GREEN OR BLACK,

Extreme Weakness

RESULTING FROM POOR WAT-ERY BLOOD.

Heart Palpitation, Dizziness and Weak ness in the Legs Followed Until the Sufferer Felt That His Case Was Al

most Hopeless.

From the Mirror, Meaford, Ont. No man in Meaford is better known or more highly respected than Mr. Patrick Delaney, who has been a resident of the town for nearly forty years. Mr. Delaney is a stone mason by trade, and has helped construct many of the buildings which go to make up Meaford's chief business structures. Hearing that he had received great benefit from the use of Dr. Williams' Pink Pills, a reporter of and the grass, and on the snowy the Mirror called to obtain particu- orange-blossoms and golden fruit lars of the cure, and Mr. Delaney amid the green foliage. cheerfully gave him the following stooped to pick up anything I would Could it be handsome, refined, courte-The doctor I consulted said I had a God she is dead!" she cried, vehemen- given me time to explain why I am bad case of anaemia. He prescribed tly. "I would have periled my very for me and I took three bottles of medicine, but all the while I actually grew worse until I became so weak and emaciated that it seemed impossible that I could recover. Having read of the cures effected by Dr. Williams' Pink Pills I determined to give them a trial. From the first box I it; a shadow in the moonlight did not noted an improvement in my condi- frighten her. tion. My legs became stronger, my appetite improved, and by the time I had used four boxes I felt better than I must speak with you. It is I, Les- fear that darted through her heart. I had done for months. That the pills are a wonderful remedy there is not the least doubt. I can do light work about home without experiencing any of the unpleasant sensations that I once underwent. I feel an altogether different man despite the fact that I am now sixty-seven years of age. All I can say is that I attri- ing her white jeweled hands together. bute my present good health to Dr. "Why does he follow me here? What Williams' Pink Pills and I would ad- shall I do? I must buy him off at any vise any other similar sufferer to cost. I dare not defy him. Better try them."

tired, nervous, or whose blood is out shocked to see how changed and of condition, Dr. Williams Pink Pills hoarse her own voice sounded. "Wocome as a blessing, curing when all men have faced more deadly peril other medicines fail and restoring than this," she muttered, "and clevthose who give them a fair trial to a erly outwitted ingenious foes. I must full measure of health and strength, win by stratagem." The pills are sold only in boxes bearing on the wrapper the full name Dr. | ure down the path that divided the lit-Williams' Pink Pills for Pale People, the garden from the shrubbery. If your dealer does not keep them they will be sent post paid at 50 Pluma," he said, clasping her hands cents a box or six boxes for \$2.50 by and kissing her cold lips. He noticed addressing the Dr. Williams' Medicine the glance she gave him had nothing Co., Brockville, Ont.

WATCHES FROZEN AND BAKED.

Physical Laboratory. which is being kept before the public mind because of the threatened derangement of its delicately-made instruments by the installation of path, you would reward me with electric tramways at Hammersmith, your heart and hand." She would some miles distant, is more than a have interrupted him, but he silenced home of magnetic mystery. Many her with a gesture. "You said your watches constructed for scientific and love for Rex had turned to bitter hatother special purposes, are here sub- red. You found he loved the girl, jected to tests which tax their capa- and that would be a glorious revenge. slightest will has been my law. Be bilities to the utmost.

where this interesting operation is grasp. I would have placed her in the carried on is known as the rating de- asylum you selected, but she eluded partment of the National Physical me by leaping into the pit. I have been haunted by her face night and Laboratory. The observer, Mr. E. day ever since. I see her face in G. Constable, states that about 500 crowds, in the depth of the silent forwatches are tested yearly and that est, her specter appears before me 10,400 have passed through their hands since the department was opened. An ambitious watch in pursuit of a

five days in an ordinary safe. It fierce, rebellious thoughts in her "Good spends a similar period in three oth- heart, but she dare not give them er positions and is then placed on its utterance. "What have I done to back in a refrigerator. After five days of that icy abode it is removed from feeling. to an oven kept at a temperature of 90 degrees Fahrenheit, and is at last restored to a normal temperature. All this time the watchful eye of the ob- suddenly and unexpectedly, I found server has been upon it, and the you had gone to Florida, to the home | slowly up the broad path toward the | He broke right into the subject at watch's behavior duly noted in books. of Rex Lyon. Do you know what I house. Every variation of a second the

watch makes in the different posi- trust?" tions and temperatures is carefully entered, and certain marks for and against are given it. What this means will be the better appreciated when it is explained that Kew possesses instruments capable of indi-

The highest marks awarded to a watch are 100, and if it gains over 80 the words "especially good" are writ- his eyes, and trembled under her ten on its certificate when the watch studied composure; yet not the quiv-ceived it," said Bess, "when he came Rex, but you have not said one word leaves the observatory. Last year er of an eyelid betrayed her emotion. with Birdie to bid us good-bye." of loving me." the lowest marks received by a watch | She had not meant to quarrel with | were 44 and the highest 90.1. The him; for once in her life she forgot ed it," said Gertie. "Well, there was latter was English made.

KANGAROO THREAD.

One of the Queer Kind Used by Modern

The outfit of a modern surgeon includes dozens of different kinds of thread used for sewing up cuts and wounds. Among them are kangaroo tendons, horsehair, silk and very fine silver wire. Many of these threads are intended to hold for a certain number of days, and then naturally break away. The short, tough tendons taken from the kangaroo, which are used for sewing severe wounds, will hold for about four

weeks before they break away. Silk thread will remain much longer, sometimes six months, while fine silver wire is practically indestructible. With the entire outfit a sur- the system more uric acid poison than ating effect on the liver they enable it geon is able to select a thread that will last as long as the wound takes

to heal, and will then disappear completely. To accommodate this assortment of threads, special varieties of needles are required. Besides the needle craned in different segments of a circle, surgeons use needles shaped like spears, javeling and bayonet points. Some are as long as bodkins, in a point like a miniature knifeblade. Others have the sharpened end triangular.

gone back on him, before he had suc- er Pills, which act directly on both the enal. One pill a dose, 25 cents a box, Medical experts say that this case in which they are given the bath ceeded, and he was able to begin life liver and kidneys. with a clean slate.

Heiress and Wife.

CHAPTER XXVI.

Rex and Pluma talked for some time out in the moonlight, then Rex excused himself, and on the plea of having important business letters to write retired to the library.

For some minutes Pluma leaned thoughtfully against the railing. The night was still and clear: the moon hung over the dark trees; floods of silvery light bathed the waters of the glittering sea, the sleeping flowers

"I shall always love this fair southstatement. "Last March," said he, ern home," she thought, a bright "my health became so poor that I light creeping into her dark, dazzling was compelled to quit work. The eyes. "I am Fortune's favorite," she chief symptoms of my illness were said, slowly. "I shall have the one knew what she said was perfectly extreme weakness in the legs, loss of great prize I covet most on earth. I true. He had not intended going to appetite, and palpitation of the heart. shall win Rex at last. I wonder at his life was worth to encounter him. The least exertion would cause my the change in him. There was a He was aware his name had been heart to palpitate violently, and if I time when I believed he loved me. coupled with Daisy's in the journals be overcome with dizziness. My legs ous Rex had more than a passing perately in love with little Daisy were so weak that' I was compelled fancy for Daisy Brooks-simple, unto sit down to put my clothes on. pretentious Daisy Brooks? Thank made her his wife. "You have not

> soul to have won him." Even as the thought shaped itself in her mind, a dark form stepped cautiously forward.

> She was not startled; a passing wonder as to who it might be struck her. She did not think much about

"Pluma!" called a low, cautious be lightly broken." voice, "come down into the garden;

In a single instant the soft lovelight had faded from her face, leaving it cold, and pitiless. A vague, nameless dread seized her. She was a courageous girl; she would not let

"The mad fool!" she cried, clinch- a long, low wash. He was wondering To those who are weak, easily ed the words aloud, and she was

in it but coldness and annoyance. "You do not tell me you are pleased to see me. Pluma, and yet you have promised to be my wife." She stood perfectly still leaning against an How They are Tested in England's National | oleander-tree. "Why don't you speak | your distrust." to me, Pluma ?" he cried. "By Heav-Kew observatory, near London, en! I am almost beginning to mistrust you. You remember your promise," he said, hurriedly-"if I removed the overseer's niece from your

I did not have to resort to abducting her from the seminary as we had The branch of the observatory planned. The bird flew into my

She could not stay the passionate torrent of his words. "Lester, this is all a mistake," she first-class certificate commences its said; "you have not given me career at Kew by standing upright for chance to speak." Her hands drop- to keep a strict watch of her movedeserve all this?" she asked, trying

until I fly from it like one accursed."

"What have you done?" he cried, hoarsely. "Why, I left you at Whitestone Hall, feeling secure in the belief that I had won you. Returning

would have done, Pluma, if I had found you his wife and false to your "You forget yourself, Lester," she

said; "gentlemen never threaten wo-He bit his lip angrily. "There are extreme cases of des-

peration," he made reply. "You cating the hundredth part of a sec- must keep your promise," he said, dedare speak to you of love." She saw the angry light flame into

wife, do you think it would benefit you? I would learn to despise you. What would you gain by it?" The answer sprung quickly to his lips: "The one great point for which I am striving-possession of Whitestone Hall;" but he was too diplomatic to utter the words. She saw a lurid

light in his eyes. "You shall be my wife," he said, gloomily. "If you have been cherishing any hope of winning Rex Lyon, abandon it at once. As a last resort. I would explain to him how cleverly you removed the pretty little girl he loved from his path."

"You dare not!" she cried, white to the very lips. "You have forgotten your own share in that little affair. Who would believe you acted upon a woman's bidding? You would soon be called to account for it. You forget that little circumstance, Lester; you dare not go to Rex!"

which had described her tragic death. He knew Rex had fallen madly, des-Brooks, but he did not dream he had

"I have heard all about it," he answered, impatiently; "but I do not understand why they sent for you." "Mrs. Lyon requested it," she re-plied, quietly. "Rex simply obeyed

"Perhaps she looked upon you as her future daughter-in-law," sneered Lester, covertly. "I have followed you to Florida to prevent it; I would follow you to the ends of the earth to prevent it! A promise to me can not

Not a feature of that proud face quivered to betray the sharp spasm of | could tell? "You should have waited until you had cause to reproach me, Lester," she said, drawing her wrap closer about her and shivering as if with cold. "I must go back to the house now: some one might miss me." He made no reply. The wind bent the reeds, and the waves of the sea dashed up on the distant beach with

how far she was to be trusted. "You may have perfect confidence in me, Lester," she said; "my word ought to be sufficient," as if quite temporize with him." She mutter- have no fear; I will be true to you." "I shall remain away until this affair has blown over," he replied. "I country as another, thanks to the inincome my father left me." He laid great stress on the last sentence; he wanted to impress her with the fact | that he had plenty of money. must never know," he told himself, She quickly followed the tall fig- "that he had so riotously squandered the vast inheritance that had been left him, and he was standing on the

> will keep your vow." The false ring of apparent candor | wife. did not deceive her; she knew it would be a case of diamond cut diamond. clasping his hands in her own white,

He saw she was anxious to get

"Forget that it ever existed, my darling. Where there is such ardent. never refuse you a request. Your kind to me, Pluma."

She did try to be more than agreeable and fascinating.

"I must remove all doubts from his mind," she thought. "I shall probably be Rex's wife when we meet again. Then his threats will be useless; I will a cheerful fire burned in the grate, scornfully deny it. He has no

She talked to him so gracefully, so tenderly, at times, he was almost tempted to believe she actually cared for him more than she would admit. Still he allowed it would do no harm

"Good-bye, Pluma, dearest," he said, "I shall keep you constantly advised of my whereabouts. As soon as matters can be arranged satisfactorto assume a tender tone she was far ily, I am coming back to claim you." Another moment and she was alone, walking slowly back to the house, a very torrent of anger in her proud,

> "I must hurry matters up, delays are dangerous," she thought, walking

> Slowly the long hours of the night dragged themselves by, yet Daisy did not return to Glengrove. The hours lengthened into days, and days into weeks, still there was no trace of her to be found. Gertie's explanation readily accounted for her absence. "She preferred to leave us rather than deliver my note," she said, angrily; "and I for one am not sorry

"Rex did not mention having re-"She probably read it and destroynothing in it very particular. To-"Suppose that, by exercise of any ward the last of it I mentioned I power you think you possess, you would send the note over by Daisy could really compel me to be your Brooks, my mother's companion.

Uric Acid in the Blood

Gives Rise to Painful and Fatal Complications—The Liver and Kidneys Responsible for the Presence of This Poison.

The most dreadful result of indiges- the kidneys to unusual effort, and so tion is the overcrowding of the liver help them temporarily to remove the by crowding on to it the mass of un- excess of uric acid. Dr. Chase's Kiddigested food. Failing to do its work ney-Liver Pills strengthen both the under these conditions, there is left in liver and kidneys. By their invigorthe kidneys can possibly remove. to do its duty perfectly, and so remove The outcome of this state of affairs the cause of uric acid; at the same is the formation of uric acid stones time they tone the kidneys and enin the kidneys and bladder, a most liven them in their task of removing

excruciating and even dreadfully fatal this poison from the body. An early and marked indication of No treatment was ever so successful

Mere kidneys. at all dealers, or Edmanson, Bates & Co., Toronto.

the presence of uric acid in the blood as Dr. Chase's Kidney-Liver Pills in is a deposit similar to brick dust in correcting derangements of the kidthe urine. This is accompanied usu- news and liver, and so avoiding the deally by pain or irregularity in urinat- posits of uric acid, which cause rheuing and weakness or aching in the matism or stone in the kidneys and bladder. Dr. Chase was the first to The cause of uric acid is a derang- conceive of a combined treatment act- ed by what medical experts believe them a polish with any ordinary ed liver, which fails to convert undi- ing at once on both the great filtergested food into urea. Permanent ing systems of the body, and the succure can only be effected by a treat-ment such as Dr. Chase's Kidney-Liv-Kidney-Liver Pills, has been phenom-that emits perspiration is the face. Which will sooner or later stop his action. The only portion of the body that emits perspiration is the face. few drops of ammonia in the water

If your grocer does not keep it he will get it rather than lose your ASK FOR IT. A free sample of delicious SALADA Tea sent on receipt of postal mentioning which you drink-Black, Mixed, or Green Tea. Address "SALADA." Toronto or Montreal.

More than likely she took umbrage "That was a very unkind remark," asserted Eve. "You had no business to mention it at all; it was uncalled

best tea on the market.

"Well, she would not have known if she had not read it," replied Ger-"You must admit that." Mrs. Glenn felt sorely troubled. In the short time Daisy had been with her she had put unlimited confidence

No one thought of searching for her they all accepted the facts as the case presented itself to them. Daisy 000,000; while pensions total \$145,245,had certainly left them of her own 230, making a total cost to America Eve alone felt distressed. "I know everything looks that way,

but I shall never believe it," she cried.

She remembered the conversation she had so lately had with Daisy. How she had clasped her loving little arms about her neck, crying out: "Pray for me, Eve. I am sorely tried. My feet are on the edge of a precipice. No matter what I may be tempted to do, do not lose faith in me, Eve; always believe in me." Poor little Daisy! what was the

on to madness? Would she ever Where was she now? romping, mischievous, merry Eve: she had grown silent and

secret sorrow that was goading her

thoughtful "I could never believe any one in this world was true or pure again if I thought for one moment deceit lay brooding in a face so fair as little Daisy Brooks's."

CHAPTER XXVII.

The months flew quickly by; the cold winter had slipped away, and the bright green grass and early violets were sprinkling the distant hilldivining his thoughts. "You need slopes. The crimson-breasted robins were singing in the budding branches of the trees, and all Nature reminded one the glorious spring had come. Rex Lyon stool upon the porch of

Whitestone Hall gazing up at the white, fleecy clouds that scudded over the blue sky, lost in deep thought. He was the same handsome, debonair Rex, but ah, how changed! The merry, laughing brown eyes looked silent and grave enough now, and the lips the drooping brown mustache covered rarely smiled. Even his voice seemed to have a deeper tone. verge of ruin." A marriage with "I knew you would not refuse me, the wealthy heiress would save him at He had done the one thing that the eleventh hour. "I will trust you, morning which his mother had asked Pluma," he continued. "I know you him to do with her dying breath-he had asked Pluma Hurlhurst to be his

> The torture of the task seemed to ordinary interest. Mrs. Elizabeth grow upon him as the weeks rolled "That is spoken like your own gen- by, and in desperation he told himerous self, Lester," she said, softly, self he must settle the matter at once, or he would not have the jeweled ones. "You pained me by strength to do it.

He never once thought what he should do with his life after he maraway from him, and he bit his lip ried her. He tried to summon up with vexation; her pretty, coaxing courage to tell her the story of his manner did not deceive him one whit, marriage, that his hopes, his heart, yet he clasped his arms in a very- and his love all lay in the grave of lover-like fashion around her as he his young wife. Poor Rex, he could not lay bare that sweet, sad secret; he could not have borne her questions, her wonder, her remarks, and have passionate love, there is always more lived; his dead love was far too sacred or less jealousy and fear. Do you for that; he could not take the treasrealize I am making an alien of my- ured love-story from his heart and self for your sweet sake? I could hold it up to public gaze. It would have been easier for him to tear the living, beating heart from his breast

than to do this. He had walked into the parlor that morning, where he knew he should find Pluma. She was standing before the fire. Although it was early spring the mornings were chilly, and throwing a bright, glowing radiance over the room and over the exquisite morning toilet of white cashmere, with its white lace frills, relieved here and there with coquettish dashes of scarlet blossoms, which Pluma wore, setting off her graceful figure to such

queenly advantage. Rex looked at her, at the imperious beauty any man might have been proud to win, secretly hoping she would refuse him. "Good-morning, Rex," she holding out her white hands to him. "I am glad you have come to talk to

me. I was watching you walking up and down under the trees, and you looked so lonely I half made up my flict his wife, for God counts her mind to join you." A lovely color was deepening in her cheeks, and her eyes drooped shyly once while he had the courage to do tions.

"I have something to say to you Pluma," he began, leading her to an adjacent sofa and seating himself be- killed. side her. "I want to ask you if you will be my wife." He looked perhaps the more confused of the two. "I will do my best to make you happy, he continued. "I can not say that I will make a model husband, but I will

say I will do my best." There was a minute's silence, awkward enough for both. "You have asked me to be your wife,

To Be Continued.

SLOWLY TURNING TO STONE Body Mas Been Petrifying Gradually for

Eighteen Months. Mrs Mary Black, wife of a wellknown insurance official, of Laporte, Ind., is slowly but surely turning to

About eighteen months ago Mrs. Black, who was a woman of unusually good health and development and weighed nearly two hundred pounds, was taken with a feeling of languor that refused to give way to ordinary

treatment. It was followed by an affection of the stomach and an apparent giving down of the vital forces. About the same time a noticeable discoloration of the skin was manifest. This unnatural color increased until nearly the entire body had taken the color

As this color increased her flesh decreased and apparently hardened, until it had the appearance of turning into stone or bone. This condition is due to the severe and permanent contraction of the muscles, which are kept at such a tension as to make the petrifaction of the body. This action of the muscles has in-

creased her helplessness, as though the joints were solid. The progress of the various features of the case has of soap, and a soft tooth or nail been gradual and continuous up to brush; put the glasses into the basin the present time, except that the color has slightly lightened within the past few weeks.

which will sooner or later stop its with tissue paper. Occasionally a action. The only portion of the body with tissue paper. will give to medical science a per- | will be found excellent. feet specimen of a stone body.

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ful healing work, they are accomplish-

ing in Newfoundland, is the subject of

much favorable comment among our

people. Many cases are reported.

where they have saved the lives of

Bright's Disease, Diabetes, Rheuma-

tism and Female Troubles. The lo-

cal druggists are selling a great deal

of this remedy. Right here there oc-

curred a case which is of more than

Kidney Pills were working in the Is-

Mrs. Brooks' statement is only one

by Dodd's Kidney Pills in the neigh-

FROM THE TALMUD.

Pride is a sign of the worst pov-

If the thief has no opportunity, he

Associate not with the wicked man,

A man should be careful not to af-

One inward contrition in the heart

Beautiful is the intellectual occu-

pation, if combined with some prac-

substance to the poor; twice blessed

he who accompanies his gift with

ble of to-morrow; perhaps thou will

have no to-morrow, and why shouldst

Do not worry thyself with the trou-

even if thou canst learn from him.

Attend no auctions if thou hast no and they cost \$2.50 an ounce.

Do not live near a pious fool.

satisfaction. She writes:

experience for publication.

borhood.

erty-ignorance.

him up altogether.

thinks himself honorable.

born in another time.

kind, comforting words.

is courteous.

In Uncle Sam's Army there are 100 .-

AN IRISHMAN'S CALENDAR. It is always fair weather with the residents of the Emerald Isle. The tourist may be drenched to the skin with the wettest of rain, but every native he meets will assure him it is "a foine day."

Is Economical Tea It is only when an Irishman takes his pen to write that he numbers Its greater strength combined with its absolute purity make it the something beside the sunny hours, as in the effusion below, which is marked by rather more truth than poetry; Dirty days hath September, April, June and November,

From January up to May The rain it raineth every day, Allthe rest have thirty-one Without a blessed gleam of sun; And if any of them had two-and-

They'd be just as wet and twice as

REASONABLE.

The Per Captia Cost Is Far in Excess of Mrs. Hoon-I have read an item which declares that insanity can Compared with European military often be cured by musia. establishments, the American Army Mr. Hoon-The theory is a proband Navy, considering their numbers, able one, I should say. The average amateur cornetist would throw ficial figures for this year's maintenthe ordinary lunatic into fits, and ance show the price Uncle Sam is! almost any physician can cure fits. paying for militarism. The Army is costing \$175,000,000; the Navy. \$79,-

Minard's Liniment Cores Dan Iruff.

"SAWING WOOD." of \$399,245,230. England's Army is Do you like the timbre of that tencosting her \$103,085,000, her Navy \$134,-975,000 and pensions, \$1,407,850, mak- or's voice? ing a total cost of \$239,467,840. Rus-I might, if he didn't make it sound sia's Army costs \$159,185,000, the Navy as if he were going to split it.

Minard's liniment for sa'e everywhere 000, in the Navy 20,000, making a total of 120,000 men. England has an Army of 254,000 men and a Navy of 110,640 Brutes leave ingratitude to man. men, or a total of 364,640 men. Russia Colton. employes an Army of 883,156 men; a

Navy of 37,166 men, or altogether 920,-310 men. It will thus be seen that the per capita cost of Army and Navy in the United States is far in excess Laxative Bromo-Quinine Tablets

the figure and talents of each person; it is always lost when we quit it to DODD'S KIDNEY PILLS HAVE Minard's Liniment Cures Burns, etc.

He that takes time to resolve gives leisure to deny, and warning to pre-Claim by the Evidence of Many pare.—Quarles.

> FOR OVER FIFTY YEARS MRS WINSLOW'S SOOTHING SYRUP has been the child. softens the gums, allays pain, cures wind coice and is the best remedy for diarrhoes, 25c a bottle. Sold by all druggists throughout the world. Be sure and as for "Mrs. Winsiow's Soothing Sgrup."

> When desperate ills demand speedy cure, distrust is cowardice, and prudence folly .- Johnson.

men and women suffering with Minard's Liniment Relieves Neuralgia. No man is happy who does not think himself so .- Marcus Antonius.

\$100 Reward, \$100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages and that is Catarrh. Hall's Catarrh Brooks was for years a sufferer with Kidney Disease. She is a lady well-Care is the only positive cure now known to the medical fraternity. Catarrh being a conknown and highly esteemed, and her titutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken interstory of recovery has caused general nally, acting directly upon the blood and mucous surfaces of the system, thereby des-troying the foundation of the disease, and "I wish to make known to all what good I have obtained through the use giving the patient strength by building up the of Dodd's Kidney Pills. They are a very constitution and assisting nature in doing its work. The proprietors have so much faith in valuable remedy. I have been a sufits curative powers, that they offer one Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

F. J. CHENEY & CO., Toledo O. Sold by druggists, 75c.

Hall's Family Pills are the best ferer for over two years with Kidney Disease. I employed a doctor, but did not succeed in getting any better. I heard of the wonderful cures Dodd's

land, and bought a box of them, Af-Persons extremely reserved and difter using the first box, I felt that I was getting better, so I bought more. fident are like the old enameled Now I can truly say that I am a well watches, which had painted covers woman. I think every suffering wo- that hindered you from seeing what man should know of the remedy that | time it was .- Walpole.

will cure her and so I am giving my MONTREAL HOTEL DIRECTORY. of many equally strong cases cured

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The 54th annual Meeting of the Canada Life Assurance Company was held on the 27th

of February. The meeting was harmonious, and the following report shows the Company to be in a sound and flourishing condition:

past year, the number of applications received was 2210 for \$5,108 354. The number of policies issued and revived was 2170, and the amount of assurances granted (including new reversionary additions), was \$5,556,635:55. It is gratifying to be able to announce that a satisfactory increase in our business has been shown for the first two months of the current year over the corresponding period of the last and previous years, the total assurances

amounted to \$2,951,687.33, or, including considerations for annuities, to \$3,055,905.33. The income from Interest amounted to the large sum For the first time in the Company's history, the claims by death

The Payments. exceeded the million dollar mark, the payments amounting to \$1,112,367.43, which, however was well within the amount expected. Including bonus additions, the death claims and endowments paid amount to \$1,291, 480.28, while the dividends to policy-holders reached the large sum of \$865.880.75. The total payments to policy-holders and annuitants amounted to \$2 282,840,56.

ure of taxation which life insurance companies are subjected to by some Provincial and State enactments. The Assets. Owing to the temporary stringency in the money market during the past year, little difficulty was experienced in securing desirable invest-

to \$22,643,204,68, being more than double the amount reported ten years ago. The Liabilities. The valuation basis at present adopted is Actuaries 4 per cent. for old business, Hm. 31 per cent. for new bonus additions and annuities, and Hm. 3 per cent. for policies issued since 31st December, 1899. After providing for these liabilities and for the Special Reserve towards the new standard, as well as for all other liabilities to rolicy-holders, there remains a surplus

stood at \$383,900.00. With a valuable accumulated experience of

and equipment requisite to meet the strain of a financial crisis, if it appears, or to rean

the advantages of prosperous periods as they recur. GEO. A. COX, President R. HILLS, Secretary.

> Loans on Bonds, Stocks, Policies, Etc. 5,964,883 99 Real Estate (including Company's buildings in Toronto, Montreal and

Premiums in Transit, deferred Pre-

Liabilities

Assurance Reserve Fund (Actuaries' 4% for all business prior to 1st of January, 1900; Hm. 3% for Policies issued since then, and Hm. 31/2%

Investment Reserve Fund 125,000 00 Other Liabilities except Paid up Surplus on Policyholders' Account

\$22,648,204 08

Net Premium and Annuity Income

Capital \$258,900.00; Suspense Items

Payments \$2,282,840 56

Paid Policyholders and Annuitants All other payments

PRESIDENT'S ADDRESS.

The President, Hon. George A. Cox. in moving the adoption of the report, said: I venture to think that our Financial Statement this year is one that will commend the confidence of the public in the sound and prosperous condition of the Company. Indeed, the Balance Sheet, does not, perhaps, fully reveal the strength of the Company. As most of you are aware, the Directors or this Company, as far back as 1890, commenced to look forward to a change of valuation basis from 42 per cent. rate of interest, and the progress we have made from that time to this is best illustrated by showing what surplus margin the Company would now have, if its policy liabilities were valued first, upon the usual American standard; and

The surplus upon policy-holders' account, according to the Company's standard, is now \$1,005,513.53. Now, if we adopted the usual American valuation standard (Actuaries 4 per cent.), and had set aside no special reserve fund for a higher standard, our surplus upon

policy-holders' account would have been \$1,673,415.60. Similarly, upon the Dominion Government Standard (Hm. 41 per cent. and 31 per cent. for new business), our corresponding surplus would have been approximately \$2.671,000.00. The relative positions are thus shown to be as follows:

While our position is thus shown to be a strong one. I do not believe it errs on the side of being too strong, in view of the transformations that are now taking place in the financial world generally, and, by many leading companies in particular. The great benefits that will

accrue to our policyholder; on account of the increased earning power now established will become more and more manifest as time elapses. The large benefits that are now conferred upon the holders of the Company's policies as shown by the report, from which it will be seen that \$2,282,810.36 was di tributed to policy holders by way of death claims and matured endowments, profits. surrender values and

RAMSAY & SON PAINT MAKERS MONTREAL,

54th Annual Report.

The number of policies with first premiums actually The Year's Business. paid for in cash during 1900 was 2809, representing assurances of \$6,397,943,33. This was \$868,242.52 larger than the new business paid for in the previous year. Of the above amount, \$4,515,510.33 represents the Canadian business. Coming now to business originating strictly within the

A substantial increase has taken place in our premium income, which of \$906.425.27. These figures exceed the highest point yet reached by the Company, both as to premiums and interest.

Omitting all annuity transactions, the actual expenses of management for the year (including taxes and government fees) amounted to 14.03 per cent. of the income from premiums and interest. This percentage is less than the corresponding one for the previous year. In this connection, a respectful protest should be entered against the unfair meas-

ments. The assets of the Company increased during the year by \$1,281. 142.02, notwithstanding the large payments to policy-holders. The total assets now amount

on policy-holders' account of \$1,905,513.35. At 31st December last the paid-up capital

A Retrospect and Forecast. with a valuable accumulated experience of reputation for solidity, integrity and economy: with assets ravalued and held upon a conservative basis; with reserves largely in excess of Government requirements; with new plans of assurance and liberal policy contracts, the Company enters upon the new century with renewed energy and with resources

Financial Abstract

AS AT 1ST JANUARY, 1901 Assets Government, Municipal and other Bonds, Stocks and Debentures \$10,050,041 10 Mortgages on Real Estate - - 3,841,383 23

> 1,591,109 69 893,934 30 306,851 77

miums and Interest accrued Other Assets (including Cash in Banks) \$22,648,204 08

for new bonus additions) \$20,559,839 00 Special Reserve toward 31/2% basis 625,000 00

> 332,851 55 1,005,513 53

Receipts

\$3,055,005 33 906,426 27 - 264,810 31

\$4,227,141 91

• • 653,451 83 \$2,936,292 39

secondly upon the Dominion Government standard. THE STRENGTH OF THE COMPANY.

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them very rigid or hard, hastening not a mere wiping or rubbing with chamois or tissue paper, but a real, good bath. The process is simple. Have a basin of warm water, a cake and leave them to soak for a little while, then apply soap freely and rub The heart action has become imped- off with a brush. After this give is the formation of a crust of stone, tooth powder, and finally clean them

Spectacles and eyeglasses are much benefited by a bath now and then-

CARE OF THE EYEGLASSES.