Exclusively Gentlemen's Fine Footwear.

The Strong Style of the "Lily" Shoe

Is so attractive that you cannot help but be pleased with them. There is not a weak or effeminate line about them. They breathe an air of strength and manly beauty that captivates everyone, and makes them the shoes preferred to all others.

PRICE $2.75.

Sole Agents for the Burt & Packard "Korrect Shape" Shoes and the celebrated "Lily" $2.75 Shoes.

GUINANES—ONLY KING ST. STORE, 5 DOORS FROM YONGE ST. REGISTERED

JOHN GUINANE, Late of GUINANE BROS.
15 King Street West.

BRIAN BORU TO-NIGHT.

The Whitney Opera Company will begin a three nights' engagement at the Grand this evening in Stange and Edwards' romantic opera, "Brian Boru." It is, as its name suggests, Irish in character and location, but it is said it does not deal with the Irish life of to-day. The Irelandof of the opera is the Ireland of the Vikings, a period when the many superstitions for which the Emerald Isle is celebrated were young. In story, the work goes from fairyland down through the period of the invasion of the Princess Elfrida and her suitor, Brian Boru, the celebrated King. Great succeeds in uniting the chieftains and their followers and being crowned and recognized as Brian, the sole King of Ireland. The scenes are laid in the Wicklow Hills and in and around Dublin Castle, and are said to be most elaborate. In presenting this novelty here, Messrs. Whitney and Moore, it is said, will adhere strictly to the lines that insured its phenomenal success in New York and elsewhere. They have retained the original company and give the opera with a cast that includes such well-known sopranos as Amanda Fabich, Grace Golden and Hilda Hollins. The contraltos are Louise Margot, Helen Brackett and Anna Cameron; the tenors, Bruce Paget, Ole Norman and Fred Summerfield; the bassos, Samuel I. Slade, George O'Donnell and John Hendricks. The comedy is entrusted to Amelia Somerville, Thomas F. Leary, John G. Slavin and Tom Rigbeth. Owing to the length of the program the curtain will rise promptly at 8 o'clock and at 2 on Saturday afternoon. The sale of seats has been large, and the indications are that "Brian Boru" will be greeted by crowded houses.

GRACE GOLDEN AS ERINA.

A FOOL OF FORTUNE.

"A Fool of Fortune," one of the few genuine successes of the present dramatic season, will be presented for the first time in Toronto at the Grand next Monday and Tuesday evenings and Wednesday matinee by the well-known actor, William H. Crane. This is the play presented by the comedian during his lengthy stay in New York, and its success there is said to have been emphatic. The theme of the play is speculation, and in a lucid way it shows the business of Wall-street. Its principal character is a stock broker, who is one of fortune's toys. For a time the fickle dame smiles upon him with all her sweetness, and all of his speculations turn out well. His whole heart and soul are wrapped up in his family, and after a particularly lucky stroke in a wheat deal he determines to take no more risks, but to settle down and enjoy life. His partner unconsciously thwarts him in this by plunging the firm in a hazardous speculation that calls for all of the money at their command. If the speculation turns out well an enormous sum will be realized, but at the turning point fortune plays the broker false, and he is shorn of every dollar that he possesses in the world. The blow is a terrific one, and for a year the broker rapidly goes down hill, growing more aged in appearance daily, and taking to drink to keep up his spirits. In the end, however, he regains his fortune, and the curtain falls on a scene that is said to be unconventional and at the same time intensely dramatic. The play is said to be the strongest Mr. Crane has ever had, and its production here will be a duplicate, down to the most minute details, of the one which found so much favor in New York and the other large cities in which it has claimed attention. On Wednesday evening "The Senator" will be presented. The sale of seats begins to-morrow morning.

BRIAN BORU COMPANY.

The "Brian Boru" Company of 100 people and two carloads of scenery will arrive in Toronto to-day by special train over the Grand Trunk Railway. Mr. Davis, the business manager of the company, was in towa yesterday to close arrangements.

THE AUDITORIUM.

This popular house is being largely patronized every afternoon and evening this week, as it deserves to be, as they are presenting a really fine and perfectly clean two-hour show.

THE BIJOU THEATRE.

If any doubt existed in the mind of Manager Robinson as to the popularity of his theatre it must be surely dispelled this week, as the excellent company playing there, led by Little Egypt, has played to standing room only houses all week so far. The show certainly gives excellent value for the low prices of admission. Arrangements are being made for other special attractions next week. Among them will be Parkinson and Robb, the crazy pair, andGanelloun and Mlle. Marguerite, in electrical spectacular.

"THE DEFAULTER."

The successful and versatile author and dramatist, Mr. Lincoln J. Carter of Chicago, has been credited with many successes in the past ten years. None of these have been more pronounced than his famous play of "The Defaulter." Lovers of legitimate plays, admirers of pure melodrama, and enthusiasts of innocent comedy and song, can, it is said, all find more or less in this play to please them. Mr. Carter has the happy faculty of giving to attractively what the mass of theatregoers desire, and he has certainly demonstrated his capability of successfully catering to that demand. In the production of "The Defaulter" he evidently desired to meet a demand from his many admirers to give them something of a higher standard, judging from a purely literary standpoint, than he had hitherto. That he evidently fully met this demand can best be judged from the success of the play itself, and from the many encomiums of the press bestowed upon it wherever presented. "The Defaulter" will be presented at the Toronto Opera House every evening next week, and at the usual Tuesday, Thursday and Saturday "bargain matinees."

ITALIAN CONCERT COMPANY.

What promises to be a society event, as well as a musical treat, is the engagement here of the grand Italian Opera Concert Company at the Princess Theatre next Tuesday evening. It is to be under the patronage of His Excellency the Governor-General and Lady Aberdeen, and, as several prominent Torontonians are interested in the affair, it should be a success. The artists, who will appear are Mlle. Camille Seygard of the Grand Opera, Paris; Mlle. Toulinquet, Mme. Rosa Linde, Mlle. Marie Wilt Blodoc, Mme. Chalia, Sig. Pietro Basini, Sig. Giannini and Jacques Friedberger, accompanist. The program will consist of miscellaneous concert numbers, and the third act of "Faust" in costume. The management have decided to only charge regular prices, 25c, 50c, 75c and $1, which will give every music-lover an opportunity of hearing these celebrated artists. The sale of seats will begin this morning at Nordheimers'.

A GREAT MATINEE PLAY.

There should be overwhelming matinees at the Toronto Opera House to-day and Saturday to see Nance O'Neil and McKee Rankin in "True to Life," for it is a play that will make the average woman cry in spite of herself—and what woman will neglect to enjoy a good cry when it can be had at "bargain matinee" prices?

The June Jubilee Festival.

The Toronto Musical Festival Association have arrangements well in hand for commencing work on the details of the proposed festival in June, in connection with the sixtieth anniversary coronation celebrations. They now only await a reasonable expression of public appreciation in the way of a guarantee list.

The success of the festival of 1886, and the substantial surplus then carried over, and now available, makes it unlikely that any proportion of the present guarantee will be needed. All parties in harmony with the coming festival and desirous of ensuring its success should not hesitate to sign the guarantee list when called upon to do so. The larger the list the more interest will manifestly be taken in the festival.

Personals.

D. Roy, Lindsay, is at the Walker.

John Fraser, Petrolea, is at the Rossin.

B. O. Lott, Sterling, is at the Walker.

Dr. Hawley, Trenton, is at the Walker.

Dr. Forrest, Uxbridge, is at the Walker.

R. G. Butler, Hamilton, is at the Rossin.

Dr. Williams, Ingersoll, is at the Walker.

James Maxwell, St. Mary's, is at the Rossin.

A. H. Stratton, Peterboro, is at the Rossin.

D. G. Anderson, Woodstock, is at the Rossin.

R. D. Hamilton, Peterboro, is at the Rossin.

Dr. Landerkin, M.P., Hanover, is at the Walker.

J. J. McNeil, Gravenhurst, is at the Walker.

D. N. Maclennan, Port Hope, is at the Walker.

John King, Fort William, is at the Queen's.

W. J. Lindsay, St. Thomas, is at the Queen's.

A. I. Colville, St. Catharines, is at the Queen's.

Alf. Brown of Picton is at the Grand Union.

F. J. Bennett of Orangeville is at the Grand Union.

Harley Davidson of St. Paul is at the Grand Union.

Mrs. Alfred S. Woodruff, St. Catharines, is at the Rossin.

A. W. Wright of Rossland, B.C., is registered at the Rossin.

James Cormee, M.L.A., and wife are staying at the Rossin.

W. J. McMillan, Montreal, and W. Bull, Winnipeg, are at the Queen's.

James M. Irvin, Peterboro, and Robert McLaren, St. Catharines, are at the Queen's.

R. J. Lee, Parry Sound, and William Hamilton, jr., Peterboro, are at the Queen's.

Mr. R. J. Score, merchant tailor, King-street west, has just returned from Europe by the White Star steamer Germanic. While in the English metropolis Mr. Score made extensive purchases of woolens, etc., suitable for his extensive trade.

"WHERE DENTISTRY IS PAINLESS."

NO PLATES REQUIRED

New York Real Painless Dentists,

S.E. corner Yonge and Queen-streets, over Imperial Bank, opposite Simpson's big store. Entrance No. 1 Queen-street east, Toronto. Hours: 8 to 8. Sundays: 2 to 4.

There Are No Better Teeth Made

than the sets we sell you at $7.50—couldn't be made any better if you paid double.

Natural teeth are no more natural than these—and hardly more comfortable. You forget you have them, in the ease, service and pleasure they afford. Let us sell you a new set of teeth.

Good set of teeth	$5 00
Best English teeth	2 50
Gas and vitalized air only	50
Painless extraction	25
Gold fillings, from	$1 up
Silver fillings	50
Gold crowns	5 00
Crown and bridge work, per tooth	5 00

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MR. HARDY'S MAJORITY 16

A Division Upon a Want of Confidence Motion

ENDS THE BUDGET DEBATE

But Nearly All the Patrons Voted With the Loyal Opposition.

The Policy of the Government Attacked on All Points—Provincial Treasurer Congratulated Upon His Candor in Admitting to the House That the Province Has Been Borrowing Money and is Piling Up a Debt—He Appeals to the Independent Members for Support, but Does Not Get It—Motions and Petitions.

The budget debate was resumed yesterday at the Legislature by Mr. Kerns of Halton. The surplus, he said, according to the Treasurer's own statement, and after deducting such liabilities as the $1,402,000 of railway certificates and $1,566,000 of annuities, was only $1,840,008. This was a great reduction from that bequeathed by the late Sandfield Macdonald Administration. It was claimed that the reduction was caused by withdrawals from capital account, due to the erection of public buildings, etc., but it had not been mentioned that capital account had been increased by sale of Crown lands, etc., to a much greater extent. The decrease in surplus could only be due to extravagance.

DEATH DUTIES A FAILURE.

The scheme of taxing estates upon the death of the testator was a failure. It was becoming customary to avoid the duty by getting rid of the property before death. This rate should be greatly reduced if a larger revenue was to be derived.

It would be a great mistake to tax the banks and monetary institutions, as was hinted by the Treasurer. Another unjust tax was that on insurance agents.

Regarding the new License Bill, the public press clearly showed how badly the temperance people were satisfied with it. The remarks concerning Mr. Marter's temperance principles were not endorsed by the people, who had more faith in them than they had in those of any member of the Government, particularly since the introduction of Hon. Mr. Harcourt's bill.

DEFENDED SIR OLIVER.

Mr. T. W. Chapple of North Ontario replied. He defended Sir Oliver Mowat against the charge of making promises to the temperance people and getting out of the Government in order to avoid carrying them out. Sir Oliver's record was too well known by the people to give credence to such arguments. He contended that the new County Councils Act was a popular one, and had saved the County of York alone $1000 in the past year.

JUSTIFIED HIS COURSE.

Mr. Marter was obliged to the member for North Grey for his remarks about his backdown from temperance principles. The remarks were, no doubt, caused by his speech at the London election. The speaker explained that of the two candidates at the election, one was known to be a prohibitionist, while the other was not. The Reform temperance men had taken shelter in supporting the latter on Sir Oliver's pledge to introduce as full a measure of prohibition as the Privy Council's decision would allow. He (Mr. Marter) had said at the time that it was foolish for the Conservatives to make prohibition an issue until after that decision. He wished to say now, as he said then, that he had not swerved one jot or little from his principles as to prohibition. He had also said at the election that he was glad the liquor party had more confidence in the Conservative party than in their opponents, because of the unfulfilled promises of the latter as regards prohibition.

DEBT INSTEAD OF SURPLUS.

The sale of the Crown lands to derive revenue was on the same principle as that when a farmer sold so many acres of his farm each year to meet his expenses. Continuing, he argued that the annuities and railway certificates were liabilities, and thus left the Government with a debt, instead of surplus. Turning to the subject of public officials, he roasted Dr. Chamberlain, our Prison Inspector's, little extravagances in carrying a $10,000 life insurance policy at Government expense, and also for charging up sundry little travelling expenses. The system in vogue at Ottawa would not permit of such things. If every little detail were published in the Auditor-General's report, as was the case at Ottawa, they would be avoided in the local service. The amounts, it was true, were small, but the principle involved was a vital one. He would like to see the Ottawa system adopted by the Government.

The sum of $100,000 was spent annually on colonization roads, and the people did not know how it was spent. An Auditor-General's report should tell who was paid for work, how much, and for what. The total increase in the expenditure of all the departments between 1886 and 1896 was $228,165, and yet, although times were hard, salaries of Government officials were being raised. Some officials were not paid enough, but others were paid far too much. This should be remedied.

A surplus should mean cash which could be obtained within 24 hours' notice. The public accounts should be such as he who runs might read, but they were bungled up. While, for instance, the Treasurer included all liabilities not directly payable, yet he took care to mention every asset he could lay his hands upon. Yet, when discussing this question, and bringing out this point, some two years ago, the Minister of Agriculture had taken a polite way of calling him a "liar."

A BIG DEFICIT.

Analyzing the surplus, he doubted if the $389,000 drainage debentures lent the municipalities would ever be paid back. As a Province, they only sum they could place their hands on was $616,000, which meant, when liabilities were taken into account and everything settled up on a cash basis, a deficit of $652,000.

In spite of the remarks to the contrary on the part of Government supporters, he affirmed that there was a feeling that politics were entering into the conduct of the Public Schools. He agreed with Prof. Goldwin Smith, who had urged that agriculture be taught in the High Schools, to prevent, in a measure, the influx of young men to the cities.

Concluding, the ex-leader of the Opposition hoped Hon. E. J. Davis would not go back on his temperance principles when he got to office, because it was by reason of them that he got there. Speaking for himself, Mr. Marter said he was prepared to support any measure of the Government tending to prohibition.

Mr. Jacob Baxter of Haldimand thought the fact that the succession duty was imposed in so many different countries was evidence that the act was a good one. The expenditure in connection with the Central Prison was objected to, but the Opposition forgot that the late Sandfield Macdonald Government had proposed to have three such prisons. The Opposition accused the Government of selling Crown lands, but forgot that Sandfield Macdonald had inaugurated that system.

THE OPPOSITION LEADER.

The debate was continued at the evening session by Mr. Whitney, who, in replying to the charge that the Opposition had changed its position upon the Succession Duties Act, declared that they stood exactly where it had always stood, viz., that it was a strange and abnormal method of raising revenue which had been resorted to by the Government in view of the rapidly increasing expenditure and stationary or falling revenue. If the necessity for an abnormal method was admitted there was not, perhaps, any source of taxation which could do less harm and bear less upon poor people, than the succession duties. Many of the public institutions for the establishment of which the Government claimed credit, had been instituted by the Sandfield-Macdonald Government.

THE TREASURER IS CANDID.

He congratulated the Hon. the Provincial Treasurer upon having been the first gentleman occupying that position who had told the people of the Province that the Government had borrowed money and was a debtor for money borrowed; that the statements of the Opposition in this respect were correct. This admission would be a surprise to 99 out of 100 of the electors of the Province, who had refused to believe the statement that a Provincial debt was being piled up. The expenditure had, year by year, been increasing, and for some years past they had deficits; that for this year being a very large one. The time had arrived for the Government to consider what course should be pursued in the future to alter such a state of affairs, and to minimize the deficit. This increase was attributed to the fact that the Government had departed from the simple, inexpensive form of government which had been indicated for the Province by the founders of Confederation. Hon. gentlemen had taken credit for the administration of the license law. He had personally stood in an hotel in a Scott Act County and witnessed the sale of liquor publicly and openly over the bar, and this occurred within a stone's throw of the Government Inspector's house. He accepted the challenge of hon. gentlemen opposite to give an instance where the money of the Province had been improperly applied, and quoted the case where it was proved upon the floor of the House that money had, without the authority of the Legislature, been handed over to Upper Canada College and Sir Oliver Mowat had been compelled to admit that the Government had acted irregularly.

Anticipating the remarks of the Minister of Education, who was to follow him, the speaker denied that the Opposition were attacking the High Schools. In 1895 and again in '96, he had brought before the House the desirability of proportioning the expenditures upon education more in accordance with the requirements and necessities of the masses, and that the scope of the Public schools should be enlarged. The High schools of Ontario are, he declared, par excellence for the poor man, and upon that platform the Opposition now stands, as it has stood in the past.

The speaker then turned his attention to the utterances of the Attorney-General at London and Owen Sound, which, he declared, were derogatory to the dignity of the Premier of the Province, calculated to debase the standard of politics and exercised a demoralizing influence upon the party press.

OPPOSITION'S SUGGESTIONS.

Hon. G. W. Ross congratulated the leader of the Opposition upon the wonderful canter in which he had ridden upon his first outing, and predicted for him an honorable career in his new sphere. He admitted that the hon. gentlemen opposite had offered valuable suggestions, but he denied that they had formulated a policy for the Government. He also denied that they were entitled to credit for having originated the continuation classes. He defended the Attorney-General's appeals to the electorate at London and Owen Sound on the ground that he could not consistently ask them to vote in favor of the Opposition. Referring to the motion placed upon the order paper by Mr. Garrow, that the servants and permanent employes of the Province should not actively participate in Provincial or Dominion election campaigns, or become candidates for municipal councillors, he stated that it would receive his cordial support.

A WARNING TO OFFICIALS.

The sooner the civil service of the country, irrespective of Provincial or Dominion control, realizes that it is the servant of the whole people, and not of any political party, the better it will be. The Government is well able to defend itself without looking to these officials for assistance. The hon. gentlemen opposite should understand that they live in glass houses in this respect.

Taking up the financial question, the Government would not, he said, deny that the expenditure had increased, but not, he contended, in greater proportion than the growth of the Province warranted. He defended his own department from the attacks of the Opposition, and asserted that there were fewer examinations now at less cost than when he assumed charge, and also that the number of pupils had largely increased, and the standard had been raised. He admitted that there is a falling off in the number of pupils studying agriculture in the Public Schools, but attributed it to the growing distaste for farm life and the inducements to young people to enter industrial pursuits. There had been no discrimination against Public in favor of High Schools, and the Educational Department was not, he declared, in any sense a political department, but Ontario had an ideal system, which was being copied by other countries.

WANT OF CONFIDENCE.

Dr. Willoughby, in a brief speech, arraigned the Government for its shortcomings in placing the Succession Duties and County Councils Acts upon the statute book, measures which were generally condemned by the electorate; also for their hypocrisy in assuming that it was at the request of the temperance people that they took over the license system. He moved; "That this House regrets to observe the steady increase in the Provincial expenditure, and also regrets that the present value of the indebtedness for annuities and railway aid certificates does not appear in the statement of liabilities of the Province, over and above which a surplus is declared."

Hon. Mr. Harcourt declared the amendment was a vote of want of confidence. Gentlemen,—We have made a careful audit of the books of your company for the year ending Dec. 31, 1896, and have certified to their correctness.

The securities have been inspected and compared with the ledger accounts and found to agree therewith.

The financial position of your company as on Dec. 31 is indicated by the accompanying statement.

Respectfully submitted,

H. S. STEPHENS,
SHERMAN E. TOWNSEND,
Auditors.

Hamilton, March 1, 1897.

INCOME.

Ledger assets (Jan. 1, 1896)		$401,223 91
Premiums (cash)	$265,338 25	
Premiums secured by liens	27,889 70	
Premiums paid by dividends	30,631 26	
	$323,859 21	
Less re-insurance	11,460 42	
	$312,398 79	
Interest	22,572 50	
Rents	671 62	
Capital stock	1,100 00	
		336,742 91
		$737,966 82

DISBURSEMENTS.

Claims by death	$ 82,793 11	
Annuity	100 00	
Dividends to policyholders, cash	12,124 44	
Dividends to policyholders, re premiums	30,631 26	
Surrendered policies	6,207 64	
Total to policyholders	$131,856 45	
Commission	28,221 21	
Medical fees	5,660 41	
Salaries	34,427 79	
Traveling expenses	13,083 52	
Printing, advertising and stationery	4,578 63	
Rents	1,592 52	
Expenses, general	10,058 80	
Written off sundry accounts	345 40	
	$ 97,968 19	
		$229,824 64
Balance		$508,142 18

ASSETS.

Municipal debentures	$ 68,133 39	
Mortgages on real estate	187,470 05	
Real estate	25,000 00	
Loans on policies	142,721 67	
Cash in bank and on hand	73,089 11	
Advances to agents (secured)	5,270 97	
Agents' ledger balances	2,815 99	
Office furniture	2,023 04	
Premiums deferred and in course of collection	90,633 81	
Interest due and accrued	10,554 78	
		$607,712 81
Guarantee capital		618,708 00
Total reserve for security of policy-holders		$1,226,415 81

LIABILITIES.

Reserve fund	$495,478 25	
Claims unadjusted	22,400 00	
		$517,878 25
Surplus to policy-holders		708,537 56
Paid up and guarantee capital		700,000 00

On motion of the President, J. H. Beatty, seconded by William Kerns, the directors' report was adopted unanimously, after favorable remarks concerning it were made by the mover, seconder and others.

The report submitted by the medical director, Dr. Woolverton, was interesting and satisfactory.

The thanks of the shareholders were given to the officers and agents of the company.

The retiring auditors were re-appointed. All of the retiring directors were re-elected, and at a subsequent meeting of the directors the executive officers were also re-elected.

Old Thirsty Five.

A few of the ex-members of 15 Co., Q.O.R. of C. (old No. 5), met last night at the Q.O.R. buglers' mess, to appoint a committee to hold a smoking concert and re-union with the present members of the company. It was adopted that an association should be formed, known as the Q.O.R. Reserve of No. 5 Co. A final meeting will be held on Saturday night to complete arrangements. All ex-members of the company are invited to attend.

TOO GOOD FOR GRANITES.

Four Peterboro' rinks played a friendly match with the Granites last night, the visitors winning by 17 shots, as follows:

Granites.		Peterboro'	
G H Gooderham, sk.	13	R M Dennistoun, s.	21
W C Matthews, sk.	16	T P Attrill, sk.	20
C A B Brown, sk.	12	R H Kells, sk.	25
C C Dalton, sk.	19	S Ray, skip.	11
Total	60	Total	77

Much in Little

As especially true of Hood's Pills, for no medicine ever contained so great curative power in so small space. They are a whole medicine chest, always ready, always efficient, always satisfactory; prevent a cold or fever, cure all liver ills, sick headache, jaundice, constipation, etc. 25c. The only Pills to take with Hood's Sarsaparilla.

Hood's Pills

IN ITS FIFTEENTH YEAR

Annual Meeting of the Federal Life Company.

The Record of a Splendid Year's Business—Over Sixteen Hundred Applications Received for Insurance—Presentation of Reports, Etc.

The fifteenth annual meeting of the shareholders of this company was held at the head office, in Hamilton, on Tuesday, March 2, 1897, at 2 o'clock. James H. Beatty, president, occupied the chair, David Dexter, managing director, acting as secretary, when the following report was submitted:

Directors' Report.

Your directors have pleasure in submitting herewith for your approval the fifteenth annual statement of the company, showing the amount of insurance written, and the receipts and disbursements for the year 1896, together with the assets and liabilities of the company at the close of the year.

Sixteen hundred and sixteen applications for insurance, amounting to $2,291,150, were received during the year. Of these applications 1496 were accepted for $2,085,050. The remainder were either declined or in abeyance, waiting further information, at the end of the year.

The average premium for each thousand of insurance and the average amount at risk on each life are now more satisfactory than at any previous time.

The amount of insurance in force has not been greatly increased, but a considerable number of new lives having been added, consequently the distribution of the risk has been widened.

The assets of the company were increased during the year by $107,938.91, and are now over $600,000—a very satisfactory result, in view of the considerable amount paid to policy holders for claims and profits.

The security to policy holders, including guarantee capital, was, at the close of the year, $1,226,415.81, and the liabilities for reserves and all outstanding claims, $517,878.25, showing a surplus of $708,537.56. Exclusive of uncalled guarantee capital, the surplus to policy holders was $88,854.56.

The death claims amounted to $94,620, on the lives of thirty-six persons, including cash dividends and dividends applied to premium reductions ($42,765.70), our total payments to policy holders amounted to $137,375.90 during the year.

There has been no perceptible improvement in general business and, in consequence, life insurance, in common with other lines of business, in which money is required at fixed intervals, has been affected unfavorably. In view of the prevailing dulness, the amount of life insurance written and carried is very large. The increase in the amount of life insurance in force must be accounted for by a better understanding of the advantages afforded thereby.

Our field staff has been strengthened in the past few months, and we anticipate our full share of the business to be done.

Your directors have now to surrender their trust to your hands, and in doing so desire to express their appreciation of the confidence reposed in them from year to year, and to acknowledge the able co-operation and efficient services of the office staff of the company.

The accompanying certificate from the company's auditors vouches for the correctness of the statements submitted herewith—all accounts, securities and vouchers having been examined by them.

JAMES H. BEATTY, President.
DAVID DEXTER,
Managing Director.

Auditors' Report.

To the President and Directors of the Federal Life Assurance Company:

Gentlemen,—We have made a careful audit of the books of your company for the year ending Dec. 31, 1896, and have certified to their correctness.

The securities have been inspected and compared with the ledger accounts and found to agree therewith.

The financial position of your company as on Dec. 31 is indicated by the accompanying statement.

Respectfully submitted,

H. S. STEPHENS,
SHERMAN E. TOWNSEND,
Auditors.

Hamilton, March 1, 1897.

CARTER'S LITTLE LIVER PILLS

SICK HEADACHE

Positively cured by these Little Pills.

They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remedy for Dizziness, Nausea, Drowsiness, Bad Taste in the Mouth, Coated Tongue Pain in the Side, TORPID LIVER. They Regulate the Bowels. Purely Vegetable.

Small Pill. Small Dose. Small Price.

Toronto General Trusts Co.

And Safe Deposit Vaults

Cor. Yonge and Colborne Sts. TORONTO.

Capital	- - -	$1,000,000
Reserve Fund	- - -	250,000

Chartered to act as EXECUTOR, ADMINISTRATOR, TRUSTEE, GUARDIAN, ASSIGNEE, COMMITTEE, RECEIVER, AGENT, etc., and for the faithful performance of all such duties its capital and surplus are liable.

DIRECTORS.

John Hoskin, Q.C., LL.D., President.
E. A. Meredith, LL.D., } Vice-Presidents.
W. H. Beatty.
J. W. Langmuir, Managing Director. 24

Samuel Alcorn, Hon. Edward Blake.
W. R. Brock, George A. Cox.
R. Homer Dixon, Jas. J. Foy, Q.C.
George Gooderham, A. Howland.
Hon. R'd. Harcourt, Aemilius Irving, Q.C.
Robert Jaffray, A. B. Lee.
Sir Frank Smith, Sutherl'd Stayner.
J. G. Scott, Q.C.

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NEW AND HANDSOME DESIGNS IN

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OF ALL KINDS.

Special Brands of Fine 246

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Ivory Balls, Fancy Cues, Lignum Vitae Bowling Alley Balls, Maple Pins, etc.

Billiard repairs of all kinds promptly attended to.

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Nervous Debility, Night Emissions, Loss of Power, Pains in Back and all Seminal Losses positively cured by

HAZELTON'S VITALIZER.

Address enclosing 3c stamp for treatise

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On and after Saturday, Feb. 13, inst., the cars will leave C.P.R. crossing, Yonge-street, for Richmond Hill, and intermediate points on the Metropolitan street railway extension, as follows:

C.P.R. crossing, Yonge-street, 7.20 a.m., 9.40 a.m., 2.40 p.m., 5.40 p.m.

Returning, leave Richmond Hill for C.P.R. crossing, Yonge-street, 8.30 a.m., 11.00 a.m., 4.00 p.m., 7.00 p.m.

The service from York Mills to C.P.R. crossing, Yonge-street at 10.05 a.m., 3.05 p.m., and 6.05 p.m., will be cancelled on and after Saturday, Feb. 13, inst.

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