FINANCIAL.

J. S. R. McCANN, ACCOUNTANT AND Real Estate Agent. Rents and accounts collected. Money to loan. Office, 232 King street, next WHIG Office.

MONEY TO LOAN IN LARGE OR SMALL sums at low rates of interest, on City and Farm Property. Loans granted on City and County Debentures. Apply to THOMAS BRIGGS, Manager Frontenac Loan and Investment Society. Office opposite the Post Office.

ARCHITECTURAL.

POWER & SON, ARCHITECTS AND Building Surveyors. Office—Wellington Street, Kingston.

ARTHUR ELLIS (Member of the Ontario Association of Architects), ARCHITECT AND APPRAISER. Offices—81 Brock Street, Kingston, Ont.

WM. NEWLANDS, ARCHITECT AND Appraiser, corner of Brock and King Streets, over Wade's Drug Store. Entrance on King Street, next to WHIG Office.

DENTAL.

LEONARD CLEMENTS, L.D.S., DENTIST, directly opposite the Post Office, Wellington Street, Kingston. Established in 1857. Telephone No. 337. Residence, 254 King street East.

R. E. SPARKS, D.D.S., L.D.S., M.D., DENTist. Office—230 Princess Street. Residence—132 University Avenue. Office hours, 8 a.m. to 6 p.m. Saturday evening, 8 to 10. Telephone 346. S. A. Aykroyd, D.D.S., L.D.S., Assistant.

MEDICAL.

DR. ANNIE E. DICKSON, 172 Johnston street.

DR. HATTIE D. WALKER, OFFICE, 251 Queen street, one block north of St. Andrew's church. Telephone No. 289.

LEGAL.

JOHN STRANGE, LL.B., SOLICITOR, &c. Office—Clarence Street, opposite the Post Office. Money to loan at lowest current rates.

FRANCIS KING, M.A., BARRISTER, SOLICITOR, Etc. Money to loan. Patents procured; send for circular. 79 Clarence street.

MONEY TO LOAN—At 5, 5½ AND 6 PER CENT, on good city property, and also money to loan on farm property. WM. MUNDELL, 151 Wellington Street.

HORSE LIVERY.

F. A. BIBBY, 129 BROCK STREET, THE leading hack and livery stable in the city. Telephone No. 201.

T. C. WILSON, 120 CLARENCE STREET, the largest and longest established livery in the city. Telephone No. 179. Vehicles ready at a moment's notice.

McCAMMON BROS., KINGSTON HORSE Exchange, Livery and Boarding Stables, corner of Brock and Bagot Streets. A new and Stylish outfit of vehicles and excellent horses. Charges moderate.

SPECIAL MENTION.

STYLISH WEDDING CARDS, Invitation and Cake Boxes at WHIG Office.

ENVELOPES, all sizes, furnished and printed at WHIG Office at lowest prices to be obtained anywhere.

RUBBER STAMPS of all kinds neatly made, Self Inkers, Linen Markers, Daters, Seals, Stencils, Bank, Ticket and Office Stamps, etc. Repairs of all kinds promptly done. JOHN OFFORD, WHIG Office.

INEBRIETY AND OPIUM HABIT TREATED PRIVATELY. Double Chloride of Gold System. Results invariably satisfactory. Write for information. LAKEHURST SANITARIUM, Oakville.

HANLEY HOUSE, OPPOSITE K. & P. AND C.P.R. Union Station and convenient to G.T.R. station and steamboat landings, recently enlarged by a handsome addition, doubling former capacity. Bedrooms in new department well lighted, airy, and from windows a complete view of harbor and prominent works. Charges $1 and $1.50 per day. JOHNSTON BROWN, Proprietor.

EDUCATIONAL.

ALBERT COLLEGE, BELLEVILLE, ONT.

SPLENDID RECORD OF SIX CANDIDATES for Senior Matriculation. All were successful. Candidates prepared for Teachers' Certificates. Diplomas awarded in Commercial Science, Music, Fine Arts, Elocution. Will Re-open THURSDAY, SEPTEMBER 6TH, '94. For calendar address PRINCIPAL DYER, M.A., D.D.

=Sept. 3rd=

1894, IS THE TIME

Kingston Business College

Re-Opens. Catalogue sent Free to any address,

J. B. McKAY, President.

KINGSTON LADIES' COLLEGE, CONSERVATORY OF MUSIC,

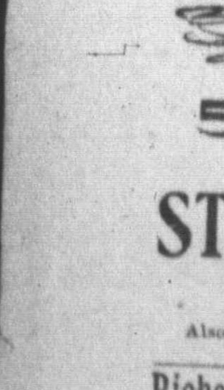
A Boarding and Day School for Young Ladies, "Closeburn," Emily Street, Kingston.

FALL TERM BEGINS SEPT. 7th.

SPECIAL ATTENTION given to students preparing for examinations. The refining influences of home combined with high mental training.

THE MUSICAL DEPARTMENT is in charge of Arthur Fisher, Esq., Mus. Bac., A.C.O., England.

For terms and prospectus apply to MRS. CORNWALL, M.A., Principal, at the College.



BABY'S OWN SOAP.

10c a box.

Buy a pound of our celebrated

50c TEA,

STROUD BROS,

109 Princess Street.

Also at Ottawa, Toronto and Peterboro.

Richelieu & Ontario Navigation COMPANY.

MONTREAL AND TORONTO LINE.

Steamers leave Kingston, going East DAILY (except Monday), at 5 a.m.; going west DAILY (except Monday) at 3 p.m. To Montreal, single, $5.25; return, $8.50; to Toronto, single, $4; return, $8.50. Meals and berth included both ways, until June 30th, after which meals and berth will be extra going East, but will be included going West.

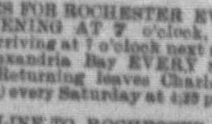
MONTREAL AND HAMILTON LINE

Steamer MAGNET leaves Kingston every Wednesday, for Montreal, at 5 p.m., and every Sunday, for Toronto and Hamilton, at 8:00 a.m. To Montreal, single, $4; return, $7.50; to Toronto, single, $4; return, $7.50; Hamilton, single $4.25; return, $8. Meals and berth included both ways.

For freight rates apply to JAS. SWIFT & CO. For tickets apply to THOS. HANLEY & SONS.

C. F. GILDERSLEEVE, General Manager.

Rochester and Alexandria Bay.



STR. NORTH KING,

LEAVES FOR ROCHESTER EVERY SUNDAY EVENING AT 7 o'clock, via Bay of Quinte, arriving at 7 o'clock next morning. For Alexandria Bay EVERY SUNDAY at 9 a.m. Returning leaves Charlotte (Port of Rochester) every Saturday at 4:30 p.m., via Bay of Quinte.

DAILY LINE TO ROCHESTER, via Grand Trunk Railway to Port Hope, thence by str. North King, arriving at 5:30 p.m.

THOS. HANLEY, Ticket Agent. J. F. GILDERSLEEVE, Ticket Agent.

ANNOUNCEMENT.

61st YEAR.

THE DAILY BRITISH WHIG is published every evening at 232 King street, Kingston, Ont., at SIX DOLLARS PER YEAR, payable in advance; otherwise $7.50 will be charged.

ADVERTISEMENTS.

First insertion, five lines and over, 10c per line.
Each consecutive insertion, " 5c "
Once a week, five lines and over, 10c "
Twice a week, " 9c "
Three times a week, " 8c "

Measurements by a solid scale, twelve lines to the inch.

Births, Marriages or Deaths, one insertion, 50c; two insertions, 75c.

Wants, Lost and Found, Personals, Articles for sale, etc., 1c per word in daily issue; minimum charge 25c.

Reading Notices, 15c per line; reduced rate when a display advertisement accompanies, or on contracts for over 500 lines. Minimum charge for a notice, 30 cents.

Contracts for a specified space are made for long terms for mercantile announcements, but notices of help wanted, for sale, to let, partnerships, tenders or anything beyond actual announcement of goods or manufactures for sale are excluded. Card spaces for professional, insurance or agency announcements are subject to similar restriction.

Contract advertisers allowed two changes per week; more frequent changes must be paid for. The publisher will not be responsible for misunderstanding of verbal orders. Written directions should be placed on all copy for insertion. All advertisements are subject to the approval of the publisher.

All charges for advertisements and subscriptions are due and payable in advance.

Officers of unincorporated Associations or Societies will be held personally responsible for orders they give.

THE WEEKLY BRITISH WHIG, 8 pages, 64 columns, is published every Thursday morning at $1 a year, if paid in advance; otherwise $1.50 per year.

Attached to the paper is one of the best Job Offices in Canada; rapid, stylish and cheap work; nine improved printing presses.

EDW. J. B. PENSE, Proprietor.

JOHN OFFORD, Assistant Business Manager.

CUNARD STEAMSHIP COMPANY.

SAILING FROM NEW YORK EVERY SATURDAY. Authorized agent, F. A. Folger, Ferry Dock, foot of Brock street, Kingston.

THE DAILY WHIG.

"Cpifer per Orbem Dicor."

THE FIRST ACCIDENT.

The first fatal accident has occurred on the electric railroad, and an inquest has very properly been held to determine how far the company was responsible for it.

The evidence was very conclusive that the car was running at a reasonable rate of speed down the road from the asylum, that it was under control, that the injured man stepped out upon the track in front of it, that he did not see it, that being deaf he could not hear the warning bell, and that the collision was inevitable.

The verdict of the jury, in absolving the electric railway men from blame for the accident, was the only one that could be given under the circumstances. The accident, all the same, is deeply lamented, and it will stimulate the railway company and all its employees to use every care and precaution in the interest of the public safety.

That unusual care has been exercised is evident by the fact that up till now no serious mishap has occurred, and in the experience of no railroad on the continent, assuredly no new line, when the people have had to be educated to the change from a slower to a faster service, has this record been surpassed.

There are some who think that the speed of the cars is greater than it ought to be, and they favor not only a slackening of it but a stopping of the cars at certain points, notably at the street intersections. The company demur to this on the ground that it is rapid transit that the people want, and that without it the electric cars would not be answering the requirements. There is some force in the argument; and, besides, the speed is limited by act of parliament and by agreement with the council. Is that rate of speed, so defined, ever exceeded? If it is the company should be called down; if it is not there is nothing to complain of.

THE AMERICAN TARIFF.

The tariff bill, over which the American politicians sparred so much and so long, has become law. It was expected by some that President Cleveland would veto it, having expressed himself as antagonistic to some of its features, but he has been more diplomatic. He has not approved of the tariff, and so has not signed it, and he has not vetoed it.

In his letter to a friendly congressman—a roundabout, unofficial and undignified way of expressing an opinion—he regards the new tariff as "a vast improvement on existing conditions," and as a means of lightening many tariff burdens that now rest heavily upon the people. His most notable declarations are these:

"It is not only a barrier against the return of mad protection, but it furnishes a vantage ground from which must be waged further aggressive operations against protected monopoly and government favorism.

"I take my place with the rank and file of the democratic party, who believe in tariff reform, and who know what it is, who refuses to accept the results embodied in this bill at the close of the war, who are not blinded to the fact that the livery of the democratic tariff reform has been stolen and worn in the service of republican protection, and who have marked the places where the blight of treason has blasted the counsels of the brave in their hour of might.

"The trusts and combinations—the communism of pelf, whose machinations have prevented us from reaching the success we deserved—should not be forgotten or forgiven.

"We shall recover from our astonishment at their exhibition of power, and if then the question is forced upon us whether they shall submit to the free legislative will of the people's representatives or shall dictate the laws which the people must obey, we will accept and settle that issue as one involving the integrity and safety of American institutions."

Mr. Cleveland is a fighter, and he lays down the gauntlet in these sentences, not only to those who have been opposed to him politically but to those democrats who have not followed his leadership and counsel. He sees the injury that has been done to the democracy already by the shambling policy of the party, by the quarrels and wrangles that have postponed tariff reform until a date when it may not have time to show its merits before the bugle-blast of a new campaign is heard.

The president accepts the inevitable, for the present, but he clearly indicates that he is for an advancement along the lines indicated in his recent correspondence. He once before rose superior to his party and amended the platform which carried his party into power. Can he do it again? Time will tell.

EDITORIAL NOTES.

Hamilton has awarded a great paving contract and its council has so much confidence in the contractor that it declines to appoint an overseer of the work. Verdant Green must have located in Hamilton, become a ward representative, and secured a pull in the council.

* * *

The Montreal "Star" wants the liberals to define their policy for the next election. They have declared for freedom of trade, but it wants to know exactly what that means. Mr. Laurier has promised a sweeping reduction of the tariff, and that is enough for the present. To go further would be to undertake Mr. Foster's work, in the performance of which he would not be thanked.

* * *

When parliament adjourned it was considered safe to open Lisgar and appoint A. W. Ross lieutenant-governor of Manitoba. Now it is not considered safe to do this, and Mr. Ross is hot, up to boiling point. He is enroute east to tell Sir John Thompson what he thinks of the government. Ross was a liberal and became a tory for what there was in the change, so that in his worry a good many will not sympathise with him.

THE DISTRICT DASHES.

The Clippings From the Exchanges Put Into Brief Form.

U. J. Flach and wife have left Athens for Milton.

Throughout the Prince Edward district there will be about half a crop of apples this year.

Mrs. James Caswell, mother of Mrs Thomas Vanarnam, Athens, died on Thursday, aged seventy years.

George Haskins, Delta's successful miller, has been busy building the roller mill for four months and finished it last week.

The harvest dinner in connection with Christ church, Athens, in Taplin's grove on Wednesday last, was successful. The proceeds netted $165.

The mineral springs at Athens will be developed. Prof Cochrane, of Kingston, analysed the water and it compares more than favorably with the waters of other springs in Canada.

On Sunday fire started on H. H. Arnold's island, Charleston Lake, and completely denuded it. This island was a favorite place for picnic parties and it seems highly probably that the island was destroyed through carelessness.

The confirmation of Frank N. Potter's appointment as collector of customs at Cape Vincent was gladly received by Mr. Potter's many friends. The band, accompanied by citizens, went to Mr. Potter's house, where he was warmly congratulated and serenaded.

The Picton bicycle races, on Tuesday, were well attended. Neilson Robinson, Kingston, got seconds in the mile, three-minute class and mile, 2:50 class, and first in the two-mile, six-minute class. Melville Robinson was second in the two-mile contest and third in the mile, 2:50 class. Toronto men took nearly all the firsts.

Changes of Teachers.

The committee on school management met yesterday and decided to make changes in teachers at once in view of Miss Henstridge's resignation. The changes would have to occur Oct. 1st but to reduce the confusion to a minimum the transfers were thought best to occur now. Miss Barney, of Wellington street school, will take Miss Henstridge's class in Victoria school, Miss Laura McLeod becomes a permanent teacher and takes Miss Barney's place in Wellington street school. Miss Henstridge will teach, until Oct. 1st, the half-day classes in Victoria and Central schools to be succeeded then by Miss Lizzie Connor, who will be recommended to the board as a temporary teacher. The changes will occur at once.

Mr. Newlands, writing master, in New York on business, was on duty on Tuesday morning. Miss Davidson, principal of Cataraqui school, is in Rochester suffering from a poisoned face. She cannot resume her class before next week.

A Splendid Work.

"The Book of the Fair," Bancroft Publishing Co., Chicago, claims the highest perfection of any work devoted to the Chicago exposition. Thousands of artists and scholars testify that the book in plan, clearness and conciseness of the text, and the accuracy and beauty of the illustrations, has not only done better than any other but the best that could be done. Upon every one of the thousand imperial folio pages lavish praise has been bestowed. The difference between "The Book of the Fair" and other publications, world's fair portfolios and cabinets is, that it is the only work giving a systematic description of every feature in every building, in each of the thirteen departments into which the great fair was divided.

Clear Out The Weeds.

While the city is being improved by the repairing of the streets and the introduction of new walks some notice should be taken of lots in fashionable sections whose owners do not comply with city by-laws by fencing them. The lot on the corner of Maitland and King streets is not enclosed and is an eye sore. There is another lot on King street opposite the breakwater that has a splendid crop of thistles, which when ripe will be scattered by the winds to the property of those who by industry have kept their land free from bad weeds. It is hoped the authorities will do something towards remedying the evils spoken of.

Child-Saving Conference.

A number of those interested in child-saving in the province have agreed upon a conference in Toronto, at which methods of work might be considered, Oct. 18th and 19th. Among the topics will be: Existing provincial and dominion laws for the care and protection of children; the child and the institution; the foster-home method; the supervision of placed-out children; the industrial school and reformatory system; the importation of English children. A fare and one-third railroad rate will be secured, and a very profitable meeting may be counted upon.

A Good Appetite

Always accompanies good health, and an absence of appetite is an indication of something wrong. The universal testimony given by those who have used Hood's Sarsaparilla, as to its merits in restoring the appetite, and as a purifier of the blood, constitutes the strongest reccommendation that can be urged for any medicine.

Hood's Pills cure all liver ills, biliousness, jaundice, indigestion, sick headache. 25c.

Had To Quit The Run.

About two weeks ago F. J. Pope, of Stratford, formerly of the Kingston collegiate institute, left here for Cape Vincent intending to wheel to Niagara Falls. He could not make the trip on account of the bad roads. He writes: "The roads are out of sight, under sand, dust and debris in general. They are simply horrid. I rode to Watertown and Pulaski and took the train to Rochester. The drought is bad for the roads. If rain came the run would be pleasant from Rochester to Niagara Falls."

He Wants a Fine One.

Ald. Curtis, chairman of parks, does not think that the fountain Ald. Richardson wants for the city park is a good one. The doctor would like to see a $1,000 fountain put in, and next year if he is returned to the council will agitate that this sum be put in the estimates for that purpose. For this sum a beautiful ornament could be put up.

Some Want It Raised.

Mayor Herald says he has been told by some carters that they are glad the city council did not refund part of the license fee, as was done in the hackmen's case. One carter told him, if anything, he would rather see the license higher and then there would not be so many in the business.

Encircled With Flames.

On Monday evening a physician went to sleep smoking a pipe. Fire from the pipe ignited the mattress, and the doctor awoke in the middle of flames. He escaped and with the assistance of members of his household put out the fire.

K. D. C. the household remedy for stomach troubles.

AFFAIRS OF THE HOUR.

TELEGRAMS FROM THE EARTH'S FOUR QUARTERS GIVEN.

Little Matters that Interest Everybody—Notes From All Over—Little of Everything Easily Read and Remembered.

Vesper, a lumber town in Wisconsin, was wiped out by fire.

It is understood that the pope has invited Cardinal Gibbons to visit Rome.

Two Egyptian pashas have been arrested on a charge of buying slave girls.

Chairman Wilson says the outlook for genuine tariff reform in the United States is very bright.

Wade's mandrake pills, sure cure for biliousness and constipation, Wade's drug store, Kingston.

The Roman Catholics of London, Eng., propose to build a monster cathedral which will cost £250,000.

Elmore Gilmore, an Indiana school teacher, has fallen heir to $3,000,000, left by an uncle in Derry, Ire.

Mrs. McNellis, a grocery keeper in Belleville, has been fined $10 and costs for selling cigarettes to boys.

Charles H. Gould, a member of the Montreal harbor board, and a leading grain dealer, is dead, aged sixty-five.

Hanson's Magic Corn Salve cures corns and bunions with three applications 15c per box at Wade's drug store, Kingston.

A letter in St. James' "Gazette" charges serious poaching upon the part of United States sealers in Hudson's Bay.

Ernest Hassberger, the Dundee jute merchant, convicted of extensive forgeries, has been sentenced to eight years' imprisonment.

The health of the Czar is causing general uneasiness in Russia. He is suffering from kidney disease, and his condition is regarded as alarming.

Some people laugh to show their pretty teeth. The use of Ivory White Tooth Powder makes people laugh more than ever. It's so nice. Price 25c. Sold by druggists.

The old Indian chief Geronimo and his following, who have been imprisoned by the United States authorities for some years past, are to be released.

The water power on the Winnipeg river is to be utilized to the extent of 40,000 horse-power, and transmitted 110 miles to the city for manufacturing purposes.

Not one in twenty are free from some little ailment caused by inaction of the liver. Use Carter's Liver Pills. The result will be a pleasant surprise. They give positive relief.

At Rockford, Ill., William Seaworth made a wager with his sister that he could eat more melons than she could. The man is dead and the woman cannot recover.

The Kentuckians are remarkable for decorum. It is reported from Frankford that the mob which took a negro from the jail and hanged him, did so "in an orderly manner."

Will positively cure sick headache and prevent its return. Carter's Little Liver Pills. This is not talk, but truth. One pill a dose. See advertisement. Small pill. Small dose. Small price.

Reports from Senegal, West Africa, state that the French garrison at Timbuctoo, after three days fighting with the Tauregs and other hostile tribes, made a sortie, and were cut to pieces by the Arabs.

Several life assurance companies in Montreal are investigating the alleged death of Jules Montagnon, a Quebec contractor, who was insured for about $100,000, and is said to have been killed in a railway accident in France.

Dr. Fowler's extract of Wild Strawberry cures Diarrhoea, Dysentery, Cramps, Cholera Morbus, Colic, Cholera Infantum, and all looseness of the bowels. Never travel without it. Price 35c.

Sir Robert Duff, governor of New South Wales, upon the assembling of parliament, said that, in accordance with the mandate of the electors, the protective duties would be repealed and replaced by income and land taxes.

Probably the largest fire insurance policy ever written is that covering the property of the Santa Fe railway company. It was issued by the Phœnix Life of London, foots up $17,060,000 and takes a premium of $170,000 to carry.

Wonderful stories are told about a shell recently invented by Admiral Makaroff of the Russian navy. It is declared that one of these shells fired at a six inch Harveyized plate at an angle of twenty degrees passed through the plate and backing, and fell 400 yards further on. A similar shell is said to have pierced a ten-inch plate at an anule of ten degrees.

THE FLY WHEEL BURST.

And The Fragments Ripped Up The Building—No One Hurt.

NAPANEE, Aug. 30.—On Monday morning last, shortly after the Napanee paper mills started work, the engineer noticed something wrong with the driving gear and immediately ran to shut off steam, but before he could reach the engine the fly wheel bursted, and some three hundred pounds of it was driven through the roof over one hundred feet away. Another portion went through an eighteen inch stone wall. Fortunately no one was hurt, although there were several men in the building who miraculously escaped.

H. A. Hodgson, of Hodgson Bros., cheese merchants, Montreal, was in town on Wednesday last. A very successful talent pie social was held on the beautiful lawn of Charles Lowry, York Road, on Tuesday evening last. The pies were pronounced A No. 1 by all and a very enjoyable evening was spent by all present.

At the cheese board there were 885 white and 155 colored boarded. Hodgson Bros., bought sixty-five at 10½c, remainder unsold. It is thought that next Wednesday's board will be the last of the season, as most of the cheese through this part are contracted for.

Exposed The Pair.

Mr. and Mrs. Potts, living in Brockville, were exposed on Tuesday. In 1878 Hiram H. Post married Annie Collins at Canton, N.Y. Two years later Miss Dorgin was taken from a poor house and soon she infatuated Post and he fled with her. Some years after Post returned to Canton with a Dakota divorce, but he was arrested for non-support and skipped his bail. Then Mrs. Post got a divorce. She turned up in Brockville, Tuesday, and exposed her late husband but whom she said she still loved. They went by the name of Potts. Mrs. Potts is red-headed and has a baby.

Cool Evenings

are coming when a wrap is a necessity. We have just received a splendid range of cloth fur shawls for travelling, beautiful boating shawls, soft and warm, and something extremely elegant in cashmere embroidered shawls for evening wear. For the remainder of August we offer them at cost price. Our carpet sale is still going on and we are making large carpet sales daily. R. McFaul's, Kingston carpet warehouse.

A Mistake In The Boat.

By mistake it was published that an employee on the str. Passport stole eight dollars from another employee named Cummings. The boat on which the theft occurred was the str. Corsican. Capt. T. J. Craig, of the str. Passport, writes: "Our waiters, for the most part, are college bred, and two of them have taken the degree of B.A. and M.A. They are above stealing from one another. However, a young heiress stole a waiter's heart in the early part of the season and they are now in England on their wedding tour."

When Travelling

Whether on pleasure bent, or business, take on every trip a bottle of Syrup of Figs, as it acts most pleasantly and effectually on the kidneys, liver and bowels preventing fever, headache and other forms of sickness. For sale in 75c. bottles by all leading druggists. Manufactured by the California Fig Syrup Co. only.

The Manufacturers Life Insurance Company

- - - - OR - - - -

THE YOUNG CANADIAN GIANT

As it has been popularly referred to by the insurance press of the country, stands to-day in the pride of place among the oldest and largest institutions the country can boast. It offers a security not excelled by any other company. Officered by the staunchest princes of finance, whose names are synoptical of success, and whose ability and means are at the disposal of the company, and which together have made it the success that it is, its policy-holders enjoy the protection of a large capital (the company being the Largest Capital Stock Life Insurance Company on this continent) together with almost the entire profits of the company.

90 Per Cent. of the Profits or Surplus are Guaranteed

and Secured to its policy-holders by Act of Parliament. Not only this, which is a feature no other company possesses, but we also give you an unconditional policy—a policy that is not hedged in by penalties and conditions, a policy which for brevity and freedom from restrictions surpasses anything yet offered to the public and which secures to the policy-holders these

BENEFITS!

No restrictions on the insured as regards residence, travel, occupation or manner of death. Thirty days of grace allowed for payment of renewal premiums.

If the policy should lapse it can be renewed at any time within twelve months from date of lapse on the on the production of a health certificate.

If after premiums have been paid for three full years a policy should lapse through stress of circumstances or unforseen causes within three months from the date of such lapse, on request of the insured the company will issue a paid up policy for an equitable sum of assurance to the amount paid in. You thereby lose nothing.

After a policy has been in force one full year it is indisputable on any ground whatever, providing age has been admitted and the premiums have been paid.

The company will make advances as loans on the security of its policies after a policy has been in force three full years.

There is No Moonshine - -

About these benefits as they are printed on the face of the policy, and are part and parcel of the contract. The company has established a branch office at 159 Wellington street, over Carnovsky's fruit store, where R. McK. Inglis, the manager of the district, will be pleased to give any information as to rates and the various forms of policy contracts issued by the company, and from whom any literature, information, sample policies, etc., etc., can be obtained on written or verbal application. You cannot afford to be without some insurance, even if it were only $1,000. You may say that you are not well enough off to carry any insurance, but what will your dependents do when you are taken away, and do you not know that we have policies to suit

EVERY CONDITION OF LIFE

and that where there is a will the way will be found. The price of a cigar per day invested in insurance will keep the wolf of poverty from the door. Can you then afford to be without insurance especially when a policy in the Manufacturers' Life without conditions or restrictions, and conferring such immense benefits, is within your reach.

When insurances made so easy, so equitable, whereby you lose nothing and gain so much, it is a high crime not to protect those dependent upon you.

Branch Office, 159 Wellington street, over Carnovsky's Fruit Store.

HOUSE BOAT ON ST. LAWRENCE.

Aquatic Homes, Life, Costumes And Festivities at Alexandria Bay.

A houseboat is a common sight on the Thames. In this country it is only within a year or two that society has given orders for the building of the floating structure for which Noah made the pattern.

We have improved, to be sure, upon his model, but to him belongs the credit of building and launching the first houseboat on record. He put to sea, with his wife and family in a very rainy season. We have improved also upon this plan, and start out in houseboats only, as a rule, during July and August.

The St. Lawrence river is the home, par excellence, of the houseboat in America. It does not flourish to any great extent elsewhere on this continent, says the New York "Sun." At Alexandria Bay it stands forth pre-eminent in all the glories of fresh paint, bright awnings and masses of brilliant flowers, which make many of the decks a blaze of brilliant color, rivalling, one might think, the famous hanging gardens of the Median princess at Babylon.

The New York girls, the Misses May and Ella Dewey, are the happy owners of a beautiful houseboat which they call the Idler. The Idler is in commission during July and August, and, consequently, the scene of gay entertainments. Houseboat Idler, in blue and silver, is embossed upon the stationery of the Misses Dewey, and frequent dainty notes of invitation are dispatched to the occupants of neighboring houseboats. A dove luncheon in sky blue or sea green, with a miniature drawing of the Idler upon the souvenir cards, is one of the houseboat entertainments which is always extremely popular. Five o'clock tea is frequently dispensed, every day, in fact, from one boat or the other. This is the signal for the gathering together of all the maidens and matrons and any young men who can be mustered for the occasion. A dance in the evening, especially when the moon is on duty, caps the climax of pleasures which the houseboat offers to its devotees.

It is essentially a life of pleasure—this life on the water—a butterfly existence, in which straw hats and yellow shoes, boating flannels and pretty frocks play a not unimportant part, and are the outward and visible sign that business and its attendant cares have been laid aside, and one is expected to bring to it a light heart, a good digestion and a determination to see the best side of everything, qualities which, after all, are necessary to the thorough enjoyment of any holiday, spend it how or where we may.

The life is full of distractions. In the early morning or evening there is boating to be done, for a row boat is a necessary accompaniment of every houseboat. If fortunate in securing the right companion, what can be more charming than to pull up stream, away from the madding crowd, to where the river flows, quietly singing its own song, past green banks and under leafy trees, and then when the moon is up and the stars come out one by one, to drop lazily down, beguiling the way with talk which gains charm from the solitude and romantic surroundings?

The teas, the visits to other houseboats, the music which hath charms, whether twanged from a banjo or picked from a mandolin, come in opportunely when one is socially inclined.

As to the construction and arrangement of a houseboat, it is made comfortable and homelike in many ways. The cabin has a dozen or more windows of goodly size; there is a saloon, and opening from it a dining-room. The kitchen, store rooms and quarters for a servant or two are "aft." If luxury is much studied a second boat, astern, does duty as a kitchen, thus avoiding any odors of cooking.

There are usually four or five staterooms, each about 7x8 feet, with double beds, which springs and hair mattresses make as comfortable as one can expect or wish for. The kitchen and store-rooms have every necessary appointment in the way of crockery and cooking utensils, with a large stove and refrigerator.

The piece de resistance, so to speak, of a houseboat is the promenade deck, with its hammocks, steamer chairs, camp stools, tables, books, work baskets and flowers; here the family live, move and have their being for three-quarters of the time spent on the boat.

If on houseboating bent for a few days, but with no desire to purchase a boat for a permanent possession, one can be rented for $10 a day for boat and master, the party paying all expenses. The master's duty is to look after the boat, keep it clean and tidy, and "wait on the party if he has any spare time."

If a half dozen or more friends club together the possession of a houseboat for a week or so is not a very extravagant luxury.

Long Point Laconics.

LONG POINT, Aug. 29.—School has re-opened with quite a large attendance. Mrs. N. Shook has been visiting in Athens and Lyn. John Slack and David Perry have started out with their threshing machine and are doing quite well. Quite a number of sheep and hogs have been taken from here to Delta for shipment on the B. & W.R. Mr. Barker is slowly recovering from the effects of a wound on the hand. A couple of families had a very enjoyable picnic on the lake last week. G. W. Lee and Ira Bevens attended the patrons' picnic at Singleton's Corners. Mrs. Latimer has been in Charleston attending the funeral of her sister, Miss Kelsey. Visitors: Thomas Murphy and sister and Miss Coughlin, Toledo; Mrs. Munson, Michigan; Mrs. Thomas Soperton, Mrs Laffan and children and Mrs. Wade, Cardinal; Mrs. Townsend and children, Kingston; Misses Maggie and Lizzie Chapman, Leeds.

A subscriber at McHugh, Minn., writes that the crops are very poor; wheat only seven bushels to the acre and 45c per bushel. There is little in the line of grain to sell.

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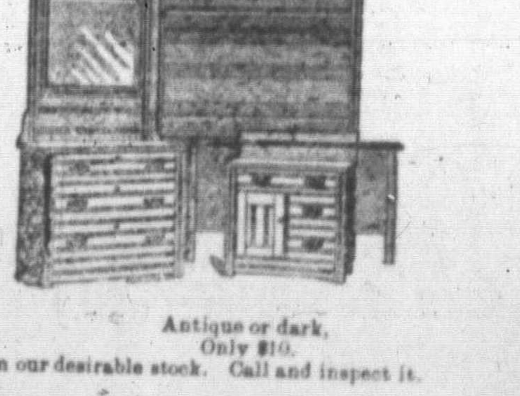

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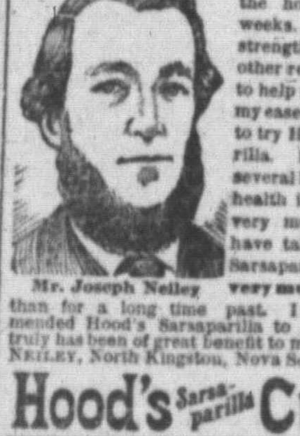

Mr. Joseph Nelley

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