WIAT IS DONE WITH THEM.

Weapons Used to Attack Heads of States Invariably Bestroyed. It would seem that there are only a comparative few people who know that all weapons raised, whether with deadly effect or the reverse, against the heads of states and royalties-as of Wales nearly became a victim-are universally on the Continent of Eur-

ment remains, if possible. it was, presumably that there should I married him. not remain in existence any article that might serve as a reminder to people of badly balanced minds. Anyhow voice. in Russia, France, Germany, Austria, the heads of states should be pounded to pieces with a steam hammer, or should be dissolved in acids, or should

be melted in furnaces. of Austria and President Carnot, we'll within the public memory, the horrible weapons of murder, were destroyed business capacity. I have watched with some ceremony under official you closely since you have been here, inspection, and a subsequent boast on and now I decline the alliance-I will the part of an American gentleman not marry you." that he had possessed himself of the weapon used upon the present Czar of Russia in Japan-an attempt was ficials.

There was a strong agitation that the weapons used against Presidents Lincoln and Garfield respectively should be reduced to dust, but that which is amongst most civilized races a sentiment that has hardened into an unbreakable rule did not prevail in at least one of these cases. But counting within this century alone, a great number of cases could be adduced where there has been a ceremon ious destruction of regicide weapons

RESULTING FROM SCIATICA IN AN AGGRAVATED FORM

Many Nights the Sufferer Could fot Lie i Bed, and His Leg Was Frequently

Swotten to Tatce Its N fural Size. From the Journal, St. Catharines.

Mr. John T. Benson, stationary engineer at the Ridley College, St. Catharines, is known by most of the residents of the city. For years Mr. Benson suffered acute agony from sciatica, and notwithstanding numerous forms of treatment, found little or no relief, until he began the use of Dr. Williams' Pink Pills. These pills penniless, by Monsieur de Nouchet." speedily restored his health, as they have done that of thousands others who have given them a fair To the reporter who interhim, Mr. Benson said :- "I certainly owe a debt of gratitude to Dr. Williams' Pink Pills, for they have released me from a form of torture that had afflicted me almost continuously for twenty years. The pain began in my back, then shifted to my hip, and thence down my leg. It became so severe that it seemed as though the very marrow in my bones was being scalded, and at times I could scarcely repress crying aloud from the agony I endured. I tried all sorts of liniments and lotions, but got no relief. I doctored with several physicians, even going to Buffalo for treatment by a specialist there, but in no case did I ever receive more than temporary relief. It may be easily imagined that the pain I endured told upon me in other ways

and I became almost a physical wreck. At times my right leg would swell to nearly twice its normal Then the pain and swelling would shift to me left leg, and the agony was something awful. I suppose that during the period I was afflicted I have hundreds of times laid on my back on the floor with my foot and of a friend." leg elevated on a chair in order to obtain slight ease from the pain I endured. The muscles and sinews in my legs looked as though they had twisted and tied in knots. The trouble went on in this way until finally the pain. A few years ago I read of a cure in a similar case through the trial. By the time I had used a half dozen boxes, there was a decided umcure was complete. Several years

I may also add that my wife has used the pills for indigestion, head- story." aches and dizziness, and has found great benefit from them. Words can- ladi," laughing. "I am tired-I cannot express the great benefit Dr. not stand for five minutes longer." do?" asked Vivien. It annoyed her cerned with reproduction, are strikand I hope similar sufferers will profit by my experience."

Dr. Williams' Pink Pills cure by go- faint ticking of the watch. ing to the root of of the disease. They renew and build up the blood, and strengthen the nerves, thus driving or six boxes for \$2.50, by addressing the Dr. Williams' Medicine Co., Brock-

### DOG'S WONDERFUL JOURNEY.

Stray Retriever Attached to a Regiment

Went to War Alone. A traly wonderful tale of a dog's wanderings in South Africa, is forwarded by a correspondent. A stray retriever had attached itself to the 37th Yeomanry Company, Royal Bucks Hussars, during their training at High Wycombe. The company grew fond of the dog, and took it with them on the Norman to the Cape. They landduce his portrait and signature, which
the State for her executive ability and to re-embark for East London, and in doing so they left the dog behind. town, and 300 on the Kimberley, and Eventually they arrived at Boshof, grateful cured ones:and on the third night after their arrival, "Mr. Doggie," as he was called, turned up quite fit.

VACCINATION AND MATRIMONY. In Norway and Sweden, before any cople can be legally married, certificates must be procured showing that both bride and bridegroom have been duly vaccinated.

A SUGGESTION.

Jinks-Each of them married for

sinews of war.

## Through Storm and Sunshine

"I repeat that I was a foolish | glow, and shone upon the

The Frenchman's face grew paler the Frenchman agitated, pale with as he listened to the light, mocking white lips and burning eyes.

"Then I met you again in Paris, Italy and Spain important Govern- when I had been some little time ment functionaries have, in quite mod- widow, and I renewed my promise to ern times, been told off to personally marry you. That was rash, I knew it see that murder weapons used upon I determined that I would see what have tested you, and you have failed. I thought the wisest thing that I could do would be to invite you over In the cases both of the Empress to Lancewood. But this is such a cur- Lady Neslie." ious country. I decided it was better that you should come in some

"You forget," he hissed, "that you are in my power." "I am indifferent. I will not be made upon him when a youth-was hard. I will give you a very handabsolutely contradicted by Russian of- some present and you shall return

to France; but I shall not accompany you, monsieur." "Will you at least tell me why?" life, let them lie buried." he asked, with a curious whiteness

coming over his face. tion," replied Lady Neslie. "You were ference to me. Before Sir Arthur's

young when I first knew you. You death, I persuaded, coaxed, conciliathad no decided faults. Now you are ed; but now I am quite indifferenta confirmed gambler. You could no nothing can touch my fortune. As for in Europe, for in all there have been more keep from the gaming-table than my position, we shall see what harm quite 50 attempted or actual murders you could live without air. That is monsieur can do me." why I decline to marry you, Henri de

"If I give my word," he began; out "miladi," interrupted him.

"There are marvels in nature," she said, "but that such a marvel as your giving up gambling could ever take place, I refuse to believe. Years ago," she continued earnestly, "I should not have thought so much of this, but I have learned the value of money. I know the value of a good home, a substantial fortune, and I shall not forfeit these things for you."

"You would not forfeit them," he said. "Miladi," waved her white hand. "I should. If I married you tomorrow, you would spend my whole fortune, and when it was spent you would be the first to ill use me. I decline the honor of being rendered

"I wish," said Miss Neslie, "that you would permit me to pass; with this unseemly dispute I have nothing maid, always plain. I need not weary

and you have refused. I have you in of a notary living near, and as

main here."

His face grew frightful in its livid

said, "unless you consent. Think you again. Valerie-you shall have a gay,

sunny, bright 'ife in Paris. You know I love you, and will make you hap-"Miladi" shrugged her shoulders.

"We will leave love out of the question," she said, "this is a matter of funds for gambling, and the betrayal father? I always knew that she had

"I have more patience with you," he hissed between his white lips. any woman living."

nothing but opiates would deaden Neslie, "Words are vain; threats, per- troduced to him as Mademoiselle D'suasions, are vain. I will not mar- Este, a daughter of one of the young- They Are a Combination of Bird, Reptile use of Dr. Williams' Pink Pills and ry you. You want to marry me be- er branches of the D'Estes. She told decided to try them. For some time cause you want my fortune to gamble him a sad little story about limited There are many quadruped which lay after I began their use, I could not with; you shall not have it. I would means, and the painful position of eggs. This is commonly the case with seet hat they were helping me, but I rather gamble it all away myself than an orphan girl. Sir Arthur, your fa- the cold-blooded quadrupeds, such as give it to you."

have since passed and I have had no which to reconsider your words. Lady he was indolent and liked to be amus- duce eggs, and hatch them inside return of the trouble, so that I feel Neslie if you promise to marry me, safe in saying that the cure has been you shall never regret it; if you the trouble to inquire into her ante- these creatures is the duck-mole, a refuse, I will tell Miss Neslie your cedents. He took all she said for native of Australia, a curious com-

"Pray give me a chair," said. "mi- ried her." stood in silence, unbroken save by the easily duped-her poor, dead father! with warm-blooded quadrupeds, since

Outside a bright moon was shining, When she told me of her resolve to the habits and general structure of disease from the system. If your the dew lay on the sleeping flowers, marry a rich baronet, I knew that all a four-footed animal. This Platypus dealer does not keep them, they will the tall trees stood like huge senti- I could say would be vain. I will not as it is also called, frequents water nels; inside the soft pearly light of grieve you by repeating what she holes in the less settled parts of Aus-

young girl. I was in love with you faces. Never was there a more strik--I promised to marry you. All that ing group-"miladi," lovely, laughin the recent case where the Prince I admit. But Sir Arthur came in my ing, mocking, her gay dress and jewway. What girl of sense would have els seeming to attract all the light, hesitated between a handsome penni- her mouth curled in scorn, her eyes ope destroyed utterly, so that no frag- less lieutenant, and a rich, English flashing defiance, yet gay and reckbaronet? Love-bah! It pales before less; Vivien, with her picturesque vel-This rule has obtained for a great money. You owned yourself that I vet dress sweeping the ground, her number of years, and the origin of was doing a most sensible thing when grandly-beautiful face filled with noble disdain, tall, imperial, queenly;

> Never a word was spoken. "Miladi" stirred the air with her fan. Vivien's heart beat loud and fast; it seemed to her that she stood there holding the honor of her house in her hand How slowly the minutes passed! What you were like before I married you. had she to hear when they were

"Now," said M. de Nouchet, "the time is past; give me your answer,

"I refuse most absolutely to marry you," she replied. He bowed, and Vivien thought she had never seen anything so terrible as his handsome, haggard, livid face. "You refuse; then I will keep my

lie, while I tell you Lady Neslie's story." "I would rather not hear it. comes too late," said Vivien, earnestly. "Lady Valerie, is one of us now;

if there are any secrets in her past

"That is the most sensible speech you have ever made, Vivien; but real-"Yes, I have not the least object ly I do not mind-it can make no dif-

> "Valerie," he cried once more, "will you retract?" She looked at him with burning

"After you have threatened m Coward, betrayer, I would not marry you to save my life!" He turned to Vivien.

"Miss Neslie" he said, "listen to me This woman who mocks me so crue'ly now was my first love. She was not Valerie D'Este, as she told your father, but Valerie Roilleux, the daughter of a grocer in Paris." "Miladi" interrupted him with

little laugh. "Miss Neslie will not be surprised to hear that. She never believed that I was a D'Este-did you, Vivien?" The haughty disdain of the beau-

tiful face was her only answer. Monsieur continued-"Valerie was always pretty; her sis

ter Marie, who passes here as her you, Miss Neslie, by telling you of the "Nay," said he. "I entreat you to quiet home, where this cold, cruel woremain. My lady, you have driven me fman lived, or of her vanity, greater to bay. You promised to marry me, even than her beauty. I was the son my power. I tell you that unless you child I madly loved her fair, laughing consent, I will betray you to Miss face. The quiet home did not long content her; against the prayers, the "A betrayer is always a coward," wishes of her parents she left it, and when she was only fourteen she was "Then I will be a coward. I will known as the most daring rider in tell her all. And then, presumptuous the most fashionable cirque in Paris. as you are, you will not dare to re- She traveled half over France with that circus, and then returned to Par-"I shall remain here," said "mila- is and promised-ah, madman that di." "You betraying me is a matter was to believe her !-- to marry me. Her of little moment now. My fortune is parents were dead then, and she had a little money. She took her only sister, Marie, as her maid, and traveled abroad. She afterward returned to "I will tell all I know of you," he Parisian boarding-house, and there met your father-Sir Arthur."

> Vivien interrupted him. She did not look at the fair, false woman who had blighted her life, but the dark earnest eyes were fixed on de Nou-

"If you do not mind," she said will you will me, how she duped my deceived him; I never knew how. "Yes, I will tell you. When she found from the mistress of the house than I thought I could have with that a rich English baronet was staying there, she at once made up her "It is all of no use," said Lady mind. She caused herself to be inther, permit me to say, Miss Neslie, the frog, the crocodile, the lizzard and He drew his watch from his pocket was not very shrewd. She was very the turtle. None of the warm-bloodprovement in my case, and I continued the use of the pills until I had them.

and laid it on the table between quick, very cunning; she was very ed varieties can be strictly said to lay fair and very charming. She had the eggs, but among the lowest forms of fair and very charming. She had the eggs, but among the lowest forms of "I give you just five minutes in face of an angel, the voice of a siren; this group, there are some which proed-she amused him. He did not take their bodies. The most remarkable of

> But he did not stir, and the others that her father should have been so ingly bird-like. It is, however, classed "What did I do, Miss Neslie? I its young are born alive, the The scene was intensely dramatic. had to submit. What could I do? body is covered with hair, and it has

## A Medicine of High Repute.

& Special Formula of a Creat Physician is Dr. Chase's Nerve Food— The Creat Blood Builder.

are found on every box of his gen- social qualities. Mrs. Young has re-

The company went 200 miles to Queens- can duplicate the marvellous cures lowing words:brought about by this great physician "My social and other duties in con-

Food I could feel my system being know of."

There are imitators of Dr. A. W. ed leader among the Lady Maccabees, cently recovered from nervous disor- or two. Nor are there any preparations that ders, which she describes in the fol-

of recipe book fame. Here is a sample nection with several fraternal societhey had two or three different camps. of the letters daily received from ties had drawn so much upon my strength that I found myself all run Mr. A. T. P. Lalame, railway agent down in health. I was very nervous, at Clarenceville Que., writes:-"For had no appetite, could get no real twelve years I have been run down rest from sleep and was troubled very with nervous debility. I suffered much much with pains in the head and and consulted doctors, and used med- back. I tried many sorts of tonics. icines in vain. Some months ago I but could get no permanent help unheard of Dr. Chase's Nerve Food, used til I used Dr. Chase's Nerve Food. I two boxes, and my health improved so took two boxes as directed and found rapidly that I ordered twelve more. a perfect cure for my trouble. Their I can say frankly that this treat- action was very mild and effective. ment has no equal in the medical and I believe them to be the best world. While using Dr. Chase's Nerve medicine for nervous troubles that I

built up until now I am strong and Insist on having the genuine and healthy. I cannot recommend it too you can be absolutely sure of great highly, for weak, nervous people." | benefit. Dr. Chuse's Nerve Food, 50 Hinks-That's all right; money is the Mrs. E. H. Young, of 214 Greenwood cents a box, at all dealers, or Edmanevenue, Jackson, Mich., is a recogniz- son, Bates, & Co., Toronto.

her word. After she was married she sent me continually handsome sums of money. She has been ungrudgingly generous to me."

"And you took it?" said Vivien. "Yes; I took it. It was the price of "miladi's secret. I professed to be lieve her a D'Este. I said no word about her being a strolling player. Miss Neslie held up her hands with an exclamation of horror. "Hush!" she said. "Your words are

terrible." "They are true," he declared. "She was neither more nor less than she paid me to do so. I read the notice of your father's death in the English papers, Miss Neslie, and then wrote to her, reminding her of her promise. It was for that reason she came to Paris, and no other. You know what followed. She promised to marry me as soon as etiquette would permit, and in the meantime she invited me to the Abbey. Miss Neslie, word I have said is not true."

"There is no need to ask," said "miladi," with careless, airy grace. "I do not deny it. Every word is true. What then?"

The proud indignation of the noble face, the measureless contempt in the dark eyes, would have silenced anothword. I pray you to listen, Miss Nes-

married to him."

"You deceived him," said Vivien. "So much the worse for him. should have been more on the alert." not mind in the least about the exis dead and my fortune secure, I am indifferent. You may have the story printed, Vivien," she added, "if you like; it will be a finishing touch to the honor of the Neslies-a strolling player, a grocer's daughter, mistress of Lancewood! It seems to me that in telling it you will bring more shame to yourself than to me." Then, turning, from Miss Neslie, she looked at Henri de Nouchet. "As for you," she said, "traitor, coward, trader on woman's secrets, go! Never while live will I look upon your face again

your worst. Do what you will, your power over me is ended; the strolling player,' the grocer's daughter, has the honor of wishing Monsieur de Nouchet a lasting adieu." With a smile parting the crimson lips, showing the pearly teeth and the pretty dimples in the white chin, with the light gleaming in her jewels, with n easy, careless grace all her own.

never will I address another word to

you. Go from my presence, and take

with you my contempt. You have done

miladi" swept from the room, while he Frenchman looked after her with spent it as I should never have spent it but for her," he said. And so ghastly, so terrible was the despair on his face that Vivien almost pitied him.

'What money do you want?" ask-Vivien, curtly.

He seemed to shrink from the clear, oright glance of her dark eyes. Neslie. "I think you are a man ut- she has more customers than she can terly without principle. You have provide for. traded on a woman's secrets, you have been deceitful, mean and dishonorable. I would not condescend to ask a favor from you, but I will purchase Write down for me all the money you owe. I will give you the amount on condition that you tell to no other person what you have told to me, and that you never mention Lady Neslie's name again. This I do.' she added, "not in the least from any motive of compassion for you but to save the honor of the Nes-

To Be Continued.

REMARKABLE CREATURES.

granted, fell in love with and mar- bination of bird, reptile and mammal. It has the bill of a duck, and "But you, monsieur-what did you the parts of the body which are conthe lamp filled the room, with a warm promised. As to one thing she kept tralia, where it feeds upon insects, and forms its home in burrows under the banks. The young, hatched from its eggs before birth, are born blind

MEANING DUDES.

in our social circle? Angelina-Oh, yes; I know a thing



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DOMESTIC SERVICE PROBLEM. The usual method of servant training is that girls secure a position first strolling player. I kept her secret- at general housework, then after stumbling through duties never before heard of, and handling foods and utensils the value of which is utterly unknown to them, desert their teacher-mistress and take a place at higher wages. Receiving further instructions from the new mistress they leave her also for higher wages and still further instructions elsewhere. This condition of things is a disgrace she is there—ask her whether every to the intelligence of housekeepers. The largest blame rests with the

mistress, for her intelligence is greater, and intelligence has its responsibilities. Servants themselves are not going to take the trouble or go to the expense of acquiring proper training if they can be just as well remunerated without. There should be er-they produced no effect on Lady education, first, for the mistress, for only from that can come education "What then?" she repeated. "I of the maid. A foreman in a foundry was Sir Arthur's lawful wife-legally or overseer in a building, knows how to do the work of the men under him. otherwise they would slight it, part-He ly because he could not recognize good work, and partly because he she observed. "I admit it all. I do would not discover faults. Many persons have servants only for a part posure. I only cared to keep my af- of the time, hence the greater necesfairs secret during Sir Arthur's life. sity for domestic knowledge. The rem-Of course an exposure then would edy for the domestic problem, is the have been very awkward for me. He school for domestic science, an instimight have tried for a divorce, though tution which brings about the desired cannot see on what grounds. He results of making housekeeping a sciwould certainly have altered his will ence, housework a trade. The most and left me penniless. Now that he successful school for domestic science

WHERE SUCCESS LIES. So far as a profession for women is concerned, we come back at last to the fact that her success has been greatest along eternally feminine lines. No girl can be taught a better trade than housekeeping or sewing. Every year the price of plain sewing is higher, and dressmaking climbs up into the clouds. The world is hungry three times a day, 365 days in the year, and has to be fed. whole human race is on a still hunt for a good cook and a good place to board. These professions, carried on intelligently, are never overcrowded. 'Oh," but you say, "look at the poor sewing women crying for work! Look at the boarding housekeepers who fail!" True, but how did they do the work? Didn't you have to take have it fixed? Didn't it rip somewhere tutes. the first time you put it on? Was t done when promised? Was there She has ruined my life. I have ever anything fit to eat on the table

of the boarding-house keeper who failed? Was her house as neat as a new pin? Incompetent, incompetent! No wonder they failed. That was the cause of their downfall. The woman who takes pains to be particular, who 'Enough to take up my bills: I is honest and conscientious in her work. succeeds. When you find a woman who is reliable, who gives you the worth of your money in her wares. "Monsieur de Nouchet," said Miss no matter what they be, you will find

MOTOR CARS. Motor cars registered in Paris number 3,701; the suburbs of Paris, 1,219; in the rest of France, 2,455; in the whole of Germany, 1,427; in the whole of England, 600; in the United States, less than 300.

THE JAPS' HOT BATH. Among Japanese a daily hot bath s the rule. When people are too poor to have a bath in their own houses they patronize the public baths.

is Uric Acid in the blood. Unhealthy kidneys are the cause of the acid being there. If the kidneys acted as they should they would strain the Uric Acid out of the system and rheumatism wouldn't occur. Rheumatism is a Kidney Disease. Dodd's Kidney Pills have made a great part of their reputation curing Rheumatism. So get at the cause of those fearful shooting pains and stiff, aching joints. There is but one sure way-

# Dodd's Kidney

PUTTING ON NEW GLOVES.

The best manner of putting on new and bare of either fur or feather, kid gloves is to open and turn back whilst,—unlike anything similarly the gloves to the thumb, and powder brought forth-they are suck'ed by lightly. Put the fingers in their places, the mother. When specimens were not the thumb, and carefully work first brought to England they were them on with the first finger and looked upon as frauds, made up from thumb of the other hand until they different skins to puzz'e the public. are quite down; never press between the fingers. Pass the thumb into its place with care, and work on with the fingers; turn back the glove and slide Evangeline-Have you become ac- it over the hand and wrist, neve quainted with many of the young men pinching the kid, and work the glove into proper place by means of th. lightest pressure, always allowing the kid to slide between the fingers. In finishing, care should be taken ir fastening the first button.

The Duke of Parma has a larger

THE LARGEST FAMILY.

family than any other Prince in Europe. By his first wife, a Princess of Bourbon-Sicily, he had nine children, all of whom survive except the eldest, the late Princess of Bulgaria. By his second wife, who was a Princess of Braganza, and a sister of the hereditary Grand Duchess of Luxemburg he has nine more children, the youngest daughter being only just a year old. He has, therefore, had a family of 18 children, of whom 17 still sur-

HORSES REQUIRE LIGHT.

To keep a horse in a dark stable is cruel to the animal and dangerous to its owner. The retina becomes deadened and more or less useless, and after a time the sight is seriously impaired. The horse starts and shies at objects it sees imperfectly.

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bricabrac there is left if we give he

slow but sure.

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Oh, yes; I presume she'll break what

LOOK TO THE STEP.

A person in robust health walks with his toes pointed to the front while one with his health on the wane gradually turns his toes to the side, and a bend is perceptible.

STATE OF OHIO, CATA OF TOLEDO. Ss. LUCAS (OUNTY. FRANK J. CHENEY makes outh that he is O., doing bu ines in the City of To ed County and State aforesaid, and the said firm will pay the um of ONE HUNDRED DOL LARS for each and every case of CATARRE that cannot be cured by the use of Hall's CATARRH CURE.

FRANK J. CHENEY Sworn to before me and -ui scribe! in my presence, this 6th day of December, A.D 1886 A. W. GLEASON, Notary Public

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THAT WAS ALL.

Are there no eggs with the ham for breakfast this morning? asked the Observant Boarder. No, replied the Cross-Eyed Boarder this is a ham and eggless breakfast. CORN SOWING

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of tight boots all the year round. Corn rearing is best conducted through the agency of Putnam's Painless Corn Ex. tractor, the only safe and sure-por corn cure. Putnam's Extractor now widely imitated. Beware of all your frock back time after time to poisonous and sore producing substi-

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## THIRTIETH ANNUAL MEETING

Ontario Mutual Life Assurance Company.

Its Banner Year-Advancing all Along the Line-A Most Successful Cathering-A Policy-Holder's Company.

THE DIRECTORS' REPORT: Your Directors respectfully submit for your consideration their report of the business for the year ending Dec. 31, 1899. n volume exceeded that of any year in the history of the Company. Our surplus was suite ent o enable us to continue the same liberal scale of sur, lus distribution to poncy-he der as it the past. The death rate was light and much below the expectation; the lapses and surre d ers, in proportion to new business and that already in force, still cont nues to decrease. Applications numbering 3.313, for \$5,484,762 i surance, were rec ived of which 2.896, for

The surplus over all liabilities on the Company's Standard Actuaries' 4 per cent, \$302 At the last session of the Dominion Parliament, the Government ame . ed the Insurance serve from 42 per cent. to 32 per cent. Hm, the latter amendment to be granual, and to be accomplished within fif een years. The amendments we believe to be in the right dir ction, and in the best interests of policyholders. We have at present a bill before the Demision Par-

liament, asking our Charter to be amended by changing the name of the Company to the Mutual Life Assurance Company of Canada, and by chan ing the date of the annual meeting from the fourth Thur-day in May to the first Thursday in Mar.h. Mr. George Davidson, who had be none of our auditors for some years, and who perform

ment which the amended Insurance Act gives, we may for some time continue to earn a rate about equal to that earned at present. odation in the office has been quite inadequate, and an addition

PRESIDENT'S ADDRESS. In moving the adoption of the report, the President said the business was in every respect of new business issued was \$4,751,026 00, an increase over the amount issued in 1898 of \$1,000, 672.00; the total insurance in force \$26,945.441.58, an increase of \$3,241,462.20, a gain which mus be satisfactory to every policy-holder of The Ontario, and will more than compare favorably with other companies in respect to the amount added. The test of business is not the amount of new insurance issued, but the amount added in proportion to the amount issued during the year and that previously in force. By this test the pass year was the most successful year in

Our death rate continues to be much below the expectation, and was more than met by the interest on investments by the sum of \$29,145.17; the cash surrenders were \$7,529 less than 1898, and lapse rate in proportion to amount of insurance issued and in force was also much With regard to increasing the standard of reserve required under the new Insurance Act

gleaned from the following summary: Total premium income from 1870 to 1900, \$8,480,678.31; death claims paid. \$1,782,347.11; endowments and annuities paid. \$387,369.74; surplus paid to policyholders, \$938,247.61; total payment: to policyholders. \$3.823,917.99, while on January 1, 1900, the Company held in reserve for the security of and belonging to its policyholders the substantial sum of \$4,324,080.64.

In conclusion I feel ass: red that you will agree with me, that The Ontario Mutual Life has in itall the elements that constitute a strong and progressive Company, that it has done

has in it all the elements that constitute a strong and progressive Company, that it has done as well, if not better, for its policyholders than any other Company, and that it has received in the past and deserves in the fu'ure the fullest confidence of the public.

VICE-PRESIDENTS ADDRESS.

In supporting the motion the first Vice President, Mr. Alfred Hoskin, Q. C., said that he was pleased to state that the funds of the Company have been carefully invested by the Board at the best attainable rates, in view of the fact that none but the highest class of secutities are accepted. It must be a source of great sa isfaction not only to the Company's policyholders. but to the agents and all others interested in its future welfare, to know that the investments of the Ontario Mutual Life are admitted to be among the very best in its fest in the Dominion.

which the Company enjoys for fair and honorable dealings not only with its p incyholders, out with all others doing business with it.

Mr. B. M Britton, Q.C., M.P., ind Vice-President, desired to congratulate the policy-holders on this the 81st birthday of our Most Gracious Majesty the Queen, and on what may be considered the 30th iirthday of the Company, which is very generally admitted to be the Queen of all Canadian life Companies. This is indeed a "growing time" in Canada, and success seems to be in the air. The progress of the Ontario Mutual Life during 1899 was eminently satisfactory, and with a new appropriate, and more comprehensive name, and with the new

MANAGER'S ADDRESS.

1. From and after 1910 all such business must be valued on a 4 per cent. basis, and 2. From and after 1915 on a 3½ per cent. basis.

The law, therefore, allows 15 years in which to bring all the old business to the ultimate standard of 3½ per cen..., and it is not anticipated that any of the existing Canadian companies will have, or ought to have, any just ground for objecting to this important change in the Act.

Five years ago our Directors decided that, in view of the declining rate of interest obtainabilities should be computed on a 4 per cent. besis, which has since then been the Company's Standard. We have, therefore already taken the first step in furthermore the law, which we would not be contabled to take until 1910.

On reference to the Abstract of Statements for 1899. I find that out of the 17 Companies reporting to the Dominion Insurance Department, only seven of them value their liabilities

under existing circumstances.

CHANGE OF NAME. E. P. Clement, Esq., barrister, Berlin, considered the time opportune for a change in the name of the Company, when the cur ain is about to drop, closing behind it the 19th century, and when a new cen ury is about to dawn upon us with, we hope, boundless upp requities to

As is customary at Annual Meetings, after a year of great success, resolutions were passed conveying the most hearty thanks of the policy holders to the Board of Directors, Executive Committee, Medical Director, Manager, Secretary, Superintendent of Agencies, and the Head Office and Agency staffs, for the very able and efficient manner in which they Discharged their respective duties during the past year. The President, Manager, and others having gracefully acknowledged the compliments paid, "God Save the Queen" was sung in a burst of patriotic fervor, after which the meeting adjourned.

The Directors met subsequently and re-elected Mr. Robert Melvin, President; Mr. Alfred Hoskin, Q. C., first Vice-President, and Mr. B. M. Britton. Q. C., M. P., second Vice-President of the Company for the ensuing year.

The thirtie'h annual meeting of this growing Company was held in its new and elegant Board Room on Thursday, May 24, 1900, at 1 p.m. The at endance was, as usual, large, and the proceedings were characterized by the greatest harmony and espect. The Period t, Mr. Rub ert Melvin, of Guelph, occupied the chair, and among these present, in addition to Mr. T. H. Earl, Superintendent, and the Company's agents, we not cod A feel Hoskin. J.C.; B. M. Britton, Q. C., M.P.; F. C. Bruce, J. Kerr Fisken, B. A.; E. P. C ement W. J. Kidd, B.A.; Geo. A. Somerville, Hon. J. T. Garrow, Q. C.; Wm. Snider, Jas. Hope, Dr. Webb, Rev. Mr. Gilchrist, A. Millar, Q.C.; George Moore, D. Bean, George Diebel, Mayor; Frank Haight, L. Graybill, and others. On motion, Mr. W. H. Riddell, Secretary of the Company, a ted as secretary of the mesting, and at the request of the President read

\$1,751.026, were accepte and policies issued, and 1,411 for \$161,250, we e declined. The number of policies in force is 18,819, amounting to \$26,916,441 20; the Reserve, Actuaries' 4 per cent. on amount of policies in force is \$4,321,(8) 64; Premium and Anneity income, \$-53,88.3, Interest and Rents,\$197,509.06: Sundries,\$6.48. Total Income,\$1,051.396.19; Total Assets,\$4,663,553.45 The smount paid to policy tolders was \$355,901.80, embracing Death Claims, \$139,174.71; Matur. Endowments, \$54,441.00; Purchased Policies, \$54,455.66; Surplus, \$70,850.28; Annuities, \$3, 8.5.28; on the Government Standard Hm. 41 per cent. \$191 391 00. Act, giving much larger score for the .nvestment of money, and raising the standard of Re

ed the duties of that office to the complete satisfaction of the policyholder; and the Board, re-igned his position early in the year, and the Board appointed Mr. A. J. Brewster in his stead. In consequence of the steady and rapid growth of the C mpany's business, it has become necessary to have a monthly audit. This is now being done, and a report is submitted to Interest on our investments was promptly met; our funds were kept well invested, and the rate of interest did not vary materially from that of 1898. With the increased field for invest-

has been made thereto, sufficient, we think, to meet our requirements for many years.

During the year we lost by death a much-valued and respected member of the Board, C. M. Taylor. Mr. Taylor was a member of the Board of Directors and 1st Vice-President from inception of the Company up till the time of his death, and he will be much missed by his Fellow-Directors. Mr. William Snider, of Waterloo, was appointed Director in his stead.

You will be called upon to elect four Directors in the place of Hon. F.W. Borden, W. J. Kidd, Wm. Snider and R. Melvin, whose term of office has expired, but all of whom are elig-

R. MELVIN, President.

our history. In every other respect that denotes prosperity and stability, the operations of the year were pre-eminent. We added to our in some, \$127.461.51; to our reserve \$485.265.70; to surplus \$31 658.40; to assets \$527.423.97; and pad \$76,850.28 in surplus to policyholders, an increase of \$1,819.58 over amount paid in 1898.

from four and a half per cent. to three and a half per cent, I have no hesitancy in saying that it will not trouble The Ontario Mutual Life much to comply with the terms of the Act long before the time given; in fact were it deemed advisable it could be done at once, or with in a very short time, and still leave a very handsome surplus, At the end of the third decade of the Company's his ory it may be interesting to look back over that period and note the progre s that has been made and what the results have been to our policyholders. On February 15, 1871, the first annual meeting was held, the report showng receipts amounting to \$1,955.52 and expenditures \$3,482.56, leaving a balance of cash assets of \$1,472.96 and disclosing total as ets of \$4,743.37. What has been accomplished since may be

The year 1899 was a banner year in the history of the Company, and he congratulated the management and the agency staff upon the success achieved. He had no doubt that it would continue to be the ambition of all connected with the institution to maintain the high character with all others doing business with it

seems to be in the air. The progress of the Ontario Mutual Life dur ng 1899 was eminently satisfactory, and with a new, appropriate, and more comprehensive name: nd with the new impulse that the rapidly-developing in ustries and prosperity of Canada impart, we may reasonably expect the business of the current year to fully equal, if not exceed, that of 1899, and that the steady increase which has marked our career in the past may continue to the end of the chapter. He noted among other points that the Company's income is over \$3,000 per day, and that it pays out in losses over \$500 a day. He expressed the regret of Dr. Borden in not being able to be present, and touched on the bill the Company now has before Parliament. Mr. Geo. A. Somerville, manager of The Huron & Erie Loan and Savings Company, heart-Secretary and Head Office staff, the Superintendent and Agency staff, and thought that the Company had reason to be proud of such officers and agents.

Mr. Geo. Wegenast Manager, stated that as the President had referred to the legislation of 1899 affecting the Standard of Valuation, he do ired to say a few words on that subject. Necessarily the premium rates of all companies were required to be adjusted on this new standard, and nearly all Canadian companies increased their rates to accord with this change. No difficulty will, therefore, be experienced in complying with the law, so far as new business is concerned. As to the business issued prior to Jan. 1900, the change to the higher basis may

reporting to the Dominion Insurance Department. only seven of them value their liabilities upon a 4 per cent. or a higher basis, the others using the present Government Standard of 4½ per cent. for the who e or part of their business. Out of the seven referred to, three are new Companies, with very little business upon their books, leaving but four old Companies that have voluntarily adopted the higher standard. Our position in this respect is, therefore, very satisfactory, showing that the incrests of our policyholders are carefully safeguarded. With regard to the second stee, namely, from to 3½ per cent., it will be seen that we have fifteen years in which this may be made, and I may say that there will be no difficulty in accomplishing it log before the expiration of the required time. This could be done at once, and still leave a substantial surplus over all liabilities, but this I do not consider necessary under existing circumstances.

I am of the opinion that in justice to those policyholders who either by the terms of their policies, or by death or otherwise, withdraw from the Company in the near future, a sudden change in the Reserve should not be made, as these would necessarily be deprived of a fair share of surplus that they would otherwise receive.

and when a new cen ury is about to dawn upon us with, we hope, boundless app requities to continue and enlarge this Company's operations during the incoming century. As ours was the first Mutual Life Company chartered by Canadian Legislature, and is still the only purely mutual native life company in Canada, no more appropriate name could be selected than moving, seconded by W. J. Kidd, B. A., Ottawa, the following resilution:

"That this annual general meeting of the policyholders of the Ontario Mutual Life Assurance Company hereby expresses its entire concurrence in the provisions of the bill now before the Dominion Parliament for the change in the name of the Campany to The Mutual Life Assurance Company hereby expresses it, entire concurrence in the provisions of the bill now before the Dominion Parliament for the change in t e name of the Campany to The Mutual Life Assurance Company of Canada, and the change of the date of the annual meeting, and requests that the members of both Houses o' Parliament will support the passage of the bill."

The retiring Directors and Auditors were re-elected.

VOTES OF THANKS.

REORGANIZATION OF THE BOARD.