Gasped [illegible]
for a lawn [illegible]
The [illegible]
but once in a [illegible]
fingers."

"No," [illegible]
manuscripts are [illegible]
very much [illegible]
riches. But I [illegible]
six poems all [illegible]

"It is better [illegible]
the horse is [illegible]
all. It may [illegible]

It is nice to [illegible]
ideals, but it [illegible]
her.

Dear weeps [illegible]
weeps.

"Honorah," [illegible]
front of the house.
"What is it now [illegible]
"Is it singin' [illegible]
coffee for supper [illegible]

An infidel can [illegible]
everything but [illegible]
gersoll can attack [illegible]
father, but Boh [illegible]
bout his Christian [illegible]

MACHINER[illegible]

WHY PAY to [illegible] local dealer, when [illegible] us, the best oil on the [illegible] in barrels, and 20c. [illegible] freight prepaid to your [illegible] Oil equal to Climax [illegible] oil, or no sale.
Wholesale Grocer, TORONTO. A. H. C[illegible]

Cold in the He[illegible]
AND
HEADAC[illegible]
CURED IN FIVE MINUTES

Catarrh Cured by [illegible] A Wee[illegible]

DR. HUNT'S MACIC [illegible]
IN BOXES 25 Cents at all drug[illegible]
by mail on receipt of price. [illegible]
THE MILLER EMULSION CO[illegible]
Manufac[illegible]

Belting
Shafting
Pulleys
Hangers

Order your Supplies o[illegible]

Oak Tanned Leather Be[illegible]
from us. We supply four gra[illegible] able for all classes of machinery [illegible] thing in above lines at Manu[illegible] First Cost Prices.

Lowest [illegible] For C[illegible]

TORONTO TYPE FOUN[illegible]
44 Bay Street

Abraham Lincoln "[illegible]
"You can fool all [illegible] people sometimes, yo[illegible] can fool some peop[illegible] all the time, but yo[illegible] can't fool all the peo[illegible] ple all the time."

In the same wa[illegible] some storekeepe[illegible] from motives of pro[illegible] will foot their cu[illegible] tomers — but in [illegible] end it won't pay the[illegible] to pass off inferior [illegible] worthless matches [illegible]

E. B. EDDY'S MATCHES

Excelling all Other[illegible]

CANADA'S GRE[illegible]
INDUSTRIAL FA[illegible]
TORONTO
SEPT 2 TO 14, 189[illegible]
The Great Live Stock
And Agricultura[illegible]
Of the Continent
Increased Prizes and Accommodation
Entries Close Augu[illegible]
Greater and Faster [illegible] than ever before
More to see at the Gre[illegible] than all others put to[illegible]

Excursions on [illegible]
Make this your Annual
For prize lists, Programmes, [illegible]
H. J. P[illegible]
Toronto.

"S[illegible]
Tea in [illegible] perils [illegible] trees [illegible] with other [illegible] you what [illegible] grow

REPLY TO R. J. DOYLE BY WM. A. DAYMAN.

In my reply to Mr. Doyle's charges against myself and management, last week, I want the public to understand I only spoke in defence of myself and my own, still and as respects all for every member.

Today I received Mr. Doyle's circular, made against the Sydenham Fire Insurance Company. I heard some time ago that it was coming, and I might say I fully expected it, we know that the flax is a very healthful exercise for Mr. Doyle. A small boy once received some pointers from his teacher on volcanoes he was told of their operations; the small boy gave his teacher a pointer in the following question, "please sir if the devil's boll ever would it burst?" So if the annual output of this Great Manager will save him from sudden death by explosion, why just continue Mr. Doyle in the good work, we assure you it is pleasure, yes it does us no harm.

I have been in the employment of the Sydenham Company for over 4 years. I have had a great amount of responsibility in working for the Company. I found at once, that the Company could be earnestly recommended, that the economy and care which was seen in the management commended it to the progressive and thoughtful farmer. The Sydenham has been doing business in the County of Grey for over 27 years, and through all that time the directors have never tried or offered to do a general business, they have been satisfied to confine its operations to a small territory. The success of the Company has been simply wonderful, and through it the farmers of this county have saved many thousands of dollars in insurance rates. The oldest farmer in the county can well remember when the old Reserve Mutual was in operation, how they were taxed, their rates often running as high as $2.00 on the $100 for 3 years—the greater portion of which went for managing expense as in the case of the Dominion (Grange) Mutual at the present time, under the same boom management, if I am correctly informed. Mr. Doyle accuses me of misrepresentation and falsehood, to my mind it is a great wonder he did not try in some manner to prove his position. True, he takes up a statement I circulated last Year, and he puts a construction on it which is as false as it can be. In that circular, I showed the comparative costs of the two Companies for the year 1893, as follows:

Cost of management in Dominion Grange.....$6041.11
Cost of management in Sydenham.....1841.01

Total liabilities of Dominion Grange for year 1893 as stated above.....19589.61
Total liabilities of the Sydenham for the year 1893 as stated above.....8819.81

While the Dominion Grange has only 68 policies in force more than the Sydenham yet they required in 1893 $741.80 more to manage their business than the Sydenham required to manage its business and pay its losses. To meet total liabilities the Dominion Grange Mutual required $11918.80 more than the Sydenham or $2398.99 more than double what required by the Sydenham. Now Mr. Doyle takes this statement and makes out that I say that the Sydenham had a liability at the end of the year 1893 amounting to $8819.81, and the Dominion Grange Mutual has a liability of $19588.80 at the end of 1893. Now the statement gives nothing of the kind, it simply gives the sums required by the two companies year 1893, to meet their liabilities, and Mr. Doyle is not so dull in comprehension, and I hope the public will not consider him so great a fool as that. It is not a lack of knowledge or wit as much as a lack of honesty that is wrong with the man. The extravagance of the Dominion Grange in 1893 was to a great extent repeated in 1894, requiring something over $2000 more than double what the Sydenham required to meet all costs, and there is very little difference in the size of the two Companies.

Now since we are dealing with the finances of the two institutions, let us go further. Before we proceed, I may state the Sydenham directors do not believe in a Mutual Company carrying a large surplus, they have never done so, and very few Companies have a better record for paying claims satisfactorily. A large surplus is a strong incentive to extravagance.

I have before me, the annual report of the Dominion Grange for the years 1891, 1893, 1893 and 1894. In the report for year ending 31st Dec. 1891, I find a cash surplus of over $23,000 given. In the report for the year ending 31st Dec. 1892, we find the following cash assets:

Total assets, consisting of real estate, $6000 (no incumbrance) not due and interest due and unpaid	$6000 00
Bills Receivable	67 62
Sundry accounts and notes in Division	681 50
Cash on hand at head office	45 13
Cash in the Bank of Hamilton	834 12
Agencies accounts	281 92
	19 87
	$8331 36

If I understand this report it shows a