THE CITY DIRECTORY.

Hotels and Restaurants.

Istand House Best eigers and liquors Meals at regular hours. W. DOYLE, Market Square. BURNETT HOUSE, Ontario St., nearest first class hotel to G. T. R. and K. & P. Stations. T. Wilson, Proprietor.

ALBION HOTEL, corner Queen and Montreal Streets, well situated, with yard and stabling. NELSON SWITZER, Proprietor

OTTAWA HOTEL, corner o. Ontario and Princess Streets, . First-class accommodation; yard and stabling. James Norris, Proprietor. SCOTT'S HOTEL, cor. Queen and Ontario Sts. Satisfaction guaranteed. Fine liquors and cigars. Good yard and stabling. A. SIMPSON.

ANGLO-AMERICAN HOTEL, most convenient and popular hotel in city, opposite to G.T.R. station and steamboat landings. Mrs. SHANAHAN QUEEN'S HOTEL, 125 Brock St. Stabling for 100 horses; yard for 200 vehicles; rooms for 100 guests; meals at all hours; best cigars and liluors; 3 liveries in connection; conveyances to and from trains. A. VANALSTINE. Prop.

Livery Establishments.

F. A. Binny, 129 Brock Street, the leading hack and livery stable in the city. Telephone

C. Wilson, 720 Clarence Street, the largest and longest established livery in the city. Telephone No. 179. Vehicles ready at a moment's notice.

ELDER BROS., New Livery in connection with St. Lawrence Hotel on King Street. First class rigs will always be on hand on the shortest

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 mode-

H. P. WELLS' LIVERY, foot of Princess St., is the most thoroughly equipped one in the city, having every style of rig kept in a first-class livery. Special rates to opera and commercial men. Telephone No. 10.

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F. W. SPANGENBURG, manufacturer and importer of fine jewellery, 347 King Street. J. A. LEHEUP, watch maker, jeweller, 68 Brock St., dealer in watches, clocks and diamonds, SMITH BROS., 345 King St., headquarters for Watches, ranging in price from \$3 to \$200; Silverware and Jewellery.

A. M. BROCK, watchmaker, jeweller and engraver, has every facility for manufacturing and repairing jewellery in all its branches. Golden Diamond Watch Sign, 90 Princess St.

Groceries and Liquors.

J. HALLIGAN & Co., 53 Brock Street, Family groceries, imported wines, liquors and cigars. VICTORIA WAREHOUSE, admitted to be the best place in the ciry to buy groceries, crockery, china, etc. THOS. H. JOHNS.

TIERNEY BROS, have removed to their new premises, Brock Street, Market Square, where they show the largest and finest stock of Imported and Domestic Liquors, Teas, Cigars, &c., in the city.

Financial.

CARRUTHERS BROS., Financial Agents. King Street. Money to loan on real estate and other securities.

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.

Fruit, Confectionery, &c. R. H. ToyE .- Try the Milk Rolls and Bath

Buns manufactured at the King Street Bakery. R. H. TOYE, Market Square.

THE BEEHIVE-Fine groceries, fine and domestic fruits. Jos. HIBCOCK, Masonic Buildings, Market Square.

W. C., HORTON, dealer in fresh fish, oysters, fruit, etc., 62 Brock Street.

Cigars and Billiards.

ROBT. BAKER, tobacconist, Windsor Block. Pool and billiard room adjoining. R. NEWLANDS, Princess Street, dealer in

cigars, tobaccos, pipes, fishing tackle and pocket books. Finest assortment in the city. HOLDER BROS., (J. B. and F. W.) dealers in choice eigars and tobaccos. Pool and billiard

room- in connection, 239 Bagot St., near Princess Photographic.

Four for Fifty. 50 cents will buy four Tintypes or 2 Cabinet Tintypes at J. W. Pow-ELL's. Picture Frames as cheap as any in the INSTANTANEOUS PHOTOGRAPHS of the Jubilee

Celebration. Leave your orders for copies. H. HENDERSON.

fashions, at John Shanahan's, Market Square.

Tailoring. SUITS TRIMMED and made to order, in latest

FOR LATEST AMERICAN STYLES, guaranteed to fit, go to A. O'BRIEN'S, 269 Princess St., above Sydenham. Areated Waters, Etc.

ACKNOWLEDGED by everybody that the finest

line of soft drinks manufactured in the city can be found at HINDS BROS', Market Square. They consist of all areated waters. Prompt attention paid to pic-nic parties. AT Telephone Crockery, Glassware, Etc.

E. Jones, 280 Princess Street, has always an excellent stock of express waggons, crockery,

glassware, baskets and fancy goods to choose from. As Registry office for servants in connec-

Stoves and Tinsmithing.

THOS. LEMMON, 337 King Street, has the best ine of Stoves in the market on hand, including the Grand Universal. Call and see them.

Plumbing and Gas Fitting. J. G. Bastow, practical sanitarian. Plumbng, gas and steam fitting, 349 King St. Tele-phone, No. 62.

Boots and Shoes.

W. ADAMS, mnfr. Men's work a specialty. Factory work on hand. Brock St., near Market.

THE LARDER.

BARTLETT PEARS

Very fine, at the BAZAAR. Oranges, Lemons, Cocoanuts, Apples, &c.,

at the BAZAAR. REES BROS., Man. Confectioners. July 19.

JUST THE THING FOR PIC-NICS.

Ginger Ale, Lemon Soda, Birch Beer and Cream Soda-the finest in the city. Davies Gold Medal Ale in pints and quarts. Also a fine stock of choice Wines and

JAMES THOMPSON, 331 and 333 King St

CITY FLOUR STORE.

CHOICE FAMILY & BAKERS' FLOUR SEED GRAIN, PRESSED HAY, CLO-VER AND TIMOTHY SEED.

C. D. FRANKLIN, MARKET SQUARE.

THE TOILET.

DYEING WORKS, PRINCESS ST., - KINGSTON.

All kinds of goods cleaned and dyed and well I put up and have for sale the "Jem Package Dyes," warranted to be the best in the market. Try them. Agents wanted.

R. MONTGOMERY.

Practical Dyer. March 4 CLEANLINESS IS NEXT TO GODLINESS

British American Hotel Block, Clarence St N.B.—These are the only Baths in the city heated by steam thereby securing at all hours

Hot and Cold Baths at all Hours at

JONES' TONSORIAL PARLOR

INSURE YOUR LIVES.

DISCOURSE BY THE REV. T. DE WITT TALMAGE.

Advice to Those Engaged in the Business of Insurance-He Who Fails to Provide for His Own Household is Worse Than an Infidel.

THE HAMPTONS, Aug. 7 .- The Rev. T. De Witt Talmage's sermon for today was on the mportant subject of "Life and Fire Insurance: the Christian Principles Involved." His text was: "Let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years." Genesis xli, 34.

These were the words of Joseph, the president of the first life insurance company that the world ever saw. Pharaoh had a dream that distracted him. He thought he stood on the banks of the River Nile, and saw coming up out of the river seven fat, sleek, glossy cows, and they began to browse in the thick grass. Nothing frightful about that. But after them, coming out of the same river, he saw seven cows that were gaunt and starved, and the worst looking cows that had ever been seen in the land, and in the ferocity of hunger they devoured their seven fat predecessors. Pharaoh, the king, sent for Joseph to deeigher these midnight hieroglyphics. Joseph made short work of it, and intimated the seven fat cows that came out of the river are seven years with plenty to eat, the that followed seven emaciated cows with nothing to eat. "Now," said Joseph, us take one-fifth of the corn crop of the seven prosperous years, and keep it as a provision for the seven years in which there shall be no corn crop," The king took the rounsel and appointed Joseph, because of his integrity and public spiritedness, as the president of the undertaking. The farmers paid me-fifth of their income as a premium. In all the towns and cities of the land there were branch houses. This great Egyptian ife insurance company had millions of dollars as assets. After awhile the dark days came and the whole nation would have starved if it had not been for the provision they had made for the future. But now these suffering families had nothing to do out go up and collect the amount of their ife policies. The Bible puts it in one short ohrase: "In all the land of Egypt there was aread." I say this was the first life insurance company. It was divinely organized. It had in it all the advantages of the "whole ife plan," of the "tontine plan," of the reserved endowment plan,"-and all the other good plans. We are told that Rev. Dr. Annate, of Lincolnshire, England, originated the first life insurance company in 1698. No! tis as old as the corn cribs of Egypt; and God himself was the author and originator. If that were not so I would not take your time and mine in Sabbath discussion of this subject. I feel it is a theme vital, religious. and of infinite import, the morals of life and

About ten or twelve years ago there was a great panic in life insurance which did good. Under the storm the untrustworthy and bogus institutions were scattered, while the zenuine were tested and firmly established, and where does the life insurance institution stand today? What amount of comfort, of education, of moral and spiritual advantage is represented in the simple statistic that in this country the life insurance companies in one year paid \$7,000,000 to the families of the bereft; and in five years they paid \$300,000, 100 to the families of the bereft; and are promising to pay-and hold themselves in readiness to pay -\$2,000,000,000 to the families of the bereft!

dre insurance.

They have actually paid out more in divilends and death claims than they have ever received in premiums. I know of what I speak. The life insurance companies of this country paid more than \$7,000,000 of taxes to the government in five years. So, instead of these companies being indebted to the land, the land is indebted to them. To cry out against life insurance because here and there one company has behaved badly is as absurd as it would be for a man to burn down 1,000 acres of harvest field in order to kill the moles and potato bugs—as preposterous as a man who should blow up a crowded steamer in mid-Atlantic for the purpose of destroying the barnacles on the bottom of the hulk.

But what does the Bible say in regard to this subject? If the Bible favors the institution, I will favor it; if the Bible denounces it, I will denounce it. In addition to the forecast of Joseph in the text, I call your attention to Paul's comparison. Here is one man who, through neglect, fails to support his family while he lives, or after he dies. Here is another man, who abhors the Scriptures and rejects God. Which of those men is the worse! Well, you say, the latter. Paul says the former. Paul says that a man who neglects to care for his household is more obnoxlous than a man who rejects the Scriptures: "He that provideth not for his own, and especially those of his own household, is worse than an infidel." Life insurance companies help most of us to provide for our families after we are gone; but, if we have the money to pay the premiums and do not pay them, we have no right to expect mercy at the hand of God in the judgment. We are worse than Tom Paine, worse than Voltaire, and worse than Shaftesbury. The Bible declares it—we are worse than an infidel. After the certificate of death has been made out, and thirty or sixty days have passed, and the officer of the life insurance company comes into the bereft household and pays down the hard cash on an insurance policy, that officer of the company is performing a positively religious rite, according to the Apostle James, who says: "True religion and undefiled before God and the Father is this: To visit the fatherless and the widow in their affliction," and so on. The religion of Christ proposes to take care of the temporal wants of the people as well as the spiritual. When Hezekiah was dying the injunction came to him: "Set thy house i order, for thou shalt die and not live." That injunction in our day would mean: "Make your will; settle up your accounts; ma';e things plain; don't deceive your heirs with rolls of worthless mining stock; don't deceive them with deeds for western lands that will never yield any crop but chills and fever; don't leave for them notes that have been outlawed, and second mortgages on property that will not pay the first." "Set thy house in order." That is, fix up things, so your going out of the world may make as little consternation as possible. See the lean cattle devouring the fat cattle, and in the time of plenty prepare for the time of want. The difficulty is, when men think of their death, they are afraid to think of it only in connection with their spiritual welfare, and not of the devastation in the household which will come because of their emigration from it. It is meanly selfish for you to be so absorbed in the heaven to which you are going that you forget what is to become of your wife and

children after you are dead. You can go

out of this world without leaving a dollar and

yet die happy if you could not provide for

them; you can trust them in the hands of the

God who owns all the harvests, and the herds,

and the flocks; but if you could pay the

premium: or a policy and neglect them it is a

mean thing for you to go up to heaven while they go into the poorhouse. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement house in a back street. When they are out at the elbows and knees, the thought of your splendid robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartet may sing like four angels in the organ loft, but your death will be a swindle. You had the means to provide for the comfort of your household when you left it and you wickedly neglected it. "Oh," says some one, "I have more faith than you; I believe when I go out of this world the Lord. CREAT will provide for them." Go to Blackwell's Island, go through all the poorhouses of the country, and I will show you how often God provides for the neglected children of neglectful parents. That is, he provides for them through public charity. As for myself, I would rather have the Lord provide for my family in a private home, and through my own industry, and paternal and conjugal faithfulness. But says some man: "I mean in the next ten or twenty years to make a great fortune, and so I shall leave my family, when I go out of this world, very comfortable." How do you know you are going to live ten or twenty years? If we could look up the highway of the future, we would see it crossed by pneumonias, and pleurisies, and consumptions, and colliding rail trains, and runaway horses, and breaking bridges, and funeral processions. Are you so certain you are going to live ten or twenty years, you can warrant your household any comfort after you go away from them? Beside that, the vast one Lot worth \$3, for \$2. majority of men die poor! Two only out of two! Rich one day, poor the next. A man in New York got \$2,000,000, and the money turned his brain and he died in a lunatic asylum. All his property was left with the business firm, and they swamped it; and then the family of the insane man were left without a dollar. In eighteen months the prosperity, the insanity, the insolvency, and the complete domestic ruin. Beside that, there are men who die solvent, who are insolvent before they get under the ground, or before their estate is settled up. How soon the auctioneer's mallet can knock the life out of an estate. A man thinks the property is worth \$15,000; under a forced sale it brings \$7,000. The business man takes advantage of the crisis and he compels the widow of his deceased partner to sell out to him at a ruinous price, or lose all. The stock was supposed to be very valuable, but it has been so "watered" that when the executor tries to sell it be is laughed out of Wall street, or the administrator is ordered by the surrogate to wind up the whole affair. The estate was supposed at the man's death to be worth \$60,000; but after the indebtedness had been met, and the bills of the doctor and the undertaker, and the tombstone cutter have been paid, there is nothing left. That means the children are to come home from school and go to work. That means the complete hardship of the wife, turned out with nothing but a needle to fight the great battle of the world. Tear down the lambrequins, close the piano, rip up the Axminster, sell out the wardrobe, and let the mother take a child in each hand and trudge out into the desert of the world. A life insurance would have hindered all

But, says some one, "I am a man of small means, and I can't afford to pay the premium." That is sometimes a lawful and a genuine excuse, and there is no answer to it; but in nine cases out of ten when a man says that he smokes up in cigars, and drinks down in wine, and expends in luxuries enough money to have paid the premium on a life insurance policy which would have kept his family from beggary when he is dead. A man ought to put himself down on the strictest economy until he can meet this Christian necessity. You have no right to the luxuries of life until you have made such provision. I admire what was said by Rev. Dr. Guthrie, the great Scottish preacher. A few years before his death he stood in a public meeting and declared, "When I came to Edinburgh the people sometimes laughed at my blue stockings and at my cotton umbrella, and they said I looked like a common plowman, and they derided me because I lived in a house for which I paid £35 rent a year, and oftentimes I walked when I would have been very glad to have a cab; but, gentlemen, I did all that because I wanted to pay the premium on a life insurance that would keep my family comfortable if I should die." That I take to be the right expression of an honest, intelli-

gent, Christian man. The utter indifference of many people on this important subject accounts for much of the crime and the pauperism of the day. Who are these children sweeping the crossings with broken broom and begging of you a penny as you go by! Who are these lost souls gliding under the gaslight, in thin shawls? Ah, they are the victims of want; in many of the cases the forecast of parents and grandparents might have prohibited it. God only knows how they struggled to do right. They prayed until the tears froze on their cheeks, they sewed on the sack until the breaking of the day; but they could not get enough money to pay the rent; they Prints, cently clothe themselves; and one day in that wretched home the angel of purity and the angel of crime fought a great fight between the empty bread tray and the fireless hearth, and the blackwinged angel shrieked: "Aha! I have won the day." Prints, Says some man: "I believe what you say; it is right and Christian, and I mean sometime to attend to this matter." My friend, you are going to lose the comfort of your household in the same way the sinner loses heaven, by procrastination. I see all around me the destitute and suffering families of parents who meant some day to attend to this Christian duty. During the process of adjournment the man gets his feet wet, then comes a chill and delirium and the doleful shake of the doctor's head, and the obsequies. If there be anything more pitiable than a woman delicately brought up, and on her marriage day by an indulgent father given to a man to whom she is the chief joy and pride of life until the moment of his death, and then that same woman going out with helpless children at her back to struggle for bread in a world where brawny muscle and rugged soul are necessary-I say, if there be anything more pitiable than that, I do not know what it is. And yet there are good women who are indifferent in regard to their husband's duty in this respect; and there are those positively hostile, as though a life insurance subjected a man to some fatality. There is in Brooklyn today a very poor woman keeping a small candy shop, who vehemently opposed the insurance of her husband's life, and when application had been made for a policy of \$10,000 she frustrated it. She would never have a document in the house that implied it was possible for her husband ever to die. One day, in quick revolution of machinery, his life was instantly dashed out. What is the sequel?

She is, with annoying tug, making the half

of a miserable living. Her two children have

been taken away from her in order that they

may be clothed and schooled, and her life is

to be a prolonged hardship. O, man, before

forty eight hours have passed away, appear

at the desk of some of our great life in-

surance companies, have the stethescope of

Continued on page six.

SPECIAL FEATURE --OF OUR--

300 PAIRS WHITE BLANKETS,

Slightly Soiled, have been laid out to clear this week.

One Lot worth \$4, for \$2.50.

One Lot worth \$4.50, for \$3.

One Lot worth \$6, for \$4.

More Startling Reductions and Greater Bar gains than ever have been prepared in every department for this week's trade.

COUSINEAU

ALSH & STEACY

Are now offering the contents of

29 CASES NEW FALL DRY GOODS.

Including Silks, Plushes, Faille Silks, Merveilleux, Surah Silks, Black and Colored Dress Goods, Velvets and Velveteens, Brosile Velvets and Materisls for Dolmans, all at Low Prices.

BLANKET

Our Annual Summer Blanket Sale begins to-day. The Finest and Cheapest Blankets in Kingston.

All Summer Goods at Slaughter Prices.

WALSH & STEACY.

WHITEDRESS LAWNS,

10, 12 1-2, 15, 20c.

These are the prices of a large lot just received, and are Special Values.

We are now offering Great Reductions in

Embroideries,

Hosiery,

Embroideries, Embroideries,

Hosiery, Hosiery.

John Laidlaw & Son. GREAT-REMNANT SALE

SPENCE & CRUMLEY'S

Remnants Dress Goods, Prints, Sateens, &c. Balance of our Children's Parasols from 15 to 35c. Regular Prices from 25 to 60c. Ladies' Lace Parasols from 50 to 75c. Regular Prices 75c to \$1.50. Gentlemen's Celluloid Collars two for 25c. Regular Price 25c each. Ladies' Summer Hats 25c each. Regular Prices from 50c to \$1.25.

SPENCE & CRUMLEY,

132 and 134 PRINCESS STREET.

LACE CURTAINS.

Rather than carry any over to another season we will sell those in stock at a Reduction of 25 per cent.

-COME AND SEE THEM.

R. M'FAUL.