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DRAMA AND MUSIC

"ROB ROY" AT THE PRINCESS.

"Rob Roy," that excellent musical work of Messrs. DeKoven and Smith, will be given at the Princess next Saturday afternoon and night by Mr. F. C. Whitney's organization. Scotland has furnished the subject, and the quaint, romantic Highlands the melodies from which this now celebrated pair of composers have drawn one of their most successful works. Readers of Scotch history are familiar with the experiences of Prince Charlie on the occasion of his invasion of his native land. It is the exciting incidents of this period, when the pretending Prince, backed by "Rob Roy" and his clansmen, made the last effort to wrench the throne of his ancestors from the hands of the English. Mr. DeKoven in his score has produced some new and unique harmonies. He has of course drawn largely on the national melodies to produce this effect. A plentiful injection of clean, wholesome comedy, with the bright, tuneful music, highly-colored plaid costuming and delightful scenic picture forms a general effect that is most pleasing. The sale of seats opens to-morrow morning, the price for the matinee being 25c, 50c and 75c, and 25c, 50c, 75c and $1 for the evening performance.

"THE LADY SLAVEY."

From all accounts there could scarcely be a greater contrast to the serious productions of the hour than the light but amusing entertainment designated "The Lady Slavey," which comes to the Grand next Monday for three nights and a Wednesday matinee. The keynote of this show, which has an Americanized book and a melodious score, by Gustave Kerker, is girls, plenty of girls. Dark girls and fair girls, little girls and big girls, stately women, haughty brunettes, and slender strawberry blondes. These are combined with comedians like Dan Daly, Richard Carle, Charles Kirke and Charles Danby. "The Lady Slavey" is said to have few, if any, dull moments, and is said to go with a snap and a jingle. There is a plot, or a suggestion of one, to keep things going, but above all, as one New York paper puts it, there is Marie Cahill and Dan Daly.

HUMANITY AND THE FIGHT.

The result of the Corbett-Fitzsimmons fight to-day will be received by wire at the Grand during the matinee of "Humanity" this afternoon and announced between the acts. Mr. Hale, the manager of the company, has arranged with Mr. Brady, the proprietor of the organization, and also Corbett's manager, to have the news sent direct to the Grand Opera House. "Humanity" is an excellent drama and well worth seeing. The prices for the matinee are 25c, 50c and 75c.

THE BIJOU THEATRE.

At the Bijou Theatre this afternoon, a special C. P. R. telegraph wire will be run direct to the stage. This wire is guaranteed to be direct from the ring side by the company. The operator will be right on the stage, and no time will be lost in giving out the much-desired information. The excellent vaudeville program will afford pleasing amusement while the audience awaits the news of the battle.

THE FOOTLIGHTS A FENCE.

There is trouble and apprehension among the members of the orchestra at the Grand Opera House, and Prof. Jennings was seen yesterday on a still hunt for an excellent harmless company to take out a policy for this week. It is all owing to the horses in Humanity. When the hero came galloping on the stage, pulling his horse up directly before the footlights, the gentlemanly members of the orchestra got a little nervous, but when the cavalry charge took place and the company of horsemen came rushing on at breakneck speed they decided to take no chances, but sought safety by retiring. "We are not going to take any chances," they said, "of being in a mix-up with horses, bars, violins and other instruments, for if one of those horses was to come over the footlights it would be very much of a mix-up for some of us." Thus it is that there is a boom in the accident insurance business. It would be otherwise if they only understood that the bright glare of the footlights holds the horses back from the front better than a barb wire fence, and then also the men who ride the horses are experienced horsemen and have them always under control, barring, of course, some accident.

BEN DAVIES—WATKIN MILLS.

On the occasion of Mr. Davies' former visit to America he received a great ovation in that centre of American musical culture, Boston. The following criticism is from The Boston Herald:

"Mr. Davies' performance may be placed foremost in the best singing that has been heard at these (Boston Symphony) concerts this season. No purer and more searching singing can be easily imagined than that of Mr. Davies. It says nothing of the smoothness of his style, the beauty of his phrasing and his perfect method—the whole effort was delightful in its manliness, and was the perfection of Handel singing. That it should have stirred the audience into recalling him again and again was not surprising."—Boston Herald.

The subscription list for this concert will close on Thursday, the 18th inst.

ON $2.50 A WEEK

Blanche and I are stenographers, whose united income amounts to about $14 a week. Last fall we, with hundreds of others, were "laid off" for an indefinite period, and did not obtain other employment until early in February. Of course we immediately went into some office to once, hunting agencies and endeavoring in every way to get something to do, our stock of surplus cash became almost exhausted, and we felt that $6 a week was too much to pay for board and lodging, especially when we never had anything fit to eat. Just at this point a piece of good luck came to us, "or rather to Blanche, but as we always "go halves", in everything, I shared it. A friend of hers, whose husband is a traveling man, was called home to take care of her mother and she offered to let us stay in her little flat, rent free, for a month, so that we could keep up the fire and save her a plumber's bill from frozen pipes.

For a couple of days we ate our meals at a restaurant and merely lodged in the flat, but the sight of the pots, kettles and pans was too much for me, and I unfolded a plan to Blanche.

"You can't do it," she returned, after I had explained matters fully.

"But I say I can, Blanche," I persisted. "What's the use of spending all our income on eating when we can live comfortably upon a very small sum?"

"How small?" asked Blanche, looking more interested.

"Well, let me see," I mused, taking up a pencil and paper. "Let's see, what does it cost us now for meals?"

"Coffee and rolls for breakfast, 10 cents; fried oysters or something like that for lunch, 25 cents; tea and coffee cake for dinner, 10 cents; total, 45 cents," Blanche answered glibly.

FOR TWO HEALTHY GIRLS.

"Yes, a nice bill of fare for two healthy girls," I complained. "It is 90 cents a day for both of us, and we are hungry for both of us, too. If we had a good hearty meal at night, we wouldn't need much at noon."

"No; we might subsist on tea and coffee cake then," was Blanche's laughing rejoinder.

"Well, let's subtract 20 cents for lunch and that leaves 70 cents. Now, I propose to get us two meals, good ones, too, for not more than 60 cents a day for the food."

"You can't do it," was the discouraging rejoinder.

"I can, too, old girl; you forget that I used to cook all the meals at home before I decided to be a stenographer; and, honest, if I wasn't so silly, I'd have gone to answer some of the advertisements for a servant, when we were looking for work."

Blanche turned up her pretty nose at this, but finally decided to try my plan for a week and gave me permission to make whatever purchases I deemed necessary. At the end of the week we had a business meeting and I turned in my account, which was as follows:

½ pound of coffee	$ .15
Prepared flour, package	.10
½ pound bacon	.08
1 pound of butter	.20
1 peck potatoes	.15
1 bag salt	.04
Pepper	.05
½ pound lard	.06
1 pound navy beans	.03
Chipped beef	.05
Milk and cream	.30
Bread	.35
½ dozen eggs	.08
2 pounds sugar	.09
5 pounds roast beef	.45
1½ pounds spare ribs	.10
1¼ pounds steak	.17
2 mutton chops	.05
Total	$2.50

Blanche gasped. "Do you mean to say that we have lived upon $2.50?" she finally asked, gazing at the figures before her in astonishment.

"That's just what we have," I returned, proudly.

"Well, I never," she returned faintly. "Why, from the table you set, I thought you were running up awful bills."

"Thank you; I don't run bills," I returned quietly. "Everything has been paid for, cash down. No credit system here," and I looked as I felt, justly proud.

HOW TO DO IT.

"Tell me, dear, how did you do it?" Blanche continued, coaxingly, leaning across the table and evincing a deeper interest in the details than I thought the occasion demanded. "Tell me just how you did it all."

"You saw me doing the cooking," I returned quietly, "although you did mighty little of the work."

Blanche smiled lovingly, as she put her arm about my neck and whispered:

"Oh, but you do everything so much better than I do," and I yielded, as I always do, and began to explain.

"To begin with, you know we had roast beef for dinner Sunday. With it we had mashed potatoes and gravy. You said the beef was the best you ever ate."

"Yes, and so did Tom," Blanche returned.

"Yes; that's so. When we consider how many times Tom sampled our meals this past week, I think it might be well to subtract about half from the cost of feeding two people," was my rather severe answer, but seeing the tears beginning to gather in Blanche's blue eyes, I continued my explanations:

"Monday night we had that roast beef cold, sliced very thin. The potatoes that night were stuffed. All right, I'll tell you how they were made," in answer to the unspoken question on her lips. "I told you to wash three big potatoes very clean, and then put them in the oven to bake, so that they might be done when I returned. As soon as I found they were soft I took them out, broke them open and carefully scraped out the contents in a bowl. This I mixed up with a little butter, milk, salt and pepper, and returned to the skins, putting the two pieces together and placing them in the oven for a few minutes."

"They were fine," Blanche commented, with a deep sigh of satisfaction.

"Tuesday night I thought you might be tired of the beef, so we had baked beans. I never knew anyone to bake beans better than my mother used to, and I followed her recipe. In the morning before we left for down town I took a cup of the beans and put them on to boil with a little salt. As soon as they were soft they were put in the bean pot with a small piece of bacon and a little sugar and plenty of water. They were allowed to simmer in the stove all day long, and just before I took them out of the oven, I left the cover off, so they became nice and brown. With these beans we had brown bread and plain boiled rice, served with a little butter and salt."

"Wednesday night I took some of the scraps of the roast, chopped them up fine, added an egg, salt, pepper, and a little flour—about two tablespoonfuls. This mixture was made up into little cakes and fried in lard, and at the same time we fried some potatoes cut up in small dice. The lard was poured out in a small jar and kept for future use, all of the scraps having been carefully skimmed out."

"Do you remember how you turned up your little nose at the meat I provided for Thursday night?" I continued, looking over at Blanche's interested face.

SPARERIBS.

"Yes; but I turned it down again when I found how good it tasted," was the laughing rejoinder.

"I never eat fresh pork," was your encouraging remark, when you found I had bought some spareribs, but I told you to wait, and see what I would do. I took those same ribs, cut off the fat, rolled the meat in flour, and put it in the oven to cook. When it was done the flour had absorbed all the extra fat, and the meat was delicious."

"Yes, and Tom said—" Blanche began, but paused, blushing.

Not heeding her interruption, I continued:

"Our potatoes that night were mashed, and put in a dish that could stand heat. After they were smoothed down nicely, I placed them in the oven until they were a rich brown. Thursday night the spareribs and gravy, made a fine dinner, or at least you all seemed to think so.

"Friday night we finished up that roast. I took the remainder of the scraps, put them into the spring fly-pan with a little, one small potato, a little salt and pepper, and boiled them all together until the potato, which was sliced up fine, was soft; I then stirred in a teaspoonful of flour to thicken it a little, and poured the stew into a baking dish and covered it with a crust I had made with the prepared flour. Some people make an under as well as an upper crust, but I prefer the latter, for it is as it is liable to become soggy. While the pie was cooking I moulded out a few biscuits from the remaining dough, and then made some French fried potatoes with the lard we had left over from Wednesday night.

"To-night we had steak, with thickened gravy and plain boiled potatoes."

"It sounds like a fairy tale," was Blanche's remark, as I paused out of breath, "but you have only accounted for the dinners. The breakfasts were just as good for their way, and a great improvement upon rolls and coffee."

"I thought I would get through with the dinners first and then take up the breakfasts in order. Instead we began by having biscuits out of prepared flour, and fried bacon which, with our nice, clear coffee, satisfied me."

"Me, too."

"Monday's breakfast consisted of coffee, broiled slices of roast beef, and mashed potatoes, made into little cakes and fried."

"And they tasted better because they were fried that way," commented Blanche.

"As I thought you might like a change of diet, on Tuesday morning I made some French toast by dipping several slices of the bread in milk and frying in butter and lard, mixed. We ate it with a little sugar sprinkled over and thought it very nice. The toast with coffee and two little mutton chops formed our meal.

"Wednesday morning's bill of fare, if you remember, was bacon, two fried eggs, and plain toast. We made the toast in the gas stove oven, and it was a rich, golden brown and tasted fine with coffee.

TOOK IN SAIL ON BACON.

"Thursday I was a little afraid that my expenses might be growing too large and so we had bacon and fried rice only, but Friday morning I made some milk gravy, with chipped beef, and you said you had never eaten any fixed that way."

"I never did. All the dried beef I ever ate before was horrid, so I came to hate the very name of it."

"It wasn't fixed right, that was all," I returned. "I put the dried beef in a pan with a small piece of butter and allowed it to become slightly crisp. I then stirred in a tablespoonful of flour and a cup of milk, keeping it on the fire until it thickened. With this gravy we had mashed potatoes left over from the night before sliced down and fried like mush. This morning the bill of fare was bacon, potato cakes and toast."

"How did you make those potato cakes?" Blanche asked as I pushed back my papers and leaned back in my chair, somewhat exhausted by my long lecture on cooking.

"We had just a tiny bit of potato left over from Friday's breakfast, not enough to cook alone, so I took it and mixed it in an egg, a little milk, and some flour, just enough to make a medium batter, and fried them in some lard. If the flour had not been prepared I should have added a little baking powder."

"You are a genius. To think that we have lived well, had excellent meals, and only spent $2.50," and Blanche looked her admiration.

I smiled as I replied:

"Yes, we have done it, but I have had to manage. Our milk was five cents a day, so was our bread. We bought a pint ticket of milk and a pint ticket of cream every morning. My, what a luxury it was to have real cream in our coffee!" and I am afraid I smacked my lips.

NO DESSERTS.

"Say," Blanche resumed, after a few minutes spent in a close study of my bills, "we had no dessert, had we?"

"No," I admitted reluctantly. "If we had our bills would have been much larger. Dessert is what costs the most, and is the least filling. I went in for filling this week."

"Good you did," Blanche returned as she counted out a dollar and a quarter as her share of the housekeeping and looked lovingly at the money that remained in her pocketbook.

"We might have come out still more ahead if we had been able to buy in quantity—flour by the bag, sugar by the dollar's worth. Still, as it is, I think I am satisfied. If people only knew how nicely they could live on small incomes, if they would take a little care in arranging their meals, and serving the food, how many more happy homes there would be in this world!" I said earnestly.

"Yes, and lots of people would not hesitate about getting married, if they knew it, you dear old thing," Blanche cried, burying her blushing face on my shoulder. As she did so several circuses of mine fell to the ground and I am now trying to save up a sufficient amount to furnish several rooms for myself, for I know Tom and Blanche will not want me, although they say they do.—M. L. G. in Chicago Inter-Ocean.

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HAMILTON NEWS

ANCASTER RADIAL RAILWAY

Proposal to Extend the Road to Brantford.

J. CLARK, "WATER FINDER,"

Struck a Flowing Well and Is a Very Proud Man.

On That Find Depends the Erection of a Number of Dwellings—A Five-Months-Old Waif Claimed by Its Mother, Who Cannot Now Be Found—Simcoe-Street Church Concert—The University Scheme—Hamilton Presbytery Proceedings—General News From Hamilton.

Hamilton, March 16.—(Special from Our Staff Correspondent.)—The shareholders of the Hamilton & Ancaster Radial Railway, at its regular meeting this evening, accepted the report of the provisional directors, H. Beckett, E. Snider, H. Maxey and E. Henderson. The meeting then passed a resolution to obtain the necessary powers from the Legislature to extend the road to Brantford and to increase its capital stock to meet the expense. The cost of the extension, it was calculated, would not reach $200,000.

A final report, made by F. Walker, Q.C., showed that the cost of surveying the road and of obtaining the preliminary charter amounted to $1500. The meeting then adjourned until the 24th inst.

A WATER-FINDER.

One of the proudest men in the city to-day is J. Clark "water finder," who, besides having a pocket full of money, feels that he has demonstrated to a sceptical world that he really has the gift of water divining. He can spot it even when it flows 40 feet below the surface of the ground. A handsome residence is building on the mountain, between the Mountain View Hotel and the Asylum, and others, it is said, are to be erected for incoming American families, but the success of the venture depended almost entirely on the presence of a suitable water supply. Clark said he could very soon find out if it would pay to sink a well, and was given the opportunity to try. After marching up and down the locality for a few minutes his forked apple bough bent downwards, and when he put a peg in the ground, Clark told the borers to go ahead. The drill ran through 40 feet of rock and clay and then came a bubbling fountain, which welled up in copious quantities. The building will now be pushed on. A lot of people are saying that it was just a strok of luck, but Clarke says you can't make some men believe anything.

THAT BABY GIRL.

The little baby girl of 5 months, who was deserted by its mother and has since changed hands some half a dozen times, was taken yesterday from Mrs. Davenport's, 123 Caroline-street, and is now being nursed in Corktown. The caller simply stated that she had been sent for baby, and Mrs. Dawson, thinking from her actions that she was the mother, gave the little creature over. Officer Hunter said to-night that the mother was yet to be located, and that only one man could solve the mystery.

SUCCESSFUL CONCERT.

A large audience was present at the concert held this evening by the Young Men's Literary Society of Simcoe-street Methodist Church in aid of the furnace fund. Miss Grace Awrey was cordially received, especially in her rendering of "The Island of Dreams." Miss Irene Basteda was a keen favorite, and the audience testified its hearty pleasure with the efforts of Miss Kirkpatrick and Miss Phoenix. The Hamilton Glee Club gave a number of selections in its usual happy manner. Miss Mabel Burns and Mr. L. Parker were capable accompanists. Mr. B. Johnson, president of the society, presided.

LADIES' UNIVERSITY SCHEME.

A meeting of business men interested in the scheme to establish a Ladies' University in the present Wesleyan Ladies' College was held in the college lecture room to-night. Much enthusiasm was shown. Rev. Dr. Lyle was chairman, and speeches in favor of the project were delivered by Messrs. Seneca Jones, W. A. Robinson, W. A. Edwards, H. S. Williams, Stuart Livingston and Rev. Dr. Smith. A committee was appointed to make arrangements for a public meeting, to which ladies will be invited, in the Y.M.C.A. Hall a week from to-night. Rev. Dr. Burns, principal of the college, says that a large number of citizens have subscribed stock toward the proposed enterprise.

DISCUSSING THE FIGHT.

Hamilton is a city of sport lovers, and the rotundas of all the hotels are full of men to-night discussing to-morrow's fight. Both the Grand Opera and the Star Theatre have special wires and will call the fight out round by round. The Grand has a boxing bout on from 8.45 to 2 between heavyweights Taylor and Hawkins, and from 2 until the first despatch comes in Robbins and Taylor battle for the lightweight championship of the city.

HAMILTON PRESBYTERY.

The Hamilton Presbytery met to-day at Knox Church and appointed a committee of Revs. Dr. Abraham, Dr. Laing, W. J. Dey and George Rutherford. F. Reid, Dr. Comfort and A. McKenzie to look into the differences which have arisen between the congregations of St. David's and Haines-avenue of St. Catharines. Both churches have been ministered to by Rev. W. Geddes, and after the manner of jealous women each thought the other received too much of the pastor's attentions.

The proposed union of the congregations of Ancaster and Albert was left over for a later session.

The Presbytery refused to allow Rev. Dr. Abraham to be translated from Burlington to Brockville, although the call he received offered $1000 salary and a manse. The following delegates were elected to the General Assembly: Revs. J. Shearer, F. McQuaig, J. Dey, J. Murray, J. Conning, J. Crawford, Dr. Laing, J. McQuarrie, T. Thomson, Drs. Fletcher and Fraser, J. Young.

HAMILTON GENERAL NEWS.

Retail Dealers Organize Against Departmental Stores—Minor Topics.

Hamilton, March 16.—(Special from Our Staff Correspondent.)—The retail dealers of the city will organize a retail merchants' association in connection with the Board of Trade and fight the departmental stores. The chief remedy proposed is the levy of a tax on each department.

Joseph Freeburn, an ex-employe at the Royal Hotel, who had a broken rib penetrate his side, died at the Hospital to-day.

Rev. Dr. Lyle leaves for a four-months' visit to Europe next month, during which time the editor of The Westminster will occupy the pulpit.

The pictures Senator Drummond is sending to the Woman's Art Exhibition, which opens here next Monday, are insured for $40,000.

St. Patrick's day will be duly celebrated to-morrow. There will be High Mass at 10.30 at St. Patrick's Church and a capital concert in the evening, under the auspices of the A.O.H. "Robert Emmet" will be given at the Standard Theatre.

In D. Mackenzie's $2000 action for injuries against the T., H. & B. Railway, Lawyer W. A. Logie obtained an order to-day compelling the company to produce its pay sheets.

Calvin Gates, a general store merchant of Houghton, has assigned and offers his creditors 70 cents on the dollar. Lucas, Steele & Bristol and W. H. Gillard of this city are both interested.

The Y.M.C.A. opens a cycle show on Thursday evening. A feature of it will be an exhibit of ladies' wheels.

A horse driven by a London tea dealer by the name of Marshall ran away this afternoon on King-street east and smashed the buggy against a telegraph pole.

M. C. R. Magnates General Superintendent H.L'Hommedieu, General Passenger Agent O. W. Ruggles, Freight Manager B. Mitchell, Chief Engineer A. Torry, Superintendent of Telegraph E. Torry, J. B. Morford, R. Miller, C. D. Crone and J. G. Lavin came into the city this morning to inspect the T., H. & B. system. It is said that the latter road will be assumed in two weeks' time.

Ex-Ald. Morden, who was a candidate for the Fourth Ward, will not be nominated to-morrow, as he has been notified that he is disqualified as a surety for Contractor James Dowler. The public works committee of the hospital will hereafter be open on Wednesday and Saturdays from 2 to 4 p.m., instead of Tuesdays, Thursdays, Saturdays and Sundays.

Thieves entered the blacksmith shop of N. Kellar, 3 Spring-street, in the early morning and stole a number of tools.

The taking up of the H.G. & B. bill by the Private Bills Committee took Mayor Colquhoun and Solicitor Mackelcan to Toronto to-day.

Adam Rutherford, ex-secretary of the H.G. & B. Railway, who was asked to drop out when C. J. Myles took hold of the presidency in 1895, sues the company for alleged arrears of salary, amounting to $833, and $5000 damages for improper dismissal.

The Countess Wachtmeister will be at home at the Royal Hotel from 2 to 4 on a larger scale to-day than it happened that several large policies became claims. There were ninety-nine deaths, calling for $223,487 under 114 policies. Of these nine deaths, calling for $41,000, were accidental. There were 2 suicides to the amount of $23,328, which reduced the net claims to $200,159. The foregoing will show that the Directors continue to exercise the greatest care in admitting only good lives.

The usual financial statements accompany the report, and will be found to exhibit the condition of the association at the close of the year.

The Auditors have contented to give strict attention to the duties of their department, making their audit from month to month as formerly. Their report will be found appended to the financial statements.

A perusal of the report and statements will show the following satisfactory evidences of progress:

1. A satisfactory volume of new business secured by purely business methods and at a fair cost.

2. A satisfactory increase in the total insurance in force.

3. A satisfactory increase in income, both from premiums and interest.

4. A large increase in the assets.

5. A gratifying increase in surplus, notwithstanding the payment out to policyholders during the year of the large sum of over $82,000 for profits.

6. A decreased ratio of expenses to income.

The Directors, realizing that the rate of interest obtainable on good investments may be considered as permanently lowered, gave careful consideration to the rate of interest to be employed in calculating the policy and annuity obligations of the Association, and as a result decided to use a rate of 3 1-2 per cent. for all the business written subsequent to December 31, 1895, instead of 4 1-2, as formerly. This will have the effect of strengthening the position of the company and affording greater security to its policyholders.

The Directors are pleased to call attention to the fact that the head office building is gradually filling up, and that there is every prospect that in the near future, with a revival in business, it will be fully occupied. In the meantime, in view of the incorrect impression occasionally sought to be made, we are not saying too much when we state that the building is paying fully as well as any similar building in Canada.

The Directors have had under consideration the question of going outside of Canada for business, and, while is has not been definitely decided, it is quite probable that, subject to the approval of this meeting, the right to do business in some parts of the United States of America may be sought for at an early date.

The Directors are also pleased to report that the field and office staffs continue to discharge their duties with efficiency and faithfulness.

All the Directors retire, but are eligible for re-election.

W. P. HOWLAND, President.
J. K. MACDONALD, Managing Director.

FINANCIAL STATEMENT.

—Receipts.—

Premiums, net	$ 907,321 69
Interest and rents, net	225,295 97
	$1,132,617 66

—Disbursements.—

To Policyholders—	
Death claims	$ 203,797 34
Endowments	$ 103,130 00
Annuities	6,260 21
Cash values	55,227 10
Cash profits	82,696 25
	$ 451,110 90
Expenses, salaries, commissions, etc	206,685 66
Dividends to stockholders	15,000 00
Balance	459,821 70
	$1,132,617 66
Total assets	$5,779,210 95
Total liabilities	5,407,280 11
Cash surplus above all liabilities	$ 371,930 84
Capital stock	1,000,000 00
Total surplus security for policyholders	$1,371,930 84

AUDITORS' REPORT.

We beg to report that we have completed the audit of the books of the Association for the year ending December 31, 1896, and have examined the vouchers connected therewith, and certify that the financial statements agree with the books and are correct.

The securities represented in the assets (with the exception of those lodged with the Dominion Government, amounting to $84,500, and those deposited with the Government of Newfoundland, amounting to $25,000) have been examined and compared with the books of the Association, and are correct and correspond with the schedules and ledgers.

The bank balances and the cash are certified as correct.

W. R. HARRIS, JAS. WATSON, Auditors.

Toronto, March 4, 1897.

The President, Sir W. P. Howland, moved the adoption of the report, and in doing so referred to the gratifying increases that had been made in the business of the association for the past year, emphasizing the following points: Increase in premium income of over $55,287; increase in interest income, $15,528; in cash surplus, after the payment to policyholders of over $82,000 in cash profits, of $37,776, and in assets of $454,772. The insurance at risk at the close of the year amounted to $27,560,000, and represented a gain for the year of nearly one million dollars, and, continuing, said: "While we have reason to be gratified at these results of the year's business, at the same time it affords important evidence to us of the favorable opinion that is entertained by the public generally of making investments in life insurance and their full measure of confidence in the company which we represent."

He referred, in conclusion, to the important change which had been made in the basis of the valuation of the company's assurances and which would have the effect of affording fuller protection to its policyholders and of strengthening the financial position of the company in the future.

Mr. W. H. Beatty, Vice-President, seconded the adoption of the report, which, after a few remarks by the Managing Director, and by one or two of the policyholders present, was carried unanimously.

Mr. J. A. Paterson, barrister, moved, seconded by Mr. Henry Swan, a resolution thanking the officers and directors of the association for their services and attention to the affairs of the company during the past year. Both these gentlemen referred in complimentary terms to the very excellent report which had been presented to the meeting.

The resolution, which was duly approved, was acknowledged by the President on behalf of the directors.

Resolutions of thanks were also passed to the actuary, solicitors, medical, agency and official staffs, which were duly acknowledged by the representatives of the several bodies referred to.

All the retiring directors were re-elected, and at a meeting of the new board, held immediately thereafter, Sir W. P. Howland, C.B., K.C.M.G., was re-elected President, and Messrs. Edward Hooper and W. H. Beatty, Vice-Presidents.

WARD AND VOKES.

The comedians, Ward and Vokes, are announced as the attraction at the Toronto Opera House next week. For the past two years, which is the exact extent of the starring life of Ward and Vokes, and their "A Run on the Bank," there has been no more successful organization before the public. There is every promises to eclipse their past record, for they have surrounded themselves with the largest company of fun-makers which they have ever carried. The company numbers 30 people, and prominent among them are Chas. Guyer, Tony Williams, Kate Davison, J. J. Fisher, Bert St. John, Gilbertie Learock, Margaret Daly Vokes, Nellie Daly, Pauline Von Arold, and Martha Franklin. There is more or less a flow of pretty girls to add the necessary farce comedy flavor.

HAPPENINGS OF A DAY.

Items of Passing Interest Gathered In and Around this Busy City.

Don't be deceived—"L. & S." brand of hams, bacon and lard is delicious, healthful and appetizing.

Gormaly & Co., brokers, 56 and 58 Victoria-street, Confederation Building, are the fight at Carson City by special wire to-day.

Rev. A. C. Crews, secretary of Epworth League, has gone to Chicago to assist in preparing the program for the coming convention.

The monthly meeting of the Board of Directors of the Methodist Deaconess Home will be held at 3 p.m. to-day in the Home, 28 McGill-street.

The Executive of the Toronto Teachers' Association met yesterday afternoon to arrange a program for the annual convention and to fix the date thereof.

Full returns of the fight will be received by special wire at the Cameron House, corner of Queen and Cameron-streets, this afternoon.

The Medal Medicine Is the Model Medicine.

The only medal awarded to sarsaparilla at the World's Fair, 1893, at Chicago, was awarded to

Ayer's Sarsaparilla.

Took Hood's in the Spring

It Completely Cured a Dreadful Scrofula Humor

From Which He Had Suffered From Boyhood.

If you want a good medicine for your blood, you should take one which absolutely cures blood diseases. The following testimonial and thousands more like it prove that Hood's Sarsaparilla is the greatest blood purifier ever discovered. Read it and take Hood's Sarsaparilla this Spring:

"C. I. Hood & Co., Lowell, Mass.:

"Gentlemen:—I have had a scrofulous humor since I was a boy. Four years ago it culminated in an abscess as large as an apple on the left side of my neck, and extended the whole length of my jaw from the chin to the ear. Being on the cords of the neck, it gave me sharp pains in the left shoulder and breast. About three years ago I had the abscess lanced and this tended to decrease the size of the bunch somewhat. Last spring I

Commenced to Take Hood's

Sarsaparilla. Up to that time I had not had any appetite, and in particular ate very little breakfast. Soon after commencing with Hood's Sarsaparilla, I began to feel better in every way and my appetite improved. I did not, however, notice any change in the abscess until I had taken several bottles, when it gradually grew smaller and wholly disappeared. Since taking Hood's Sarsaparilla I have gained from 142 to 158 pounds and have a good appetite. I know it was Hood's Sarsaparilla that effected the cure, as I had tried about everything else, but nothing did me any good, not even doctors' medicines. I shall always have a good word for Hood's Sarsaparilla." GEO. D. STIMPSON, Islington Road, Portsmouth, N. H.

Hood's Sarsaparilla

Is the best Spring Medicine. All druggists. $1; six for $5. C. I. Hood & Co., Lowell, Mass.

Hood's Pills are purely vegetable, reliable, beneficial. 25c.

25th ANNUAL REPORT —OF THE— Confederation Life Association.

GRATIFYING INDICATIONS —OF— PROGRESS.

DECREASED RATIO OF EXPENSES TO INCOME.
LARGE INCREASE IN ASSETS.

The annual meeting of the Confederation Life Association was held at the head office of the Company, Yonge, Richmond and Victoria-streets, Toronto, on Tuesday, the 16th inst., at the hour of 2 p.m.

There was a large attendance of policyholders, shareholders and members of the agency staff.

On motion, the Hon. Sir W. P. Howland, C.B., K.C.M.G., was called to the chair, and Mr. J. K. Macdonald, Managing Director, was appointed Secretary of the meeting.

The report and financial statements relating to the business of the Association for the year 1896 were submitted as follows:

REPORT.

The Directors are pleased to meet the policyholders and shareholders in the twenty-fifth annual meeting and to lay before them the report for the year 1896.

It is scarcely necessary to say that the year was one of continued and widespread depression, causing an accentuation of the financial stringency which has existed for some years past and rendering it difficult to obtain a large volume of new business by legitimate means. Your Directors, however, have not been tempted to depart from the policy which has marked the past management. It will, therefore, be all the more pleasing to note the large amount of new business secured, as well as the gratifying indications of progress which a perusal of the statements will afford, the more so that this has been done with a decreased ratio of expenses to income.

Including a few deferred cases at the close of 1895, we have had 2068 applications for assurances amounting to $3,286,996; of these 1952 for $3,111,046 were approved and 106 for $175,950 were declined. Including bonus additions the total new business written for 1896 was 1951 policies for $3,286,996. The total business on the books on December 31 was 18,253 policies for $27,560,423 on 15,978 lives.

The claims by death, while less in number than in the previous year, showed a larger amount, as it happened that several large policies became claims. There were ninety-nine deaths, calling for $223,487 under 114 policies. Of these nine deaths, calling for $41,000, were accidental. There were 2 suicides to the amount of $23,328, which reduced the net claims to $200,159. The foregoing will show that the Directors continue to exercise the greatest care in admitting only good lives.

The usual financial statements accompany the report, and will be found to exhibit the condition of the association at the close of the year.

The Auditors have contented to give strict attention to the duties of their department, making their audit from month to month as formerly. Their report will be found appended to the financial statements.

A perusal of the report and statements will show the following satisfactory evidences of progress:

1. A satisfactory volume of new business secured by purely business methods and at a fair cost.

2. A satisfactory increase in the total insurance in force.

3. A satisfactory increase in income, both from premiums and interest.

4. A large increase in the assets.

5. A gratifying increase in surplus, notwithstanding the payment out to policyholders during the year of the large sum of over $82,000 for profits.

6. A decreased ratio of expenses to income.

The Directors, realizing that the rate of interest obtainable on good investments may be considered as permanently lowered, gave careful consideration to the rate of interest to be employed in calculating the policy and annuity obligations of the Association, and as a result decided to use a rate of 3 1-2 per cent. for all the business written subsequent to December 31, 1895, instead of 4 1-2, as formerly. This will have the effect of strengthening the position of the company and affording greater security to its policyholders.

The Directors are pleased to call attention to the fact that the head office building is gradually filling up, and that there is every prospect that in the near future, with a revival in business, it will be fully occupied. In the meantime, in view of the incorrect impression occasionally sought to be made, we are not saying too much when we state that the building is paying fully as well as any similar building in Canada.

The Directors have had under consideration the question of going outside of Canada for business, and, while is has not been definitely decided, it is quite probable that, subject to the approval of this meeting, the right to do business in some parts of the United States of America may be sought for at an early date.

The Directors are also pleased to report that the field and office staffs continue to discharge their duties with efficiency and faithfulness.

All the Directors retire, but are eligible for re-election.

W. P. HOWLAND, President.
J. K. MACDONALD, Managing Director.

FINANCIAL STATEMENT.

—Receipts.—

Premiums, net	$ 907,321 69
Interest and rents, net	225,295 97
	$1,132,617 66

—Disbursements.—

To Policyholders—	
Death claims	$ 203,797 34
Endowments	$ 103,130 00
Annuities	6,260 21
Cash values	55,227 10
Cash profits	82,696 25
	$ 451,110 90
Expenses, salaries, commissions, etc	206,685 66
Dividends to stockholders	15,000 00
Balance	459,821 70
	$1,132,617 66
Total assets	$5,779,210 95
Total liabilities	5,407,280 11
Cash surplus above all liabilities	$ 371,930 84
Capital stock	1,000,000 00
Total surplus security for policyholders	$1,371,930 84

AUDITORS' REPORT.

We beg to report that we have completed the audit of the books of the Association for the year ending December 31, 1896, and have examined the vouchers connected therewith, and certify that the financial statements agree with the books and are correct.

The securities represented in the assets (with the exception of those lodged with the Dominion Government, amounting to $84,500, and those deposited with the Government of Newfoundland, amounting to $25,000) have been examined and compared with the books of the Association, and are correct and correspond with the schedules and ledgers.

The bank balances and the cash are certified as correct.

W. R. HARRIS, JAS. WATSON, Auditors.

Toronto, March 4, 1897.

TRUSTS Corporation —OF ONTARIO.

Safe Deposit Vaults 19-21 King-street West, Toronto.

Capital.....$1,000,000

President—Hon. J. C. Aikins, P.C.
Vice-Presidents—Sir R. J. Cartwright, K.C.M.G., Hon. S. C. Wood.

Acts as Administrator, in case of Intestacy, or with will annexed—Executor, Trustee, Guardian, Committee of Lunatic, etc., and undertake all kinds of Trusts.

Moneys to invest at low rates.

Estates managed, rents, incomes, etc., collected.

Deposit Boxes to rent in Vaults, absolutely fire and burglar proof. Wills appointing the Corporation executor received for safe custody, without charge.

Solicitors bringing estates to the Corporation retain the professional care of same.

A. E. PLUMMER, Manager.

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THE NEW MODELS OF THE Remington STANDARDT YPEWRITER

The Number 6 and Number 7

Embody the practical experience of many years and the guarantee of a long established reputation.

SPACKMAN & ARCHBALD, 45 Adelaide St. East, Toronto.

LARGEST DEALERS IN TYPEWRITERS AND SUPPLIES IN CANADA.

SITUATIONS WANTED.

WANTED—TO TAKE AGENCY TO sell mining shares. Box 100, Niagara Falls, Can.

FINANCIAL.