

**INSURANCE.**  
**GLASGOW AND LONDON**  
**FIRE INSURANCE CO.**  
 CAPITAL -- \$1,500,000.  
 THE GLASGOW AND LONDON INSURANCE COMPANY transacts the second largest business of all British Companies in Canada, deposit annually with the Canadian Government \$100 of assets for every \$100 of liability as calculated by the Government. Pays ALL LOSSES EQUITABLY AND PROMPTLY without waiting the usual sixty days, resulting in the Company never but once having at end of any one year outstanding losses exceeding \$500.  
 W. G. BROWN, STEWART BROWN,  
 Chief Inspector, Montreal.  
 J. T. WHITE, City Agent,  
 92 BRUCE STREET.

**CITIZENS' INSURANCE CO.**  
 INCORPORATED 1864.  
 Capital Subscribed, - - - \$1,009,800 00.  
 Government Deposit, - - - 122,000 00.  
 Losses Paid, - - - 3,000,000 00.  
 Claims promptly and equitably adjusted.  
 Loss by lightning covered whether fire on or not.  
**J. S. R. McCANN, Agent**  
 OFFICE: AT POLSON'S DRUG STORE.

**LIVERPOOL AND LONDON AND GLOBE**  
**FIRE AND LIFE INSURANCE COMPANY.**  
 This Company is one of the best in the world. Its available funds amount to \$43,832,139, in addition to which is the unlimited liabilities of shareholders.  
 The yearly premiums for fire risks alone amount to \$6,447,880.  
 Insurance effected on Farm and City Property at the lowest possible rates.  
 Three year policies issued on private dwellings and farm buildings at low rates of premium.  
 Losses paid promptly.  
**THOMAS BRIGGS, Agent.**

**THE ETNA INSURANCE COMPANY,**  
 HARTFORD CONN.  
 Cash Capital..... \$4,000,000.00.  
 Total Assets, January 1st, 1882..... 8,902,272.90  
 Losses paid in 63 years..... 53,400,000.00  
 The leading Fire Insurance Company on the Continent. Its Annual Premium Receipts in Canada and the United States are larger than those of any other Company, and it has an unblemished record of 63 years.  
**JAMES SWIFT, Agent.**

**GUARDIAN ASSURANCE COMPANY.**  
 Subscribed Capital..... \$2,000,000.  
 Total Invested Funds upwards of..... \$3,901,000.  
 Total income..... £ 708,000.  
 Insurances against Loss by Fire accepted at the lowest current rates and claims settled without reference to the Board at London.  
**W. H. GODWIN, Agent for Kingston,  
 BRITISH WHIG OFFICE.**

**MONEY TO LOAN, INSURANCE.**  
 MONEY TO LOAN in large or small sums on farm or city property.  
 WANTED.—Persons having money to invest can always obtain first-class mortgages of the undersigned at six to seven per cent.  
**LONDON & LANCASHIRE FIRE INSURANCE COMPANY.** Capital \$5,000,000. Premium income \$2,500,000.  
**E. C. HILL, Real Estate Agent, Brock street, Market Square.**

**GROCERIES, LIQUORS.**  
**ANY DOG**  
 CAN MAKE BOTH ENDS MEET BY TAKING HIS TAIL IN HIS MOUTH.  
 WE TAKE OUR TALE IN OUR MOUTH  
 TO SHOW YOU  
**HOW TO MAKE BOTH ENDS MEET**  
 Our tale is true, and if you heed it, it will enrich you. Be economical and trade with  
**JAMES REDDEN,**  
**CHINA TEA STORE,**  
 PRINCESS STREET, FERGUSON'S BLOCK.

**THE CELEBRATED**  
**COOK'S FRIEND BAKING POWDER**  
 IS A PURE FRUIT ACID POWDER.  
 It contains neither alum, lime, nor ammonia and may be used by the most delicate constitutions with perfect safety. Its great success arising from its being intrinsically THE BEST VALUE IN THE MARKET, as well as thoroughly adapted to the wants of the kitchen, has excited envious imitations of its name and appearance. Beware of such.  
 No addition to or variation from the simple name:  
**COOK'S FRIEND IS GENUINE.**  
 Trade Mark on every package

**THE PEOPLE'S**  
**Up-Town Grocery.**  
**S. W. DAY'S,**  
 PRINCESS STREET, ABOVE SYDENHAM-ST  
**A LARGE STOCK,**  
**BOTTOM PRICES,**  
**DESIRE TO PLEASE,**  
**MUST ATTRACT ATTENTION.**

**THE MANITOBA**  
**FLOUR, FEED AND SEED STORE,**  
 NO. 12 MARKET SQUARE.  
 Warehouse: Old Kingston and Pembroke.  
 FULL STOCKS OF FLOUR, OATMEAL, Mill Feed, Feed Grain, Seed Grain and Grass Seeds. CASH PAID for Buckwheat, Oats, Marrowfat Peas and Raw Furs.  
 TELEPHONE NO. 166.  
**W. F. BAKER,**  
 Commission Merchant.

**JUST - RECEIVED**  
 Two Car Loads of the Ontario Brewing and Malting Co's superior  
**ALE AND PORTER**  
 In Pints, Quarts and Small Kegs, which judges pronounce the finest in the city.  
**R. THOMPSON,**  
 No. 10 CLARENCE ST.,  
 OPPOSITE BRITISH AMERICAN HOTEL.

**TO BUSINESS MEN.**  
 ANY ONE WANTING HELP, WITH BOOKS, Accounts, Collections or in any general business capacity, send a post-card to FRED. OSLER, College Street. Accounts audited and books kept by the week. Would travel on commission.

**APPRENTICES WANTED**  
 BY MISS W. M. SMITH, Wellington Street, over P. Chike's Picture Store. No Improved Method of Cutting, without use of patterns, taught in one day. Dressmaking, etc. All work warranted.

**MUSICAL.**  
 MR. W. T. HILL, Organist Queen Street Methodist Church, will give LESSONS on the Organ, Piano, Singing, Harmony, Counterpoint Fugue and Instrumentation. Orders left at Messrs. Carey's or Vandewater's Music Stores will receive prompt attention.

**GHOST STORIES.**

Tales for Those Who Believe in the Supernatural.

**SAM JOHNSON WAS ONE OF THEM.**

**A Medical Student's Strange Adventure.**  
**A Buffalo Man and His Dead Brother's Spirit—A Yarn from Long Island—You Need Believe None of Them.**

No less a man than Samuel Johnson believed in ghosts—believed in them implicitly, some of his biographers relate. Many eminent men believe in them. Few of them pretend to explain why they believe in them. They just do it, that's all.



FIRED AT THE CORPSE.

About six years ago there was studying at a noted eastern medical university an extremely bright and promising young fellow from Tennessee. He was distinguished among his fellows for his absolute fearlessness. Many a ghastly joke have they put up on him to shake him from his pinnacle of courage, but he remained undaunted. They resolved to give him a mighty test. They dared him to sit alone through the night in the dissecting room in the presence of a corpse. He accepted the challenge.

The dissecting room was a long, narrow chamber with a door at each end, with several suggestive tables in the middle and ranging shelves of surgical instruments on the walls.

Into this room was brought the body of a man who had committed suicide a couple of days before. The body was laid on a slab at one end of the room. At the other end was a table, with a student's lamp in the center and covered with books. Two loaded revolvers were laid on the table side by side. The student had placed them there as a precautionary measure. But the men who were testing his nerve took the bullets out of the revolvers and replaced them with blank cartridges. Early in the evening the student entered the room, examined the corpse, lit his lamp and sat down at his table and began to read. He became deeply absorbed in what he was reading and was oblivious to his surroundings. His fellows, who were watching him through a crack in the door at the other end of the room, took advantage of his absorption and one of them, clad in a long white robe, quietly entered the room and took the corpse from the slab and placed it underneath a table. He then lay down on the slab in the place of the corpse. The student, intensely interested in his book, heard nothing and did not look up.

He read on for another half hour, when he heard a slight noise. He looked up and he turned white as he noticed one arm of the corpse slowly moving. He was totally un-suspicious of any trick. The supposed corpse slowly sat bolt upright. After a moment it rose to its feet and stood perfectly still. The fellows, who were watching through the farther door, noticed that the student was deathly pale and seemed dazed. But he did not lose his nerve. He jumped up, seized a revolver in either hand and faced the supposed corpse. The corpse took a long step towards him, then slowly advanced. The student commanded it to stop. No response, but the corpse kept advancing. Again the student, evidently crazed at the sight, commanded it to halt. No attention was paid to his demand, and the corpse was gradually nearing him.

The youth, who was enacting the part of the corpse, raised his hand, pretended to catch the bullet (he had a hand full of them), and threw it back at the student. Again the latter fired, and again and again, until he had discharged the twelve cartridges. After each shot the bullet was tossed back at him. The pistols fell out of the student's hands and he dropped dead.

**A STORY FROM BUFFALO.**

The following curious story is told by a well known gentleman of Buffalo:  
 "In the summer of 1885 death took from me a beloved younger brother. He had lived in my family almost ever since my marriage and commanded from myself and wife double affection, for he seemed to us both son and brother. When living with us in health he occupied two rooms, one a large front room with an outer door opening on the piazza. Diagonally across from this—in the opposite corner of the other side of the room—the door opened from his bedroom into his sitting room. The outer door of his sitting room had venetian blinds attached to the outer casing, thus allowing the door to be open while the blinds could be closed and fastened, giving increased circulation of air while insuring against intrusion.



"THE FORM OF MY DEAD BROTHER."

"In the later weeks of my life, my brother had his bed moved into his sitting room, because, although he was never bed ridden, he said he was 'growing lazy and felt like lying down a good deal.' A month or so after his bright light ceased to shine for us here, we were occupying his rooms, taking his large room for our sleeping apartment. One night after we had retired and my wife had fallen asleep, I remained awake, as was my custom, reading. I had put aside my book and was

about to put out the light, when from the partly open door of the smaller room stepped the form of my dead brother. Our bed was in the corner of the room directly opposite. My first thought was that I must have dropped asleep. But I rubbed my eyes, sat up in bed and looked about me. There was my wife quietly sleeping, there was the lamp burning brightly, there were my books and newspaper, and there was my brother. I did not notice that he stopped while I took the hurried survey, but now I saw that he was approaching me. He had on his dress suit and a soft black hat. His face was not so worn as when he left us, but it bore the look of patient endurance which pain heroically borne had stamped upon it, and through that shone the cheerful spirit the brave youth never lost and which could not be conquered. He came to within a few feet of me, and I was strongly minded to speak, but he appeared to be about to address me and I kept still. Just then his eye seemed to light on my wife, and he turned his face away and hurried from the room, leaving by the outer door. His manner was such as it might have been in life if he had unwittingly intruded into my wife's sleeping room. The outer door was open, the blinds being closed, and the only unusual thing about the affair was that he passed through the blinds without opening them. I was not at all startled by the apparition. I should not have been if he had stopped and talked with me as if he had been permitted to return for a visit with us. Indeed, after I had convinced myself that I was awake, I did not think of the appearance as other than a reality, and only waited the pleasure of one whom I dearly loved, and whose untimely death made me feel that I was crippled for life. I was glad to see him. After he was gone I told my wife of what had passed, but mentioned it to no other for a long while.

"In childhood I had been taught that there were no such things as ghosts, of which some of my playmates stood in mortal fear. And I never took any stock in spiritualism. My own experience I could not deny, and could only consider it a mental phenomenon. I confess, however, that for a long time I felt as if I had really been granted one more look 'in life' for which we long after the earth has swallowed up our beloved; and I was secretly eased by it. I am a cool headed, practical man and may say with any one: 'What I have seen, I have seen.' I had lost dear friends by death before, and even dearer ones have been snatched from me since, but in my waking hours I was never vouchsafed any open vision of any of them. This seemed strange. But in all my life I never had any experience more vivid, nor any the details of which are fixed more completely and clearly in my memory than that of the few minutes I spent with my brother a few weeks after we had committed his wasted form to the earth."

**A NORWICH GHOST.**

A man named George Greene dwells in a lonely house several miles from Norwich, Conn., which is haunted by a novel ghost. In the dusk of evening a colorless human shape imprints itself on the gloom of his bed chamber. It remains motionless. When he arises from his bed and lifts the curtain for the light to come in at the window the apparition vanishes. In the daytime the family hear the sounds of an invisible object moving about the room or in distant cham-



STRUCK ACROSS THE FACE.

bers. The furniture responds to the pressure of unseen hands. Once a case of drawers was thrown down with a loud clatter and nothing was seen to touch it. On another day a chest was tipped over, a table dand, a door opened and shut noiselessly, and a capering of feet was heard on the back stairs.

When Mr. Greene goes out of the house a rustle follows him and when he comes in it goes ahead of him. He has searched every nook and cranny of the habitation in vain for an explanation of the phenomena, and now he has decided to flee from the haunted house. The dwelling was built about 200 years ago, and there is a tradition of a ghost in its history.

In Bullock county, Ga., not long since, a man and family by the name of Brannen moved on to a farm formerly occupied by a very old and miserly couple. These old people (man and wife) had no children or relatives, and, both dying within a few weeks of each other, were kindly buried by friends in the neighborhood.

It was found that they had been living in the most abject poverty. The place presented a miserable appearance, there being very little furniture or cooking utensils, with scarcely any provisions, and several emaciated cats and half starved fowls completed the poverty stricken aspect. Mr. Brannen bought the place at auction shortly after the two old people died and immediately moved there with his family. But they were there only a short time before they wished they had never seen the place. Strange beings were to be seen flitting about after nightfall, and dismal, unearthly sounds were to be heard during the day. Mr. Brannen, his wife and sons, being honest, hard working people and non-believers in "ghosts," they paid little attention at first, thinking it some practical jokes of the neighbors. But as the weeks sped by things grew worse instead of better. Cold, clammy hands were laid on different members of the family at all hours of the night, sending them into nervous chills. The beds were jerked about the room, occupants and all, by some unseen power.

Everything was turned topsy-turvy and it was impossible to keep anything like order on the premises. Pandemonium reigned. It seemed as though the very air was filled with uneasy spirits. The Brannens grew desperate, and were thinking seriously of hunting "pastures new," when one morning Mr. Brannen and one of his sons, being in the yard, were startled by a strange, roaring noise, which seemed to proceed from the ground at their feet. As he described it, it appeared to be a small "whirlwind of noise," and something seemed to impel them to follow it. It gradually drifted over into a corn field, and at the further corner seemed to sink into the ground, at the roots of an old dead peach tree. They went to the house, procured implements, returned, dug, and found, no one knows just how much, but that it was a great deal of money, and the hoarded wealth of a lifetime of the old couple that died, is well known. The Brannens have decided to still remain on the old farm, and it is quiet and serene there now, where all was chaos a short

(Continued on page three.)

**EMBROIDERIES**

**NEW DESIGNS,**  
**SPECIAL PATTERNS, EXTRA VALUE,**  
 In Embroidered Edgings, Insertions, Flouncings, Skirtings and All-Overs,  
**MINNES & BURNS.**

**PARAMATTAS.**  
**25 Different Colors,**

40 cents per yard.  
 Remember these are a special importation, extra heavy, and 45 inches wide, and worth 60c per yd.

Inspection invited at  
**MURRAY & TAYLOR'S.**

**COME AND SEE**

OUR  
**GRAND DISPLAY**  
 OF

**NEW HATS AND CAPS.**

Latest Styles and Lowest Prices.  
**Cousineau, Quinn & Corrigan,**

SUCCESSORS TO F. X. COUSINEAU & CO.  
**BEAUTIFUL SHADES IN NEW SPRING GOODS.**

**SPENCE & CRUMLEY**

Have Opened This Week Their Special Importations for Spring of Fine Wool Henriettas, Robed Dress Goods, etc. As these goods cannot be repeated, ladies should see them at once and make their selections before the range of colors are broken.  
 The New Colors--Saturnelle, Copper, Mahogany, Old Rose, Crushed Strawberry, Chocolate, Russian Blue, Nile and Gray Greens, Electric.  
**SPENCE & CRUMLEY'S, 132 and 134 Princess Street.**

**The Manufacturers' Life Insurance Co.**



**PRESIDENT,**  
 Sir John A. Macdonald.  
**VICE-PRESIDENTS,**  
 George Gooderham, Wm. Bell.  
**SECRETARY-TREASURER,**  
 J. L. Kerr.

Business Written and Policies Issued over \$7,000,000.  
 Authorized Capital, \$2,000,000.  
 Subscribed Capital, \$621,300.  
 Amount Paid Up, \$127,320.  
 The Surplus on Policy Holders' Account, \$584,402.

**JOSEPH F. SWIFT, Agent, Kingston.**

**NOTICE.**

**A Great Many Ask Why It Is We Do the Largest Business in the City in Our Line?**

**SIMPLY BECAUSE WE BUY IN LARGER QUANTITIES,** buy for cash, save the discount and give the purchaser the benefit. In the undertaking, as every one knows, the one who does the largest business can do it the cheapest. It requires the same number of horses, hearses, carriages, etc., to do 50 funerals for one year as it does 350. We also do our own engraving which is a great saving. Attend personally to every funeral and with the long experience which we have had can attend to funerals better and cheaper than any one in the business.  
**JAMES REID, 254 and 256 Princess Street.**  
**R. REID, Manager.**

**NEW BLACK DRESS GOODS AT WALDRON'S.**  
 NEW BLACK HENRIETTA, all wool, 70c, 75c, 90c, \$1.  
 NEW BLACK SILK WARP HENRIETTA, \$1, \$1.10, \$1.25, \$1.50, \$1.75.  
 NEW BLACK CASHMERE, all wool, 40c, 50c, 60c, 75c, 80c.  
 NEW BLACK FRENCH MERINO, 50c, 60c, 75c, 90c.  
 NEW BLACK INDIA CASHMERE, 40c, 45c, 50c, 60c.  
 NEW BLACK ARMURE CLOTH, all wool, 40c and 50c.  
 NEW BLACK CHEMETS CASHMERE, 25c, 30c, 35c.  
 NEW BLACK STRIPED FRENCH FANCIES, 60c, 70, 75c.  
 NEW BLACK CRAPES, Courtland's Best.  
 NEW BLACK VEILINGS, Black Border Handkerchiefs and Black Frillings.

**YOUR : LAST : CHANCE.**

**ONLY ABOUT ANOTHER WEEK,**  
**AND WE HAVE TO VACATE OUR STORE AND REMOVE STOCK, TO BE SOLD IN TORONTO.** We have decided to offer for the balance of the time we stay the whole of our stock at whatever price it will bring.

This is only one chance in a life time of getting all new and desirable goods at  
**AT WHOLESALE PRICES.**  
**J. JOHNSTON & CO**