NOTES AND COMMENTS

There is nothing intrinsically improbable in the assertion made by a Roman newspaper that Italy has decided to cede Erythrea to England in return for the latter power's support of her demand for a sphere of influence in China. Events have proved that she has nothing to hope for in East Africa, whereas if, through England's aid, she can acquire from the Pekin Government a lease of San Mun of a lynx. He and his friends had Bay together with exclusive railway hardly crouched down before the mel- through one ravine after another withand other rights in the adjoining dis- ancholy hooting of a mountain owl out success, though from the marks a populous and flourishing depend- another hoot at a small distance. At ency. Italian public men cannot be the same moment a vague, shadowy blamed for thinking that they have a figure emerged from the gap for which moral claim to compensation from England for the miscarriage of their plan of establishing a protectorate over | scurity. Abyssinia. It was at the instigation of the British Foreign Office that the Italian Government acquired the island port of Massowah and a neighboring strip of the western coast of the Red Sea. By the subsequent occupation of Kassala and by the galattempt to occupy the Abyssinian pro- her. From the moment that the hope of pends on speed. Hurry on!" controlling the international relations and the commercial resources of the practically useless to Italy and imposbert's finances could ill support.

Lord Salisbury will be fortunate if he shall be able to secure it at the cost and old Ferrier upon one of the ter to keep to the right track, for the in Kordofan, and who is said to be apthe Eastern Soudan reorganized, the English will be in a position to gain soldiers to be found in the Dark Continent. From the viewpoint of military aptitude, the Abyssinians are in Africa what the Sikhs are in India. vicinity. Being Christians, the could Moslems of the Eastern Soudan. It is probable, indeed, that more than one Abyssinian ruler, who calls himself which hung by his saddle. to occupy the subordinate position to at them as if dissatisfied at their which the Khedive of Egypt is resign- | reply. ed. But, as the followers of the Khalifa have almost always, beaten the ener would, eventually, be able to ricultural and mining capabilities of garden. Abyssinia, and the development of these under English supervision would said the voice from above. trade through Massowah.

exchange of Erythrea for a section of obvious. Instead of the barbarous and them. warlike Abyssinians, whom the Italians have thus far proved unable to subdue, they would be brought in contact with a docile, orderly and induson the contrary, the warships already into a gallop. despatched to the Far East would rensouthward advance of Russia. A GYPSY'S WARNING.

The wife of a Leeds publican named Hope was inexorable. Anna Farrar went to the cemetery to | "They will be upon our track by this renovate his grave, and died sudden- time," he said. Everything depends ly while placing a wreath of ever- upon our speed. Once safe in Carson, greens on her husband's last resting we may rest for the remainder of our place. A strange incident in connec- lives. tion with the affair is that the deceased had frequently been told by gypsy had just celebrated.

TOO SLOW.

President of the company-I guess you'd better discharge that boy. Manager-Why? He seems to be a

now and hasn't given either you or me to understand that he knows more about the business than we do.

fast Chamber of Commerce, Mr. G. W. Wolff, M.P., who presided, said that

IT WILL OUT

A GREAT MYSTERY.

CHAPTER IV .- Continued

It was as well that his prairie training had given Jefferson Hope the ears | hid them from his view. they had been making, and uttered the back in despair, when casting his eyes me. plaintive signal cry again, on which a second man appeared out of the ob- thrill of pleasure through his heart.

first, who appeared to be in authority. there stood a creature somewhat re-When the whip-poor-will calls three sembling a sheep in appearance, but "It is well," returned the other.

"Shall I tell Brother Drebber?" "Pass it on to him, and from him to the others. Nine to seven!" lant defence of that place against the and the two figures flitted away in perceived him. Lying on his back, he say?" hordes of the Khalifa Abdullah a valing words had evidently been some a long and steady sim before drawing those flags are for on the P. hordes of the Khalifa Abdullahi a valuable service was rendered to the Kheuable service was rendered to the Kheuable service was rendered to the Kheling words had evidently been some a long and steady aim before drawing those flags are for on the Endowment form of sign and countersign. The inthe trigger. The animal sprung into dive and to his British upholders, for stant that their footsteps had died the air, tottered for a moment upon tween young Drebber and young Stan- the results of the operations for the which, as yet, no adequate return has away in the distance, Jefferson Hope the edge of the precipice, and then gerson as to which was to have her. year. The business generally has been been made. It is true that the strip companions through the gap, led the beneath

gradually enlarged into the coastwise porting and half carrying the girl lift, so the hunter contented himself him the best claim; but when they your Directors in the past. province of Erythrea, but the later when her strength appeared to fail with cutting away one haunch and argued it out in council, Drebber's There were received during the year vince of Tigre, though temporarily suc- from time to time. "We are through trace his steps, for the evening was have her very long, though, for I saw \$3,164,443 were approved; 118 for \$205,-

rapid progress. Only once did they erness he had wandered far past the meet anyone, and then they managed ravines which were known to him, and who had risen from his seat. Abyssinian kingdom had to be aban- to slip into a field, and so avoid recog- it was no easy matter to pick out the doned, the port of Massowah became nition. Before reaching the town the path which he had taken. The valley hunter branched away into a rugged in which he found himself divided and and narrow foot-path which led to the subdivided into many gorges, which ed a financial burden which King Hum- mountains. Two dark, jagged peaks were so like one another that it was loomed above them through the dark- impossible to distinguish one from the ness, and the defile which led between other. He followed one for a mile or them was the Eagle Ravine, in which more until he came to a mountain tor-There is no doubt that for Erythrea the horses were awaiting them. With rent which he was sure that he had unerring instinct, Jefferson Hope pick- never seen before. Convinced that he ed his way among the great bowlders had taken the wrong turn, he tried either France or Russia, but the dis- and along the bed of a dried-up water- another, but with the same result. trict is worth more to England than course, until he came to the retired Night was coming on rapidly, and it it is to either of those countries, and corner, screened with rocks, where the was almost dark before he at last found

of China. When the Khalifa, who has horses, with his money-bag, while moon had not yet risen, and the high Lucy never held up her head again, managed to rally a considerable torce Jefferson Hope led the other along cliffs on either side made the obscurity but pined away and died within a the precipitous and dangerous paths. more profound. Weighed down with his month. Her sottish husband, who had It was a bewildering route for any burden, and weary from his exertions, married her principally for the sake proaching Omdurman, shall have been one who was not accustomed to face he stumbled along keeping up his utterly subjugated, and the whole of Nature in her wildest moods. On the heart by the reflection that every step that ascendancy over the Abyssinian upon his rugged surface like the ribs journey.

duction of Abyssinia to the status of ble. Between the two ran the irregu- nize the outlines of the cliffs which a protected kingdom would be indispen- lar track, so narrow in places that | bounded it. They must, he reflected sable to the permanent safety of the they had to travel in Indian file, and be awaiting him anxiously, for he had Anglo-Egyptian stations on the Upper so rough that only practiced riders been absent nearly five hours. In the Nile, while, on the other hand, it would in spite of all dangers and difficulties, to his mouth and made the glen replace at the disposal of the British the hearts of the fugtives were light echo to a loud halloo as a signal that

they were still within the jurisdiction he shouted, even louder than before Like the Sikhs, too, they would offer of the Saints. They had reached the and again no whisper came back from very wildest and most desolate portion | the friends whom he had left such a the advantage of professing a differ- of the pass, when the girl gave a short time ago. A vague, nameless ent religion from that professed by startled cry, and pointed upward. dread came over him, and he hurried other Anglo-Egyptian subjects in the On a rock which overlooked the track, onward frantically, dropping the preshowing out dark and plain against clous food in his agitation. the sky, there stood a solitary sentinel. be relied upon, in most circumstances, He saw them as soon as they perceived full in sight of the spot where the fire

"Travelers for Nevada," said Jefferhard fight would be needed before the son Hope, with his hand upon the rifle King of Kings, could be prevailed upon They could see the lonely watcher fingering his gun, and peering down

"By whose permission?" he asked. "The Holy Four," answered Ferrier. His Mormon experiences had taught warriors of the Negus, we may take him that that was the highest it for granted that General Lord Kitch- authority to which he could reler.

"Nine to seven." cried the sentinel. "Seven to five," returned Jefferson overcome the latter. There is no lack Hope, promptly, remembering the of testimony as to the value of the ag- countersign which he had heard in the "Pass, and the Lord go with you,

soon evolve a great export and import | Beyond this post the path broadened out, and the horses were able to break into a trot. Looking back they How much Italy would gain by an upon his gun, and knew that they had could see the solitary watcher leaning the Chinese seacoast is sufficiently People, and that freedom lay before

CHAPTER V.

is true that Italy's present trade they lost their way, but Hope's inti- on one side of the camp was a low-lying with China is insignificant, but a prowith China is insignificant, but a proabled them to receip the track once | to heap of reddish soil, which had assuredto heap of reddish soil to report a still fourther are all that they are all the are fitable commerce could be quickly abled them to regain the track once ly not been there before. There was to be." created in the staples of the province of marvelous though savage beauty from which the exports of silk and teal from which the exports of silk and teal from the exports of sil are already considerable. Within the sphere of influence, which will, ultimately, fall to King Humbert's Gov- shoulders to the far horizon. So steep of it. The inscription upon the paper ernment, should the demand now pressed at Pekin be granted, there are twothirds as many inhabitants as are contained in the kingdom of Italy. Moreover, this province adjoins on the northwest the basin of the Yangtse Kiang, to which England will lay claim, and will find in such proximity an effectual safeguard against foreign agaretees as they passed, a great rock came gression, so long as Italy co-operates with England in the Far East. It thundering down with a hoarse rattle must be remembered that the Italian which woke the echoes in the silent Navy is by no means to be despised; gorges, and startled the weary horses

As the sun rose slowly above the der her, in certain exigencies, a servic- eastern horizon, the tops of the great able ally. Her interests could be mountains lighted up one after the probably relied upon to range her with other, like lamps at a festival, until England and Japan when the hour they were all ruddy and glowing. comes for a combination to resist the The magnificent spectacle cheered the hearts of the three fugitives and gave them fresh energy. At a wild torrent which swept out of a ravine they called a halt and watered their A strange incident happened recent- horses, while they partook of a hasty ly at a cemetery in Leeds, England. breakfast. Lucy and her father would fain have rested longer, but Jefferson

they were up and on their way once ing Angels.

upon them and crush them. About the middle of the second day which they had commenced their ill-of their flight their scanty store of fated flight. Thence he could look provisions began to run out. This down upon the home of the Saints. West, and a typical illustration is the At the annual meeting of the Bel- gave the hunter little uneasiness, how- Worn and exhausted, he leaned upon "system" in use in Mason County, ever, for there was game to be had his rifle and shook his gaunt hand Illinois. It started with a line a among the mountains, and he had frequently before had to depend upon beneath him. As he looked at it, he mile and a half long, instituted by an the trade of the past year had been on his rifle for the needs of life. Choosing observed that there were flags in some amateur electrician to connect his the whole satisfactory. The increasing a sheltered nook, he piled together a of the principal streets, and other father's farm-house with the postcompetition of Germany and the few dry branches and made a blazing signs of festivity. He was still specu-United States were matters that de- fire, at which his companions might lating as to what this might mean, seven other lines were established, 21 served the most serious consideration. warm themselves, for they were now when he heard the clatter of horse's miles in length, and operating 38 tele-The Marquis of Londonderry in mov- nearly five thousand feet above the hoofs, and saw a mounted man riding phones. The cost of the wire need not ing a vote of thanks to Mr. Wolff for sea-level, and the air was bitter and toward him. As he approached, he reher services during his occupancy of keen, having tethered the horses and the presidency of the chamber, dwelt bid Lucy adieu, he threw his gun over company of the telephones is free to all. Their on the seriousness of strikes, and said his shoulder and set out in search of vices at different times. He there- practical utility is evident, and, in

He walked for a couple of miles numerous bears in the vicinity. At upwards he saw a sight which sent a On the edge of a jutting pinnacle. "To-morrow at midnight," said the three or four hundred dfeet above him,

armed with a pair of gigantic horns. The big-horn-for so it is called-was acting, probably, as a guardian over

Once on the high-road they made difficulty which faced him. In his eag- you off, then?" faithful animals had been picketed. himself in a defile which was familiar was the terrible death of her father The girl was placed upon the mule, to him. Even then it was no easy mat-

one side a great crag towered up a brought him nearer to Lucy, and that housand feet or more, black, stern and he carried with him enough to insure menacing, with long basaltic columns them food for the remainder of their highlands, which is the great prize of of some petrified monster. On the He had now come to the mouth of the East Africa. On the one hand, the re- other hand, a wild chaos of bowlders very defile in which he had left them. and debris made all advance impossi- Even in the darkness he could recogcould have traversed it at all. Yet, gladness of his heart he put his hands Government the best raw material for within them, for every step increased he was coming. He paused and listenthe distance between them and the ed for an answer. None came save his terrible despotism from which they own cry, which clattered up the dreary

> They soon had a proof, however, that his ears in countless repetitions. Again When he turned the corner, he came t had evidently not been tended since

not to make common cause with the him, and his military challenge of had been lighted. There was still Who goes there?" rang through the glowing pile of wood ashes, there, but his departure. The same dread silence still reigned all round. With his fears all changed to conviction he hurried on. There was no living creature near the remains of the fire; animals, man, maiden, all were gone. It was only too clear that some sudden and terrible disaster had occurred during his absence-a disaster which had embraced them all and yet had left no traces

> Bewildered and stunned by this blow. Jefferson Hope felt his head spin round, and had to lean upon his rifle to save himself from falling. He was essentially a man of action, however, and speedily recovered from his temporary impotence. Seizing a half-consumed piece of wood from the smouldering fire, he blew it into a flame, and proceeded with its help to examine the little camp. The ground was all stamped down by the feet of horses, showing that a large party of mounted men had overtaken the fugitives, and the direction of their tracks proved that they had afterward turned back to Salt Lake City. Had they carried back both of his companions with them? Jefferson Hope had almost persuaded himself that they must have ing and toning up the system when with good tenants at fair rentals and interests of the association during the

JOHN FERRIER, Formerly of Salt Lake City.

Died August 4, 1860. then, and this was all his epitaph. Jef- for \$2.50. ferson Hope looked wildly round to see if there was a second grave, but there was no sign of one. Lucy had been carried back by their terrible pursuers to fulfil her original destiny, by becoming one of the harem of the elder's son. As the young fellow realized the certainty of her fate and his own powerlessness to prevent it, he wished that he, too, was lying with the old from despair. If there was nothing else left to him, he could at least dewould be thorough and complete re-

nice, quiet kind of a boy, and I haven't more. They had seen no signs of any For five days he toiled, root-sore and abode. noticed that he has neglected his pursuers, and Jefferson Hope began to weary, through the defiles which he think that they were fairly out of the had already traversed on horseback. At President-That's all very true, but reach of the terrible organization night he flung himself down among I don't think he has the making of a whose enmity they had incurred. He the rocks and snatched a few hours of financial genius in him. He's been little knew how far that iron grasp sleep; but before day-break he was around here for more than three weeks could reach, or how soon it was to close always well on his way. On the sixth used as a medium for telephonic comday he reached the Eagle Ravine, from munication. Such use of the fencing posited with the Government of New- In China there are large cities that

"I am Jefferson Hope," he said.; "You emember me?"

The Mormon looked at him with undisguised astonishment—indeed, it was Confederation Life difficult to recognize in this unkempt wanderer, with ghastly white face and Association. fierce, wild eyes, the spruce young hunter of former days. Having, however, at last satisfied himself as to his identity, the man's surprise changed to consternation.

"You are mad to come here," he the blazing fire, while the three anicried. "It is as much as my own life mals stood motionless in the backis worth to be seen talking with you. ground. Then the intervening rocks There is a warrant against you from the Holy Four for assisting the Ferriers away."

rant," Hope said, earnestly. "You trict, she may lay the foundation of was heard within a few yards of them, upon the bark of the trees, and other must know something of this matter, which was immediately answered by indications he judged that there were Cowper, I conjure you by everything you hold dear to answer a few queslast, after two or three hours' fruitless tions. We have always been friends. search, he was thinking of turning For God's sake, don't refuse to answer

"What is it?" the Mormon asked,

"She was married yesterday to young Drebber. Hold up, man, hold up, you have no life left in you. "Don't mind me," said Hope, faintly a flock which were invisible to the He was white to the very lips, and had hunter; but fortunately it was heading sunk down on the stone against which

of seacoast, originally narrow, was way across the fields at full speed, suppart of the flank. With this trophy party was the stronger, so the prophet 2,381 applications for a total new in-"Hurry on! hurry on!" he gasped over his shoulder, he hastened to re- gave her over to him. No one won't surance of \$3,383,393; of these 2,251 for cessful. ended in disastrous failure, the line of sentinels. Everything de- already drawing in. He had hardly death in her face yesterday. She is 450 were declined, not coming up to the started, however, before he realized the more like a ghost than a woman. Are Company's standard, and 12 for \$13,500 "Yes, I'm off," said Jefferson Hope,

expression, while his eyes glowed with policies on 17,106 lives.

"Where are you going?"

"Never mind," he answered; and, linging his weapon over his shoulder, strode off down the gorge and so away into the heart of the mountains policies. fierce and dangerous as himself. The prediction of the Mormon was or the effects of the hateful marriage of John Ferrier's property, did not affect any great grief at his bereavement; but his other wives mourned over her, and sat up with her the night before the burial, as is the Mormon custom. They were grouped round the bier in the early hours of the morning, when, to their inexpressible fear and astonishment, the door was flung open, and a savage-looking, weather-beaten man in tattered garments strode into the room. Without glance or a word to the cowering women, he walked up to the white. silent figure which had once contained he pure soul of Lucy Ferrier. Stoopwedding-ring from her finger.

ing over her, he pressed his lips reverently to her cold forehead, and then. snatching up her hand, he took the "She shall not be buried in that," e cried, with a fierce snarl, and before an alarm could be raised sprung down the stairs and was gone. strange and so brief was the episode that the watchers might have found it hard to believe it themselves or persuade other people of it, had it not been for the undeniable fact that the circlet of gold which marked her as

having been a bride had disappeared. (To Be Continued.)

HOW TO GET STRONG

Nature Should be Assisted to Throw of the Potsons that Accumulate in the System During the Winter Months.

Thousands of people not really ill require a tonic at this season. Close active and strong.

the virtue of Dr. Williams' Pink Pills. | will also be satisfactory to learn that the members of the agency and office They prove invaluable in strengthen- the Head Office building is filling up staffs for their faithful service in the

Imitations never cured anyone, and rents and sales. there are numerous pink colored imitbears the full name "Dr. Williams' Pink Pills for Pale People." If your | ible for re-election. dealer does not keep them send to the Dr. Williams' Medicine Co., Brock-The sturdy old man, whom he had ville, Ont., and they will be mailed left so short a time before, was gone, post paid at 50c a box or six boxes

LONELY TRIBES.

Races Who Have No Communication Wi Perhaps the most isolated tribe people in the world is the Tshuktsh farmer in his last silent resting-place. tion of the peninsula of Kamskatk Again, however, his active spirit and the country northward toward shook off the lethargy which springs Bering Straits, These people a practically independent of Russia, w vote his life to revenge. With indomi- appears to have reasons of her ow table patience and perseverance, Jef- for letting them alone. They have ferson Hope possessed also a power of practically no communication with th sustained vindictiveness which he may outside world, and have only bee whom he had lived. As he stood by visited two or three times-the last the desolate fire he felt that the only time by Major de Windt on his jour one thing which could assuage his grief ney through Siberia. The inhabitant tribution brought by his own hand up- of the new Siberian islands are als on his enemies. His strong will and practically alone on earth, for they ca During the whole of that day they untiring energy should, he determin- only communicate with the mainland struggled on through the defiles, and ed, be devoted to that one end. With and therefore with the rest of the fortune tellers to take care of herself by evening they calculated that they a grim, white face he retraced his world, once a year, and a succession when 60 years of age, which age she were over thirty miles from their steps to where he had dropped the food, of bad seasons might isolate them for enemies. At night-time they chose the and having stirred up the smoldering years. The pygmies of the great Cer base of a beetling crag, where the rocks fire, he cooked enough to last him for tra! African forests, if they can be offered some protection from the chill a few days. This he made up into a called a tribe, have also been a people wind, and there, huddled together for bundle, and, tired as he was, he set apart. For ages their existence was warmth, they enjoyed a few hours himself to walk back through the little more than legandary, and only sleep. Before day-break, however, mountains upon the track of the Aveng- two expeditions commanded by white

BARBED-WIRE TELEPHONES.

Telephone monopoly is not feared where barbed-wire fencing may be that the competition of foreign counwhatever chance might throw in his
tries was one of the great problems
of the future.

The therewhatever chance might throw in his
way. Looking back, he saw the old
what Lucy Ferrier's fate had been.

The thereaddition, they are a means of social
what Lucy Ferrier's fate had been.

27th ANNUAL REPORT

CRATIFYING INDICATIONS OF PROCRESS. NCREASE IN NEW BUSINESS, DECREASE IN DEATH CLAIMS,

of the Confederation Life Association was held at the Head Office of the Com-14th, 1899, at 2 p.m.

There was a large attendance of Hon. Sir W. P. Howland, President,

"Seven to five!" repeated the other, in the opposite direction, and had not he had been leaning. "Married, you Policyholders and Shareholders the report of the business for the year 1898, followed them, and Stangerson had volume of new business has been se-

were deferred for further information. Including bonus additions, the new business for the year was \$3,186,450. The His face might have been chiseled out total business in force at the close of The claims arising from death among

the insured were very favorable, and considerably under those for the previous year. There were 99 deaths, calling for the sum of \$183,931 under 112 lous year."

nuity obligations of the Association has been made on the conservative basis used for the two previous years, namely; a rate of interest of 31-2 per cent. The usual financial statements are

herewith submitted, and they will be found to exhibit the position of the company at the close of the year. The auditors have continued to make port will be found appended to the financial statements.

By reference to the financial statements, it will be noticed that substantial payments have been made to the Policyholders in the way of profits, the sum of \$85,390.22 having been paid during the year. Taking the last four years, a total sum of \$345,276 has been paid to Policyholders in this way, giving an average of \$86,319. During the same four years the net interest and rents received have been sufficient to pay the net claims arising from deaths, and leave a surplus of \$153.840; and during the same period, the expense ratic has been gradually brought down result, in view of the volume of new business maintained and the existing onditions, your Directors believe will pear most favorable comparison.

Your Directors, after careful considration, concluded that the improvement in business generally would warrant them building on the vacant land on Queen street which forms part of the Head Office block, and they have accordingly erected a three-storey brick building containing eight stores and two flats, the latter used as showrooms. All were occupied as soon as finished. The balance of the vacant land south of the stores has been groundrented, and the lessee has erected a which the business of the associapurposes, so that what was non-productive, is now yielding a very fair re-

turn, in addition to paying taxes and the income from premiums is very Your Directors also, though receiving a good rental for the Yonge street confinement in badly ventilated houses | shops in the Head Office building deemshops and school rooms during the ed it wise, when the corner store bewinter months makes people feel de- came vacant some time ago, to make pressed, languid and "out of sorts." | changes in the construction of the Nature must be assisted in throwing fronts on Yonge street and part of off the poison that has accumulated in Richmond street, by which the heavy the system during these months, else piers, which were undesirable from a people fall an easy prey to disease. A commercial standpoint, will give place onic is needed and Dr. Williams' Pink to a construction that will admit of Pills for Pale People is the greatest more window space, and by that means tonic medicine in the world. These be more suitable for the purposes for pills make rich, red blood; strengthen which the space is likely to be used. tired nerves, and make dull, listless These changes are now being made. men, women and children feel bright, and will shortly be finished, and the whole space has been let at satisfac-Mr. John Siddons, London, Ont., tory rentals, and will be occupied as proposed by Mr. Macdonald.' says: "I can speak most favorably of soon as the changes are completed. It A resolution thanking the officers

ations against which the public is continued diligent and faithful services were unanimously re-elected, and at cautioned. The genuine are sold only on the part of our field staff, and also the meeting of the new board held im- water, because the skin is a bad con- Gen'l Agents, 17 st. Sacrament St., Montreel.

All the Directors retire, but are elig- the annual meeting Sir W. P. How- cools the body. Men have withstood W. P. HOWLAND, President. J. K. MACDONALD, Mng. Dir.

FINANCIAL STATEMENT. Receipts.

	91,201,101 05
th	Disbursements.
	Death Claims
of	Endowments 127,655 00
ai,	Annuities
r-	Cash Fronts 89,330 22
x a	Expenses, Comm's etc. 211,203 65 Dividends to Stockholders. 25,000 06
rd	Balance 549,019 96
re	\$1 ,231,197 39
10	Assets
n	Mortgages and Real Estate
	Bonds and Debentures
ve	Loans on Policies and Stocks
ne	Outstanding and deferred premiums. 202 069 57 Interest and Rents due and accrued. 128,390 41 Cash in banks, and sundries. 101,902 53
n	Cash in banks, and sundries 101,902 53
st	\$6.825,116.81
	Liabilities.
r- ts	Reserve. Hm $3\frac{1}{2}$ and $4\frac{1}{2}$ per cent
-	Declared Profits
80	Capital Stock Paid up
n	Cash Surplus 363,977 05
d,	\$6.825,116,81
ie	Cash Surplus (Government Standard)\$ 416,206 05
n	Capital Stock
r	TOTAL SURPLUS SECURITY FOR
1-	POLICY HOLDERS\$1,416,206 05
e i	
le	AUDITOR'S REPORT.

We beg to report that we have completed the audit of the books of the asthe financial statements agree with the books and are correct.

The securities represented in the assets, with the exception of those lodged with the Dominion Government, books of the Association, and are cor- or for official expenses.

rect, and correspond with the schedules and ledgers. The bank balances and cash are certified as correct. W. R. HARRIS, R. F. SPENCE.

Sir W. P. Howland, President, in

Toronto, March 4th, 1899.

Auditors.

moving the adoption of the report and financial statement, said:-"It affords us sincere pleasure, gentlemen, to be able to present you with DECREASE IN EXPENSE RATIO, the report and statements in regard to the business and the position of the The twenty-seventh annual meeting Company which you have just read. German Scientists Discover an "Elec They afford evidences of satisfactory progress and success in every depart-"I don't fear them or their war- pany, Yonge, Richmond and Victoria new business secured during the year, forests of Central India which has most streets, Toronto, on Tuesday, March notwithstanding the increased compethe end of the year we had insurances whoever touches one of them receives those interested in the affairs of the in force aggregating \$29,677,418, an in- an electric shock. It has a very sinforce at the end of 1897. This large and will influence it at a distance of uneasily. "Be quick. The very rocks was appointed to act as Chairman, and have ears and the trees eves."

When I K Mandanald Managing Direct last and satisfactory amount of business leven 70 feet. The electrical strength has all been obtained while the expense of the company has a local strength of the tree varies according to the time. The "Salmoral," Free Bus Am. Plan. Mr. J. K. Macdonald, Managing Direct- pense ratio of the company has been of day, it being strongest at midday, After the usual formalities the fol- which proves that the business of weather its powers disappear alto- on receipt of \$1 DR. ROUBY, P.O. Box 365, Montreal. lowing report and statements of the the association continues to be of a affairs of the Association for the year permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The death claims for the year aggregated statements of the permanent and reliable character. The permanent and reliable character is the permanent and reliable character. The permanent and reliable character is the permanent and reliable character is the permanent and reliable character is the permanent and reliable character. The permanent and reliable character is the permanent and reliable character is the permanent and reliable character is the permanent and reliable characte those of the previous year. Our financial statements show an increase in income for the year of \$46,670. There was paid to policyholders during the Cornhill Magazine, the penny-a-liner year the large sum of \$455,973, and our produces a gem of unconscious humor. Stammerers who have failed cash surplus over all liabilities accord. A report of the murder of a man named. cash surplus over all liabilities accord- A report of the murder of a man named ing to the government standard of Duchan once came under my notice in valuation is \$416,206, an increase over a sub-editor's room. "The murderer," the previous year of \$50,367,000.

> prove eminently satisfactory to our bank the day before, so that he lost policyholders and shareholders, and nothing but his life." will insure the continuance of the generous support which the company has received from the public." Mr. W. H. Beatty, Vice-President, in seconding the adoption of the report,

"I will just make one remark, which am sure you will be delighted to hear, and I think it will be particuof marble, so hard and so set was its the year was \$29,677,418, under 19,950 larly gratifying, to the gentlemen of the field staff, namely, that this year down to the present time the business secured is largely in excess of that for the corresponding period of last year, and is greater than that of any prev-Mr W. Macdonald, in moving the re-

directors of the association for their faithful attention to the affairs of the company during the past year, said:-"I do not think, in view of the re- will amply provide lime for all crop for all business written since 1895, and port which we have just heard read requirements, and for soils deficient 4 1-2 per cent. for business written prior and the remarks of the President and in lime, Thomas-Phosphate is univerthe one remark made by the Vice-Pres- sally recommended as economically WM. B. NORTHAM, TORONTO, ONT. ident, that a resolution of this kind | meeting a dual requirement." ought to be considered of a formal character. As a policyholder I have had a great deal of satisfaction in substantial reductions made upon my their audit each month, and their re- premiums out of the profits, and I have so bad a reputation for quarrelsomebeen a shareholder with very consider- ness on this side of the ocean, is eviable satisfaction to myself, and while dently becoming unpopular at home it is true that the President, Vice- At a recent meeting in London of the President and Directors are in one Society for the Protection of Birds it sense doing no more than their duty was proposed to petition the authoriin looking carefully after the affairs ties throughout the country to adopt of the association, as has been done measures for checking the increase of last year, yet I think that it is due house sparrows, because they drive to them that there should be an ear- swallows and martins from their nests nest word of appreciative thanks, see- and destroy their eggs and nestlings. ing that the duty has been so well discharged as in the present case. I herefore have much pleasure in moving this resolution.'

this resolution, said :-"I share remedy and is a positive cure for very fully with the pleasure of catarrh and kindred dreaded diseases. the mover of this resolution in This statement is backed up by bushrising to second it. My pleasure els of testimonials, which, we have and does not reach quite as far as that of can produce. Snuffs, ointments, washes, the mover. He is both a policyholder etc., have been proved useless in givand a stockholder. I only have the ing relief or curing catarrh, bronprivilege of being a policyholder in the chitis, irritable throat, nasal and ear Confederation Life Association, but I passages, but Catarrhozone, the ozonfee! in that particular I have, in com- ated air cure, does not only give immor with all policyholders, a very good mediate relief, but effects a perman and a very safe investment, and if it ent cure. Why delay? Send at once does not yield any very immediate re- for sample bottle and inhaler, 10 turns it is sure to yield very satisfac- cents. Outfit \$1.00. tory returns in due time, if not to my-

"No one can read the statement or hear it read without being fully satis- street car lines are owned by the munfied with the very satisfactory way in | icipality and no fares are charged. tion has been conducted and prose- night instead of going to cheap lodgcuted during the year.

dear the million mark and that the but will not touch champagne. income from interest and rents has been more than sufficient to pay all the death claims during the year. "Speaking for the policyholders and as one who has now been a policyholder for twenty years I have very great pleasure in expressing my entire satisfaction with the way in which the business of the company is conducted, and the splended exhibit which has been presented to us of the past year | China still are examined in archery assures one that the greatest possible and stone slinging. care has been bestowed upon our affairs by the directors and officers of the association, and with very great satisfaction I second the resolution sists refund the money if it fails to cure. 25c.

trious population, far advanced in the arts of civilized life and controllable with a minimum of expenditure. It with a minimum of expenditure. It with a minimum of expenditure. It is they lost their way, but Hope's inti-As an invigorator of the constitu- properties taken over in the City of present, the members of the field staff | Prominent men in Boston are advoable to report a still further improve- ly gratified with the very encourag- matory for the disposition of the pau-But you must get the genuine Dr. ment in the returns, with better pros- ing report of the operations of the per dead. Williams' Pink Pills for Pale People. pects for the present year both as to association for the past year which has been presented to the meeting. The Directors are pleased to report | All the retiring Board of Directors

> land, C. B., K.CM.G., was re-elected without injury a heat of 300 degrees President and Messrs. Edward Hooper for several minutes. and W. H. Beatty Vice-Presidents.

COSTLY FURNITURE. .. 265,571 03 Some European Nabobs Pay Fabulous Sums For the Luxuries of Life.

If spending money freely and consequently keeping it well in circulation ly some of the European millionaires 000 members. deserve the nightly prayers of countless multitudes. There are annually La Toscana, 10c. RELIANCE CIGAR FACTORY, Montreal. expended by them on mere luxuries countless sums of the great world wealth. Mr. Stephen Marchand, a wealthy English manufacturer, has a bedroom set valued at \$1,000,000, the dressing case alone costing \$200,000. Another wealthy Londoner recently spent \$70,000 for a billiard table. Sir Donald Currie has a \$3,500 chair. A Berkshire landowner paid \$7,000 for a small writing table sold at the auction had been a great admirer. When Nelson's relics were auctioned off an inkstand fetched \$2,500, a fork, \$1,300 and a tobacco pouch \$2,000. A favorite sword of the Admiral brought \$7,000. Louis XVI. had several gold snuff boxes, the jewel studs in which made them of much value. An English firm recently sold several of them at from \$10,000 to \$18,000 each. A Paris family has in its nursery a doll valued at \$1,000. Another Frenchman had his teeth filled with diamonds, costing sociation for the year ending December him \$3,500. Another bought a couple men have ever penetrated into their 31st, 1898, and have examined the vouch- of pens, with which the treaty of ers connected therewith and certify that Amiens was signed, for \$25,000. A near relation of the late Faure had a

has been made in several places in the foundland, amounting to \$25,000, have have no municipal organization and been examined and compared with the spend nothing on public improvements

prize calf valued at \$20,000, which in

closing leads to the estimation of how

much a cutlet might be worth.

of you want to enjoy a cup of really delicious tea try Blue Ribbon.

Wisdom in buying tea consists in buying the best.

VEGETABLE BATTERY.

tricity" Tree. ment of the Company's business. The nounced the discovery of a tree in the supply. Lists mailed free on application. tition, was somewhat in excess of that the trees are of a highly sensitive naobtained in the previous year, and at ture, and so full of electricity that Silica Poultry Crit is the best digester in the market crease of \$1,345,413 over the amount in gular effect upon a magnetic needle less than that of the previous year, and weakest at midnight. In wet Rheumatism—Cure a sured in 24 hours, which proves that the business of

Occasionally, says a writer in the

LUCKY MAN-TRIFLING LOSS.

a sub-editor's room. "The murderer," wrote the "liner" "was evidently in Skin Diseases money refunded. Dr. Rameau & An-"We consider that these facts fully quest of money, but luckily Mr. Dunjustify us in the belief that they will can had deposited all his funds in the

LIME AND FERTILITY.

The actual amount of lime taken by crops is very small, but that little is essential. Wheat, for instance, takes ts phosphate as phosphate of lime and phosphate of magnesia, but the amount of the latter found in the grain ash is four or five times as much as of the former. Frank Wallis, of Lincoln, Ship to us, and you will have your cash in a England, who is a high authority week or less THE ALTENHEAD PRODUCE England, who is a high authority, says:-"Reference to Ville's table will show us what a small quantity the crop really requires. The large quantities of lime used in the past have had a far greater influence in that nudation than in directly feeding the crop. If, however, the Thomas-Phos- New Tires SINGLE OF per phate form of phosphate is used, it

WAR AGAINST SPARROWS.

The English sparrow, which has won

The Creat Fire at the Windsor, N.Y. Was an awful calamity, but cannot Rev. Mr. McGillivray, in seconding be remedied. Now, Catarrhozone can

N. C. Polson & Co., Kingston, Ont, In Sydney, New South Wales, the

Elephants are said to be fond of gin

The Wonders of Hypnot'sm sent free; gives the key to all secret power; richly illus Publishing Co., Dep't 33, Rochester, N. Y.
Branch, 1919 Madison Ave., New York City.

Applicants for military service in

TO CURE A COLD IN ONE DAY Horse meat sells in Paris for from

ten to twenty cents a pound. Prime cuts fetch twenty cents. lowa Farms for Sale, \$2 per acre cash, Bal-

HEAT ENDURANCE. The human system can endure heat of 212 degrees, the boiling point of mediately after the adjournment of ductor, and because the perspiration

> For Over Fifty Years MRS. WINSLOW'S SOOTHING SYRUP has been sed by mothers for their children teething. It soothes the child, softens the gums, allays all pain, ures wind colic, and is the best remedy for diarrhea. 25c. a botile. Sold by all druggists throughout the world. Be sure and set for "Mrs. Winslow's Soothing Syrup."

The Catapunan Society, an organization that supports the insurgents in means benefiting mankind, then sure- the Philippines, is said to have 8,000,-

London bakers are trying to do away with the "hot cross bun."

How's This? We offer One Hundred Dollars Reward for any case of Catarrh that can not be cured by Hall's Catarrh Cure F. J. CHENKY & CO., Props., Toledo, O.

We the undersigned, have known F. J. Cheney for the last 15 years, and believe him perfectly nonorable in all business transactions of the effects of M. Zola, of whom he and financially able to carry out any obligations made by their firm. VEST&TRUAX, Wholes ale Druggists, Toledo. O. WALDING, KINNAN & MARVIN, Wholesale Druggists, Toledo, Ohio. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system. Price 75c. per bottle. Sold by all Druggists. Testimonials free. Hall's Family Pills are the best.

> JUST AN ARGUMENT. Museum Manager-What was all that trouble amongst the curiosities this Lecturer-Why, the two-headed man got quarreling with himself as to which

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of him should get shaved first.

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