

Sparkles.

THE smart business man, like the successful woodman, makes good use of his "ads." If a man gets up when the day breaks can he be said to have a whole day before him?

WHAT kind of man gives his wife the first reading of the daily paper? A blind man.

WILL TAKE OATH TO THE FACT.—Edward Cousins, of Ranson, declares he was at one time nearly dead from the effects of a terrible cold and cough. He tried many remedies, but Hagyard's Pectoral Balsam was what cured him. He speaks in highest praise of it in other cases, and adds that he is willing to take oath to his statements.

THE evil consequences of smoking are illustrated by Mt. Vesuvius, which constantly suffers from eruptions.

"WELL, what is it that causes the saltiness of the ocean?" asked a teacher of her class. "Codfish," was the reply.

Horsford's Acid Phosphate.

A Good Thing.

Dr. ADAM MILLER, Chicago, Ill., says: "It is one of the very few really valuable preparations now offered to the afflicted. In a practice of thirty-five years, I have found a few good things, and this is one of them."

"THE eye of a drone contains fourteen thousand mirrors." Perhaps that is the reason why church drones see so many things to find fault with.

Gold Mines

are very uncertain property; for every paying mine a hundred exist that do not pay. But if you write to Hallett & Co., Portland, Maine, you will receive, free, full particulars about their new business, and learn how some have made over \$50 in a single day at it. You can live at home, and earn from \$5 to \$25 and upwards per day. Both sexes; all ages. Capital not required; you are started free. Send along your address, and all will be proved to you.

"Do you think Johnnie is contracting bad habits at school?" asked Mrs. Caution of her husband. "No, dear, I don't. I think he is expanding them," was the reply.

A HOUSEHOLD REMEDY.—No family should be without some efficacious remedy for the cure of affections so universally prevalent as coughs, colds, sore throat, whooping cough and croup—some remedy, too, which can be relied on as safe, sure and certain. Dr. Wistar's Balsam of Wild Cherry combines the desideratum.

"JOHN, what is the best thing to feed a parrot on?" asked an elderly lady of her bachelor brother, who hated parrots. "Arsenic," gruffly answered John.

"How is your son doing, Mr. Smith, who went to New York a few years ago?" "He has made a name for himself," said Mr. Smith. "Indeed! And pray tell me how he succeeded?" "He calls himself Smythe."

EVERYBODY SUFFERS PAIN.—It is the result of sin and violation of nature's laws. The great Creator of the universe in His infinite mercy has done much to allay the suffering of His people by giving them out of nature's store-house a "balm for every wound." Such is the Pain-Killer made by Perry Davis & Son; it stops pain almost instantly, is used both internally and externally, and is of all other pain remedies the oldest and best.

A CLERGYMAN who married four couples in one hour the other evening remarked to a friend that it was "fast work." "Not very," responded his friend; "only four knots an hour."

AN EXTENDED POPULARITY.—BROWN'S BRONCHIAL TROCHES have been before the public many years. They are pronounced universally superior to all other articles used for similar purposes. For relieving Coughs, Colds and Throat Diseases they have been proved reliable. Sold only in boxes. Price, 25 cents.

"YES," replied Brown, "you always find me with a pen in my hand. I am a regular penholder, my boy." "Let's see," said Fox, musingly, "a penholder is usually a stick, isn't it?"

CONSUMPTION CURED.

An old physician, retired from practice, having had placed in his hands by an East India missionary the formula of a simple vegetable remedy for the speedy and permanent cure of Consumption, Bronchitis, Catarrh, Asthma and all throat and Lung Affections, also a positive and radical cure for Nervous Debility and all Nervous Complaints, after having tested its wonderful curative powers in thousands of cases, has felt it his duty to make it known to his suffering fellow human suffering. I will send free of charge, to all who desire it, this recipe, in German, French or English, with full directions for preparing and using. Sent by mail by addressing with stamp, naming this paper, W. A. Noves, 149 Power's Block, Rochester, N.Y.

So witty a compliment is rarely made as that of Sidney Smith's to his friends, Mrs. Tighe and Mrs. Cuffe: "Ah! there you are—the cuff that every one would be glad to wear, and the tie that no one would lose!"

ONTARIO INDUSTRIAL LOAN AND INVESTMENT COMPANY.

The Fifth Annual General Meeting of the Shareholders of this Company was held in the Company's offices, Toronto Arcade, on Thursday, 18th February, the President, David Blain, Esq., in the chair.

There were also present Messrs. E. H. Duggan, C. Blackett Robinson, James Robinson, A. McLean Howard, John Harvie, J. J. Cook, Alfred Baker, M.A., Wm. Booth, George Gamble, B. Saunders, J. Wallace, H. A. E. Kent, Wm. Crocker, Dr. McConnell, James Fleming, C. E. Hooper, M. Walton, F. A. Andrews, L. Bolster, A. G. Lightbourn, Geo. Dickson, James Hewlitt, J. Gormley, E. T. Lightbourn.

The following Annual Report for the year 1885 was then read

REPORT.

The Directors beg to submit for your information the following Report of the business of the Company for the year ending 31st December, 1885, with the Financial Statements, duly audited.

The total amount of the authorized capital, \$500,000 has been subscribed, and the amount paid thereon at the above date was \$239,007.89.

Reference to the balance sheet shows the amount invested in real estate (inclusive of the Toronto Arcade) to be \$406,067.17; the item of \$95,589.44 represents loans made on real estate mortgages, and the item \$24,687.53 refers to loans on personal security, further secured by collaterals.

The real estate and other securities of the Company have been carefully inspected and examined by the Special Committee appointed under the By-laws for that purpose.

The profit and loss account shows the net profits for the year (after deducting expenses of management and interest to depositors, etc.) to have been \$21,254.08, to which add balance from last year, \$11.75, making in all \$21,265.83. Out of these profits two half-yearly dividends of three and four per cent. respectively have been declared, amounting to \$16,635.86. The Directors, at the instance of the Examining Committee, recommend that the sum of \$1,234.88 be written off for probable losses.

It is recommended that the sum of \$1,000 be added to the Reserve Fund, and that the balance, \$2,395.09, be carried forward to the credit of profit and loss account.

The indications of a revival in the real estate market, alluded to in the last Annual Report, were unfortunately rather slow of fulfilment until late in the summer, when a decided improvement took place, which improvement happily continues.

The profits from sales of real estate were \$13,589.65, which, considering the foregoing, may be taken as satisfactory.

The outlook for the forthcoming year is considered hopeful and encouraging.

All of which is respectfully submitted.

J. GORMLEY,
Manager.

D. BLAIN,
President.

FINANCIAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1885.

General Balance Sheet.

LIABILITIES.	
Capital stock paid up	\$239,007 89
Mortgages on real estate	185,924 76
Deposits	78,806 87
Sundry accounts payable	25 19
Dividend No. 9, payable 2nd Jan., 1886	9,547 41
Reserve fund	28,000 00
Profit and loss account carried forward	2,395 09
	\$543,707 21

ASSETS.

Real estate	\$406,067 17
Loans, mortgages	95,589 44
Loans, bills receivable and collaterals	24,687 53
Interest accrued	1,877 14
	122,154 11
Rents receivable	10,033 83
Cash in bank	\$4,927 86
Cash on hand	50 20
	4,978 06
Office furniture	474 04
	\$543,707 21

Profit and Loss Account.

Dr.

To interest paid depositors, bank, etc	\$10,725 75
Cost of management	5,036 67
Net profit for year	\$21,254 08
Add balance at credit from last year	11 75
	\$21,265 83

Appropriated and proposed to be appropriated as follows:

Dividend No. 8, three per cent., paid 2nd July, 1885	\$7,088 46
Dividend No. 9, four per cent., payable 2nd Jan., 1886	9,547 41
Written off, doubtful debts	1,234 88
Added to Reserve Fund	1,000 00
Carried forward to credit of profit and loss account	2,392 09
	21,265 83

Cr.

By balance at credit 1st Jan., 1885	\$1,158 95
Less amount voted to President and Directors	1,147 20
	11 75
Interest on investments, rents, etc	23,477 85
Profits on sales of real estate	13,588 65
	\$37,078 25

AUDITORS' REPORT.

We hereby certify that we have examined the books of the Company for the year ending December 31, 1885, and have found them correct. We have compared the foregoing profit and loss account and general balance sheet with the books, and now report that they represent a true exhibit of the Company's affairs. We have also examined the securities and vouchers in the Company's possession, and have found them in order.

CHAS. B. PETRY, }
JNO. PATON, } Auditors.

Toronto, Feb. 6, 1886.

The President, in moving the adoption of the report, gave an exhaustive and interesting résumé of the Company's progress since its inception five years ago. By statistics he clearly showed that its record was one to be proud of, comparing favourably with the most successful of Ontario companies. The proportion of the Reserve Fund to the paid-up capital is within a fraction of 12 per cent. The motion, having been seconded by the Vice-President, Mr. E. H. Duggan, was carried unanimously.

The usual resolutions having been carried, Messrs. L. Bolster and William Crocker were appointed scrutineers to take the vote for Directors. The entire Board was re-elected.

At a subsequent meeting of the Directors, David Blain, Esq., LL.D., was re-elected President, and E. H. Duggan, Esq., and Dr. James Langstaff, Vice-Presidents.

AN IMPORTANT LIFE TWICE SAVED



By Rational Treatment.

First, Chronic Dyspepsia and Liver Complaint; then, Diphtheria and Black or Phlegmonous Erysipelas.

This cut represents J. IRA FLATT, Esq., Reeve of East Flamboro', Wentworth County, and senior partner in the Lumber Co. of Flatt & Bradley, Hamilton and Quebec.

Our old patient and trusted friend contributes his testimony this week to our professional ability and success in the treatment of chronic disease.

In presenting this case to the public we do so with pride, because it is one of the most brilliant achievements in medicine in our whole medical career. Mr. Flatt was a victim for many years of Dyspepsia and serious disorder of the liver, of a very dangerous and fatal character. He had sought for a cure from the best old school medical luminaries in every important city in Canada, and found none! Advised by friends he went to New York City, tried the eminent there, and fared no better. Coming home he applied to Dr. McCully, and said: "If you can do nothing for me I must throw up my business and die." Dr. McCully's treatment resulted in rapid recovery and cure. But the end was not yet reached; for he contracted Diphtheria, which was followed by Black or Phlegmonous Erysipelas. His face swelled up till his features were not distinguishable. The disease spread all over his head and down well on the neck; the skin cracked open and blood, yellow water and matter poured out of the cracks in a dozen places. Day by day Dr. McCully stuck faithfully to his task. Beside him was the best skill Hamilton could produce, and they said THERE WAS NO HOPE; but, once more, science, persistent effort, and medical skill won. Mr. Flatt recovered, and I am permitted to publish this as a tribute of gratitude in saving his life.

The treatment in this case was one of medicine and the transmission of vital force from doctor to patient twice daily. Dr. McCully invites the fullest investigation into this last statement by the medical profession or any person interested.

Remember—All Chronic Diseases, all Tumours and all Deformities.

Mention this paper.

Address—

S. Edward McCully, M.D.,

Medical Director, or

G. Jerrald Potts, M.D., M.R.C.S.E.

Medical Superintendent.

283 Jarvis Street, Toronto.

CONSULTATION FREE.

N.B.—This Association publishes no case without the fullest consent of the person cured.

I CURE FITS!

When I say cure I do not mean merely to stop them for a time and then have them return again. I mean a radical cure. I have made the disease of FITS, EPILEPSY or FALLING SICKNESS a life-long study. I warrant my remedy to cure the worst cases. Because others have failed is no reason for not now receiving a cure. Send at once for a treatise and a Free Bottle of my infallible remedy. Give Express and Post Office. It costs you nothing for a trial, and I will cure you. Address DR. H. G. ROOT, Branch Office, 37 Yonge St., Toronto.

DR. LOW'S WORM SYRUP has removed tape worms from 15 to 30 feet in length. It also destroys all kinds of worms.