549.16	205	\$91,217.63	243

As will be seen from the table, the total insurance now in force is over ten millions.

The large addition to the assets of the company is almost entirely in interest-bearing investments, and the amount of overdue interest being less than one-fourth of one per cent., indicates the high quality of the securities held by the company, unexcelled, it is believed, by any other financial institution on this continent.

The increase in the surplus over that of the preceding year is \$56,878.54, a gain of eighty per cent., and that fund now stands at \$128,718.58. This large addition must be extremely gratifying to all interested in the company, and especially to those who hold its investment policies.

The cash interest income reached \$50,518.81, an increase in the year of forty-three per cent., and was more than sufficient to pay the death losses of the year.

On the recommendation of the managing director, the board thought well, at the end of its second quinquennium, to still further strengthen the company's claim to public support, by having a valuation of all its obligations by a distinguished consulting actuary of eminence and experience, whose independent examination and valuation would command increased confidence.

Wm. T. Standen, of New York, whose name is well known in Canada, and who is one of the executive officers of the Actuarial Society of America, has made such examination, and his report will be placed before the meeting.

During the present year the first series of the company's Ten Year Investment policies matures. The consulting actuary has allocated to these policies profits in excess of the company's Semi-Tontine estimates, which will be paid on the anniversary of each policy, and which have been very satisfactory to those

whose policies have already matured. This company was the first Canadian institution to adopt this form of insurance, and it has become so popular that nearly all the other Canadian companies—several of them after denouncing it for years—now issue policies upon it in one form or another.

An analysis of the profit-earning powers of the successful Canadian companies, as compared with those of the large American companies, has demonstrated the great advantage in this respect in favour of our home institutions, among which this company stands out prominently. ALEXANDER MACKENZIE, President.

The following is an abstract of the financial statement of the North American Life Assurance Company for the year ending December 31st, 1890 :

Cash income for the year 1890..	\$ 366,818 61
Expenditure, (including death claims), endowments, and all payments to policy-holders...	158,593 73
Assets	1,042,440 11
Reserve fund.....	829,176 00
Net surplus for policy-holders.	128,718 58

JAS. CARLYLE, M.D., WM. MCCABE,
Auditor. Managing Director.

Audited and found correct.

E. A. MEREDITH, LL.D. } Auditing commit-
B. B. HUGHES, } tee of the board.

To the Directors of the North American Life Assurance Company :

GENTLEMEN,—The valuation of your policy and other obligations, which has been checked by me, shows a surplus of \$128,718.58, after providing amply for every liability of the company, real or contingent, in accordance with the requirements of the laws of the Dominion. Five years ago my report to you showed a surplus of \$37,500.00, so that the work of the past five years has yielded nearly three and one-half times the amount of surplus that resulted from your first quinquennial period of corporate existence.

Five years ago, I deemed it but just to congratulate you upon the large proportion of your business written upon the Twenty Year Investment Plan, because of all other plans this one seemed to me to contain more of the essential elements which would go towards building up a very strong and healthy life company, and I notice that since that time the proportion of these policies to the entire amount of your issues is still larger. From an examination of your plans of insurance I know of no company having a better earning power, and confidently believe that the future results will prove alike satisfactory to your policy-holders and all interested in your company.

During the past year, I notice you have introduced two new plans of insurance, viz., the Compound Investment Plan and the 7 per cent. Guaranteed Income Bond, both containing attractive features.

The Compound Investment Policy, while perfectly safe, is an exceedingly liberal contract. The many options you offer the insured in settlement, combined with the mortuary dividend and also the guarantee to loan the insured the eleventh and subsequent premiums, the latter being cancelled in case of the death of the insured and the full face of the policy being payable, make this one of the most desirable forms of insurance ever offered to the public.

The Seven per cent. Guaranteed Income Bond is well adapted to meet the wants of those desiring an annuity in the later years of life. This admirable plan, combined as it is with insurance, should certainly prove acceptable to large numbers desirous of having a

guaranteed income upon attaining a certain age.

I have examined the Commercial Plan and its practical operation, as shown by your books, and I think this must be an exceedingly attractive form of insurance to the man who desires to pay in the present only the actual cost of carrying his insurance, thereby enabling him for any fixed sum to carry about twice the amount he could on the ordinary plans.

The persistence of your business, as shown by the fact that your terminations are considerably below the average, is a very conclusive proof that your methods and plans are popularly endorsed, and also that your agents have not committed the fault of giving you what we call high-pressure business, but have confined themselves to a strictly legitimate business.

As a matter of great interest to your policy-holders, it may be worth while for your management to point out to them that an examination will show that your percentage of increase in surplus, as compared with your mean assets, is 6'12 for the past year as against less than four per cent. for the average of other leading companies doing business in Canada, as shown by their last reports.

Those of your tontine investment policies maturing this year are entitled to a withdrawal of their surplus in cash, or the application of the same in any one of the various ways provided for in the policies. I am gratified to find that the amount of dividend which you can safely allot to these policies, as shown in my detailed report, is somewhat in excess of your semi-tontine estimates, and this result should give satisfaction to those who were fortunate enough to select this form of insurance.

W. T. STANDEN,
Consulting Actuary.

The chairman, Hon. A. Mackenzie, M.P., in moving the adoption of the report said :

GENTLEMEN,—Owing to the Dominion Parliament not meeting as early this year as last, I have the great satisfaction and pleasure of being with you at this our tenth annual meeting, to give you an account of our stewardship. From year to year, during the past ten years, you have entrusted to our care the direction of the affairs of this institution. The splendid financial statement laid before you showing the prosperous position of the company, affords the best evidence that we have strictly fulfilled the trust reposed in us and that the expectations made from time to time as to its success have been realized.

As you are probably aware, we closed our books promptly on the last day of the year, when our Government Report was completed and mailed to the Insurance Department on the following day. From the report, I was gratified to notice that our interest receipts for 1890 were more than sufficient to pay our death losses for the year.

Notwithstanding the keen competition that has prevailed and the fact that some companies have lowered their premium rates, we have never considered it advisable to deviate from what we believe to be the true principles of life insurance. We hold that an adequate premium is essential to secure a solid foundation and the permanent success and safety of a life company. Under our system, whatever surplus arises is practically returned to our policy holders.

After making ample provision for every liability we have left the handsome cash surplus of \$128,718.58. This enables us to perform a pleasurable duty, viz., to meet those of our policy-holders having ten-year investment policies maturing this year and give them results exceeding those stated in our present Book of Estimates for such policies.

A comparison with our report of 1889 shows

that our premium income increased by \$48,922.90, our interest by \$15,215.18, our assets by \$219,189.63, our insurance in force exceeds ten millions and the surplus increased by the large sum of \$56,878.54, or nearly 80 per cent.—a relative gain, probably never equalled by any of our competitors. A gratifying feature of these satisfactory results is that they were accomplished at a reduced ratio in our expenses.

During last year the business of the Dominion on the whole has not been as prosperous as could have been desired, but I am pleased to notice that considerable attention has been given and activity displayed in developing the vast and splendid mineral resources of our beloved Dominion. The thanks of the whole community are due to the gentlemen who are devoting their time and energy to this new enterprise, and I sincerely trust they may be successful in inducing British capitalists to supply the means necessary to the accomplishment of satisfactory results. The successful working and developing of these mines will be an important factor in attracting both population and capital to this country, which, as you are aware, are necessary elements to aid us in building up this Dominion.

In conclusion, I would remind you that the great success of this company, and the solid position in which it stands, are not through any lucky accident, but through recognizing certain principles in its early years, sticking to these, and in carefully investing and husbanding the funds entrusted to us, and what is of the highest importance, that the management has been in skilled hands. I am proud, and rejoice at the position the company has attained, and with our great profit-earning power I look forward confidently to each succeeding year equalling, if not surpassing, the splendid results now before you of 1890.

John L. Blaikie, vice-president, in seconding the motion, said:

GENTLEMEN—Connected with this annual meeting there are many things of a pleasing, gratifying nature, and I may say nothing whatever of an opposite description. Let me avail myself of this opportunity to testify as to the great value of Mr. Mackenzie's services to the company. His name, representing as it does in his case, sterling worth and integrity, has been of vast service to the company, but independent of that, I may say that except during the time Mr. Mackenzie is in Ottawa attending to his parliamentary duties, he is almost daily to be found at his desk in this office, giving to every important matter that transpires the benefit of his sound judgment and clear penetration. Everyone will heartily unite in the fervent hope that he may be long spared to preside over this flourishing institution, enjoying, as he does, the confidence and esteem of the entire community.

It is also extremely gratifying that the report, and all the accompanying statements, are of such an encouraging nature.

The report of Mr. Standen, actuary, of New York, has already been referred to by the president, so I would only remark with respect to it, that it is worthy of very special notice, seeing that Mr. Standen occupies a very prominent position among the insurance experts of this continent, and, therefore, he speaks with authority, making his endorsement of this company's plans, financial position and general management of great value and importance.

The statements before you show a decrease in the past year as compared with 1889 in the death rate, which assuredly is cause for rejoicing, as, notwithstanding an increase of over one million dollars of insurance in force, there is a decrease of \$11,850.47 in death claims, which speaks volumes for the increasing vigilance, care and skill of Dr. Thorburn, our medical director.

It affords me special satisfaction to announce, gentlemen, as I now do, that the company has no dormant loans, all are active and interest yielding, and not only so, but with one exception, yielding a higher rate of interest than those of any other company doing business in Canada. This is all the more gratifying when it is borne in mind that this is the condition of our investments after the company has been in existence for ten years, and establishes beyond all question that the Finance Committee has acted in a most conservative, careful manner in conducting this important branch of the company's business. Indeed, very few loan companies, if any, established for the express purpose of lending money, having all the machinery and agencies necessary for successfully carrying on such business, can show a better record than the North American Life Assurance Company, and very few a record equally satisfactory.

In conclusion, gentlemen let me have the pleasure of bearing testimony to the unwearied diligence and skillful management of our managing director, Mr. McCabe; also to Mr. Goldman's zeal and fidelity in discharging his important duties, and, I may add, the officers of the company generally, as, to the united and hearty efforts of all the officers, we are indebted for the great success attained by the company.

Hon. G. W. Allan said: As a vice-president of the company he had much pleasure in noting the continued prosperity of the company and the marked advance made during the past year. He congratulated the president on being present on this occasion and expressed the wish that the Hon. Alex. Mackenzie might be spared many years to give the company the benefit of his advice and counsel, which no doubt had contributed so largely to the company's success.

On motion, the thanks of the policy-holders and guarantors were unanimously tendered to the president, vice-president, directors and members of the Provincial and Local Boards of Directors for their attention to the interests of the company during the past year.

Dr. Thorburn, in acknowledging the thanks of the meeting, said: As medical director he joined most heartily in the congratulations on the great success the company had attained. In his department he was pleased to record the favourable mortality experienced during the past year. The very highest proof that great care had been given to the work of the medical department was evidenced by the favourable mortality of the company during the past ten years. Another point upon which the doctor dwelt was the desirability of having reliable local examiners, in whom implicit confidence might be reposed. He believed that the North American Life had as examiners gentlemen of the highest integrity, and concluded by thanking them for their past effort on behalf of the company.

Dr. Carlyle, auditor of the company, said: Perhaps it will be satisfactory to those who placed me in office if I make a few remarks with reference to the financial statement before us viewed from the standpoint of an auditor. From the beginning I have been one of the company's auditors. Owing to the illness and finally the death of my late colleague, I have made the audit of 1890 alone. Thus necessarily I have seen, as it were, both sides of all the moneyed transactions of the company. It affords me pleasure to be able to say that the more thorough my knowledge becomes of the book-keeping and the financial management of the company, the more I am satisfied that the statements placed before you, year after year, are altogether reliable.

It is very gratifying to an auditor to be able

to say that the books and the vouchers of a company are correct and as represented, but it is more than this if he can say that he believes the money of the company is safely invested. What are the evidences of security in connection with the statement before us?

I know that the mortgages representing \$690,000 of the company's funds are in its vaults, for I examined each one of them. I find that out of so large a number of mortgages the company has had to make but one foreclosure. After examining the Government's published report of the financial condition of the various loan companies of Ontario and ascertaining the number of foreclosures made by them, and the amount of overdue payments, I am led to believe that less than one-fourth of one per cent. of overdue interest and only one foreclosure, when so large a sum is involved, is not only highly satisfactory but somewhat phenomenal.

The debentures of the company are in the company's safe, or in the vaults of the Toronto Trusts Corporation, or deposited with the Government. Those with the company and those with the Toronto Trusts Corporation I have examined and found correct as represented; those with the Government are acknowledged in its annual published report regarding life assurance companies: I also saw that the company had scrip for all loans made on stock. These are the grounds for my belief that the company's funds are safely invested.

In conclusion, allow me to say that your auditor is allowed full and free access to all he wishes to see, to satisfy himself that everything is as represented. I sometimes think that the sterling integrity of all those at the head of the company is reflected on all below them, and hence my work continues to be very agreeable to me.

Replying to a vote of thanks tendered to the agents of the company for their efficient services during the past year, Mr. Geo. E. Lavers, the company's Nova Scotian manager at Halifax, said: It cannot but be gratifying to myself as one of the oldest agents of the North American Life to note the splendid progress of the company during the first decade of its existence. A few of the salient points of this report you will permit me to call attention to. In the first place, it is certainly gratifying to note that in comparison with other strong competitive companies, the North American shows today a financial position not excelled by any. In the item of ratio of assets to liabilities we are also able to make a very favourable comparison.

Another point of great interest to the policy holders, and that shows the excellent earning power of the North American assets, is evidenced by the fact that, with one exception in Canada, the rate of interest earned on its investments was in excess of that of any of them, the figures for 1889, as given by *The Insurance and Finance Chronicle*, being for the North American 6.00, while the average of six of the competitors referred to was 5.23. This splendid showing of the rate of interest earned by the North American indicates to the public the careful and solid character of its investments. I have certainly much confidence in the future success of the North American as not only a safe company for insurers, but one that from its investments will give as satisfactory returns to its policy holders under its investment policies as any other on this continent.

The usual votes of thanks to office-bearers and committees were then passed.

The directors were then elected for the ensuing year, and at a subsequent meeting the Hon. A. Mackenzie, M.P., was unanimously re-elected as president, and John L. Blaikie, Esq., and the Hon. G. W. Allan as vice-presidents.



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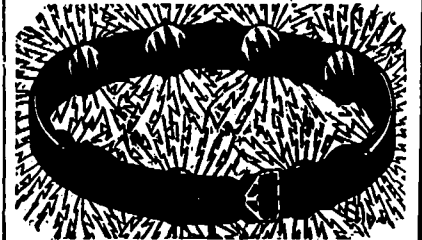
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