THE

FEDERAL LIFE ASSURANCE

COMPANY.

SIXTEENTH ANNUAL STATEMENT.

The sixteenth annual meeting of the Shareholders of this Company was held at the head office in Hamilton at two o'clock on Tuesday, the 1st inst. Mr. James H. Beatty, President, was appointed chairman, and Mr. David Dexter, Managing Director, secretary. The following report was submitted:

Directors' Report.

The Directors have pleasure in submitting for the information and approval of the Shareholders the following report of the business of the Company, together with a statement of receipts and disbursements for the year which closed on 31st December last, and of the assets and liabilities on that date.

New business consisted of 1650 applications for insurance, aggregating $2,212,000, of which 1571 applications for $2,104,000 were accepted, applications for $108,000 having been rejected or held for further information.

Annuity premiums to the amount of $8400 were also received.

During the past five years $7,000,000 of renewable term assurances have been replaced by higher premium policies—principally on limited payment life plans—through which means the premium income and reserve funds of the Company have been largely increased, though but little addition has been made to the amount of assurances at risk. These assurances are distributed over a greater number of lives in smaller amounts than heretofore. The number of lives assured increased from 5784 at the beginning of the year to 6255 at its close, an addition of 471.

The income, exclusive of capital stock, shows an increase of $46,156.50 over the previous year, and the assets an increase of $114,735.46, the income proper being $381,798.41 for the year, and the assets $722,448.27, exclusive of uncalled guarantee capital.

The security for policy-holders, including guarantee capital, was at the close of the year $1,331,448.27, and the liabilities for reserves and all outstanding claims $618,481.33—showing a surplus of $712,966.94. Exclusive of uncalled guarantee capital, the surplus for policy-holders was $103,966.94.

Assurances for $122,826, on 44 lives, became claims through death, of which amounts the company was re-insured for $23,000. Including cash dividends and dividends applied to the reduction of premiums ($41,246.47), with a matured endowment of $2000, the total payments to policy-holders amounted to $164,072.47.

In pursuance of the authority granted at the last annual meeting of the Shareholders, your Directors have made application to the Parliament of Canada for a special Act of incorporation, with a view to facilitating the business and investments of the Company. Up to the present time we have been doing business in all the provinces under a provincial charter and Dominion license.

During the past few months there have been indications of a general improvement in business most encouraging in their character; should this improvement continue, life insurance interests will share in the benefits arising therefrom.

The office and agency staff of the Company have given excellent service, and are worthy of your commendation.

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

JAMES BEATTY, President.
DAVID DEXTER, Managing Director.

Auditors' Report.

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

Gentleman,—We have made a careful audit of the books of your Company for the year ending 31st December, 1897, 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 31st December is indicated by the accompanying statement. Respectfully submitted.

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

Hamilton, 1st March, 1898.

FINANCIAL STATEMENT.

INCOME	
Insurance and annuity premiums	$360,713 94
Interest and rent	32,200 79
Capital stock	9,703 00
	$ 402,626 73
DISBURSEMENTS.	
Death claims and annuities	$ 112,485 80
Endowments and surrendered policies	5,934 81
Dividends to policy-holders	39,246 47
Re-insurance premiums	11,125 32
Commissions, salaries and other expenses	114,678 77
Dividends to shareholders	4,773 60
	$ 288,244 77
Balance	114,381 96
	$402,626 73
ASSETS.	
Mortgages and Debentures	$ 290,545 14
Loans on policies	150,487 35
Cash in banks and on hand	133,159 65
Real estate	30,000 00
Premiums deferred, interest accrued, and other assets	109,256 13
	$ 722,448 27
Guarantee capital	609,000 00
	$1,331,448 27
LIABILITIES.	
Reserve funds	$ 609,981 32
Claims unadjusted	8,500 00
	$ 618,481 33
Balance	712,966 91
	$1,331,448 27

On motion of the President, Mr. Beatty, seconded by Dr. Burns, followed by felicitous remarks from the mover and seconder and other Shareholders, the Directors' report was adopted.

The thanks of the Shareholders were tendered to the officers and agents of the Company and suitably responded to. The retiring Directors were re-elected and the Auditors re-appointed.

At a subsequent meeting of the Directors the officers of the previous year were re-elected.

McLeod Not the Originator.

We are informed that McLeod, the fashionable cash tailor, is gratified at the interest exhibited in the new and novel seamless covert coat now on view in his store at 63 King-street west. Many suppose he is the originator of the happy idea, but he asks us to state that such is not the case. He has merely made improvements, and produced a faultlessly designed garment. The honor belongs to one of the leading tailors in the States, who introduced this novelty at the Tailors' Convention in Buffalo. In order to thoroughly appreciate the originator's idea, and perceive the beauties of this most up-to-date covert coat, it is necessary to call at McLeod's, 63 King-street west. A visit does not necessitate a purchase.

NURSING-AT-HOME MISSION.

Expression of Opinion That the Victorian Order is Not Needed in Toronto.

A largely attended meeting of the ladies interested in the Nursing-at-Home Mission, and its splendid work throughout the city, was held yesterday afternoon in the parlor of the Y.M.C.A. The President, Mrs. Brodie, was in the chair; Mrs. Bailey, the Superintendent, was also present.

The reports for January and February were presented and showed the expenditure for the two months $298.96 on hand, leaving a balance of $2.17; 84 new patients, with 9 left over from 1897, make a total of 93. There have been 9 deaths, 2 in hospital, while 11 patients have been sent to the hospitals. In January the nurses made 537 visits, and in February 516—in all 1043 visits; of these 75 were women, 4 boys, 3 girls, 1 man, 1 baby.

Generous Response.

Mrs. Bailey gave an interesting account of the work of the mission, its encouragements and discouragements. The work is growing and Mrs. Bailey acknowledged the hearty response to her appeal last month for baby clothes, etc. The mission acknowledged donations for the two months from The Cousins' Band; Westminster Presbyterian Ladies' Aid, Band of Helpers, St. Paul's Church, Bloor-street, east, Dorcas Society, Kenilworth-avenue, Queen-street east Baptist Church, Mrs. Hobson's Sunday School, Walmer Road Baptist Church, Pansy Band, St. James Square Presbyterian Church.

Victorian Order of Nurses.

Mrs. Grant Macdonald was present, and on behalf of a committee appointed to enquire asked how far the Victorian Order of Nurses would interfere with the work of the Nursing-at-Home Mission; and if the Victorian Order would in any way cut off money donations from the mission. She said that the main object of the Victorian Order was to reach the Intermediate classes.

Mrs. Brodie, the President, said that she thought a mission which had been doing such splendid work in the city for 11 years should not now be pushed into a corner. While she had nothing but the kindliest feeling for the Victorian Order, she thought it was not needed in Toronto, it would only supplement the work which the Nursing-at-Home Mission is at present doing.

Not Needed in Toronto.

In the Northwest, in country districts, and perhaps in Montreal, she continued, the order could do good work, but there is no real need of it at all in Toronto. With a few additions to the present staff, the nurses of the mission can cover the whole city, the most of which they cover at present as the reports show. Personally she had no fear that the Nursing-at-Home Mission would be crowded out. She believed that its friends would stand by it, and its work was of such a nature that it was in higher hands than ours. She thanked Mrs. Grant Macdonald for bringing up the question, which, she said, should be ventilated.

Wabash Railroad.

If you are contemplating a trip to the Klondike or any point in Alaska, please consider the merits of the great Wabash Railway, the short and true route via Detroit and Chicago to all the gold fields of the far north. The Wabash, with its superb and magnificent train service, is now acknowledged to be the most perfect railway system in America. All trains run solid from Buffalo to Chicago, passing through St. Catharines, Hamilton, Woodstock, London and Chatham. Detailed information from any railroad agent, or J. A. Richardson, Canadian passenger agent, northeast corner King and Yonge-streets, Toronto.

Ontario's Dentists.

The second day of the Dentists' Convention opened with an increased attendance. Dr. G. S. Martin presided. Papers were read by Dr. H. T. Wood, Toronto; Dr. R. J. Husband, Hamilton; Dr. J. A. Marshall, Belleville; Dr. C. M. Johnson, Chicago, and Dr. G. V. Black, Chicago. Dr. Marshall's paper advocated strict regulations and an additional year's course. The address by Dr. Black on Dental "Amalgams and Amalgam Alloys" was illustrated with experiments and demonstrations.

Action for Illegal Distress.

Most of yesterday was occupied at the County Court with an action for illegal distress brought by Mrs. Ann Charlesworth, 12 Mutual-street, against Mrs. Duggan, her landlady. The plaintiff's effects were seized for $30 rent. She paid the $30, and $4, costs to the bailiff, and later discovered, it was stated, that before the seizure took place she had overpaid her rent $50. She claimed $84, overcharges for rent, and $200 damages for illegal distress. The case was not concluded.

HUNTING DYSPEPSIA

With Dodd's Dyspepsia Tablets is Always Successful.

Dodd's Dyspepsia Tablets Always Kill Dyspepsia, Indigestion and All Other Stomach Diseases, Except Cancer—A Fair Test Will Prove It.

When a hunter fires at a tiger he doesn't shoot all around it. He shoots to kill, and makes one shot do the business.

Dodd's Dyspepsia Tablets do their work that way. They don't shoot all round their mark. They score a bull's-eye every time. That is, they never fail to cure Dyspepsia, Indigestion, Biliousness, Sour Stomach, Waterbrash, Foul Breath, and all other stomach diseases.

Do you suffer from any of these complaints? If you do, there's no need to tell you their symptoms and effects. You know all about them—only too well.

Would you like to get rid of your complaint and all its miseries? Of course you would. You are not an idiot. You use the brains your Maker gave you.

Will you give Dodd's Dyspepsia Tablets a chance? You only need to take a couple of them after each meal. You swallow them; they'll do the rest.

You will find that your Indigestion, Dyspepsia or Biliousness will not torture you after you begin to use Dodd's Dyspepsia Tablets.

If you are constipated, just take the little brown Tablets, that come in every box of Dodd's Dyspepsia Tablets, according to directions. They are the best regulators of the bowels ever made. With Dodd's Dyspepsia Tablets and them you can't help being healthy.

If you don't believe it—test them. They'll convince you by curing you.

Dodd's Dyspepsia Tablets are sold by all druggists, at fifty cents a box (containing full double treatment) six boxes $2.50, or will be sent, on receipt of price, by The Dodds Medicine Co., Limited, Toronto.

AT THE POLICE COURT.

Dan McGaffin, who, when charged with stealing an overcoat, said he got the garment from his brother-in-law, Joseph Smith, Peter-street, changed his mind yesterday and claimed that the coat had been stolen by Charles Edwards, the colored burglar now awaiting sentence. The police think that McGaffin and Edwards have put up a job between them, as the latter will likely go to jail for a long time, and the extra sentence for stealing an overcoat would run concurrently with the term he is sure to get. McGaffin was remanded till Wednesday.

Better Out of Town.

George Stone, the man who was arrested by Detective Cuddy on a charge of vagrancy, was given a day to get out of town. He has an awful record as a burglar and jailbreaker. Eleven years ago he shot at Mr. Wallace Nesbitt, when caught ransacking the lawyer's house.

Robbed Fallen Women.

Henry Harrison, the colored porter, who stole money from fallen women, believing they could get no protection from the law, was sent to the Central for six months.

Charles Williams was sent to jail for 10 days for stealing coal from the Grand Trunk Railway.

Robert Patty, the River-street young man who was charged with robbing Joseph Tyson, of 87 Oak-street, was acquitted.

Minor Cases.

Louis Clark was fined $6 and costs or 30 days for annoying his wife, who recently got an order of protection.

Fanny Rolkin, charged with stealing $2 and some clothing from Mrs. Ida Swift, 149 York-street, was remanded for a week.

Amos Duroche, 448 Queen-street east, an alleged shopbreaker, was remanded till Monday.

George Steadman, the alleged housebreaker, against whom there are several charges, was remanded until one of his witnesses, who is ill, recovers sufficiently to give testimony.

Be Sure and Visit Stubbs.

If you know what you want, or if you want to know what you want, and are willing to rely on our judgment, drop in. We have been years at the business and if it is anything unique, it is here. The covert coat, that dressy and elegant cut, has come to stay and is worn by all who pretend to dress, and if cut by Stubbs, it is a certificate of taste in itself. Our whip-cord coatings are again very popular this year. Our spring suitings are just a little ahead of date, and when a gentleman selects a pattern (and it is a pleasure to exhibit them), from among our stock, he has half solved the problem. The other half is the cut. Do you know the Stubb's cut? They are in Scotch tweeds, bold and vigorous, and plain worsteds, grey and brown mixtures in plaids and checks, which contain individuality, and dressy effects in checks and fancy and neat stripes. Perhaps you have noticed our fancy English vestings, in mauve, brown and colored stripes, in fact, all colorings and every known pattern; with just a few specially selected for our own customers. These are already popular; they will be more so later on. All these goods are the very latest that can be discovered and are specially imported. F. Stubbs, 49 King-street west.

Sales to the Trade.

Commencing at 10 o'clock on Wednesday morning next, Suckling & Co. will open their spring sales to the trade. These sales will be held every Wednesday during the season, and, when the occasion requires it, they will be continued on Thursday. At this first sale the balance of the Army and Navy hypothecated goods will be sold, as well as all the undelivered goods. It is positively necessary that this affair should be wound up next week. There are lines of dress goods, prints, sateens, linens, tweeds, worsteds, serges, beavers, meltons, etc. At 2 o'clock a stock of boots and shoes, amounting to about $1200, will be sold in detail, as well as 60 cases men's, youths' and boys' American canvas bals, Oxfords with rubber soles. These are new goods, just imported for a firm who have gone out of business.

At 2 o'clock the boot and shoe stock of S. J. Edgar, Windsor, amounting to $12,801, will be sold en bloc. This has the reputation of being the best boot stock west of Toronto. Also the stock of Griffis & Co., St. Catharines; $1800, dry goods and boots.

Cook's Cotton Root Compound

Is successfully used monthly by over 10,000 Ladies. Safe, effectual. Ladies ask your druggist for Cook's Cotton Root Compound. Take no other, as all Mixtures, pills and imitations are dangerous. Price, No. 1, $1 per box, No. 2, 10 degrees stronger, $5 per box. No. 1 or 2, mailed on receipt of price and two 3-cent stamps. The Cook Company, Windsor, Ont. Nos. 1 and 2 sold and recommended by all responsible Druggists in Canada.

Sold in Toronto by all wholesale and retail druggists.

MEN WHO ARE WEAK

To all those suffering from Nervous Debility and Weakness, LOST MANHOOD and Premature Decay, Inability, Lack of Confidence, Mental Depression, Palpitation of the Heart, Weak Memory, Exhausted Vitality, Errors of Youth, Varicocele, etc.

$1 BOX OF MEDICINE FREE.

THREE SCORE YEARS AND TEN, the Greatest Remedy for Men, acts in 24 hours. One box shows wonderful results in most chronic, obstinate and hopeless cases, and will surely cure recent cases. Sent, sealed, on receipt of only 12 cents in stamps to prepay postage, full regular $1 box, with valuable medical book, rules for health and what to eat and avoid. If you have tried others and failed, don't miss this. Write at once. If we could not help you we should not make this honest offer. QUEEN MEDICINE CO., Box 947, W., Montreal.

NERVOUS DEBILITY.

Exhausting vital drains (the effects of early follies) thoroughly cured; Kidney and Bladder affections, Unnatural Discharges, Syphilis, Phimosis, Lost or Failing Manhood, Varicocele, Old Gleets and all diseases of the Genito-Urinary Organs a specialty. It makes no difference who has failed to cure you. Call or write. Consultation free. Medicines sent to any address. Hours—9 a.m. to 9 p.m.; Sundays, 8 to 9 p.m. Dr. Reeve, 335 Jarvis-street, southeast cor. Gerrard-street Toronto. 246

DR. COWLING'S 36 **English Periodical Pills**

Sure remedy for irregular menstruation, a perfect monthly regulator, giving reliable and sure results, invaluable in ailments peculiar to women. $1 and $3 a box, post-paid to any address. Mrs. Cowling, 128 Yonge-street, Toronto, Ont., and by druggists.

DR. PHILLIPS

Late of New York City

Treats all chronic and special diseases of both sexes; nervous debility, and all diseases of the urinary organs cured in a few days. DR. PHILLIPS 346 50 Bay Street, Toronto

BURDOCK BLOOD BITTERS

MAKES RICH PURE BLOOD

Pure Blood is the foundation of good health, as Impure Blood is the seat of all disease. No remedy has yet been discovered to equal Burdock Blood Bitters as a Blood Purifier, Blood Enricher, and Health Restorer.

Disease cannot lurk in the system when B.B.B. is used.

Miss Olive Cole, Lynedoch, Ont., says: "For quite a long time my blood was very bad, large sores would break out on me as the result of a slight scratch. I started to take B.B.B., which has purified and enriched my blood and completely cured me."

SOLD BY MEDICINE DEALERS EVERYWHERE.

If YOUR DIGESTIVE POWERS ARE DEFICIENT you need something now to create and maintain strength for the daily round of duties.

Take the Pleasantest of Malt Beverages,

John Labatt's Ale and Porter

They are PURE and WHOLESOME and will do you good. TRY THEM. For sale by all Wine and Liquor Merchants.

JAMES GOOD & CO., COR. YONGE AND SHUTER STS.
TELEPHONE 424. WHOLESALE AGENT.

LINCOLN FOUNTAIN PEN.

$1.25

Solid Gold Pen—Hard Rubber Engraved Holder—Simple Construction—Always Ready—Never blots—No better-working pen made—A regular $2.00 pen.

To introduce, mailed complete, boxed, with filler, for $1.25. Your money back—*if you want it.* Agents wanted.

L. LARIVE, Sole Agent for Canada, 45 Street Railway Chambers, MONTREAL.

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ARTIFICIAL LEGS, TRUSSES, SURGICAL APPLIANCES, CRUTCHES, ELASTIC STOCKINGS.

AUTHORS & COX, 135 Church-st., Toronto.

Gentlemen,—When I brought my little boy to you he was a very sick child with disease of the spine. He had worn several plaster Paris without doing him any good. It seemed impossible for him to stand upright. I despaired of ever raising him, but your support has done wonders for him, in fact, cured him. His spine is straight and he eats and sleeps well. I am sorry I did not know of you before, for we lost a whole summer vainly trying to relieve his sufferings. I can hardly express my gratitude for what you have done. Yours, gratefully,

MRS. SOLWAY, 91 Chestnut-street.

DROP IN!

We keep our office open to sell Coal and we are kept busy—with more business in sight. We haven't seen you lately—call around—we will make room for you long enough to take your order and will guarantee satisfaction.

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NEUROPATHY

cures diseases after all other means fail. The hopeless, under this treatment, quickly regain hope. This system is based on strictly scientific principles and gives relief at once to all sufferers. Try it. Consultation free.

DR. WALLACE MASON, 131 Mutual-street, Toronto, nearly opposite Gould-street.
Office hours 11 to 6 p.m. Good references.

BEST HARD COAL, $5.50 PER TON

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Possesses the following Distinctive Merits:

DELICACY OF FLAVOR.
SUPERIORITY IN QUALITY.
Grateful and Comforting to the Nervous or Dyspeptic.
Nutritive Qualities Unrivalled.

In Quarter-Pounds Tins only.

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Premier Brewery of Canada.

One of the most complete breweries on the continent—capacity 165,000 barrels annually—equipped with the most modern plant, including a De La Vergne refrigerating machine, 75 horse-power, with water tower in connection—a 35 horse-power electric dynamo for lighting brewery and running several motors—a large water filter, capacity 2000 gallons per hour, through which water, after passing, is absolutely pure, and is used in all brewings, and our improved facilities enable us to guarantee our products European and American experts have pronounced our establishment and products equal to the best in their respective countries. Large malt house and storage in connection. THE O'KEEFE BREWERY CO., of Toronto, Limited.

Canadian Colored Cotton Mills Company.

1897-FALL-1897.

Cottonades, Tickings, Denims, Awnings, Shirtings, Flannelettes, Ginghams, Zephyrs, Skirtings, Dress Goods, Lawns, Crinkles, Cotton Blankets, Angolas, Yarns, etc.

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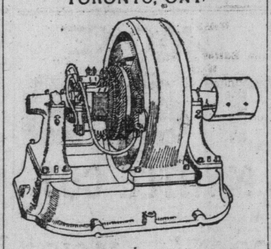
103, 105, 107 and 109 Adelaide St. W. TORONTO, ONT.



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Will lead to results. Increasing Trade Justifies This Assertion.

HAVE OUR WAGON CALL FOR YOUR NEXT PARCEL.

The Rolston Laundry Co.
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MARKET RATES.

OFFICES:
6 King Street East.
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CONGER COAL CO.'Y.
LIMITED.

Best Hardwood	$4.25 Per Cord
No. 2 Hardwood	$3.25 Per Cord
Pine = = =	$3.25 Per Cord

50c EXTRA CUT AND SPLIT.

Phone or call at any of our offices. 246

PEOPLE'S COAL CO.

GREAT REDUCTION IN WOOD

For the Holidays.

38 KING ST. E. Phone 131. 572 QUEEN W. Phone 139. COR. FRONT AND BATHURST. Phone 132.
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GREAT REDUCTION IN WOOD

Best Long Wood	$4.50
Best Long Wood, cut and split	5.00
Mixed Wood, long	3.50
Mixed Wood, cut and split	4.00
Pine, long	3.50
Pine, cut and split	4.00
Slabs	3.00
Slabs, cut and split	3.50

STOVE, NUT, EGG, GRATE, PEA At Lowest Prices

AMERICAN CRUSHED COKE, per Ton, $5.25

Head Office: Corner Bathurst St. and Farley avenue. Branch Office: 429 Queen St. W. Telephone 5393.

WM. McGILL & Co.

SUBSCRIBE FOR THE WORLD

KIDNEY TROUBLE.

Symptoms:

Irritability of the bladder; frequent desire to urinate; scalding sensations; pain in the region of the kidneys; appetite variable; spirits depressed; sediment in the urine.

These indicate Kidney Trouble, which is speedily cured by the use of Dr. Williams' Pink Pills.

KIDNEY TROUBLE CURED.

Mrs. Colin Campbell, who lives near Fort Stewart, says: "I suffered very much from kidney trouble, which caused a severe pain in my back, making it very difficult for me to go about or attend to my household duties. I had read so much of the virtues of Dr. Williams' Pink Pills that I decided to give them a trial, and by the time I had used three boxes I found the trouble had disappeared. I can recommend Dr. Williams' Pink Pills to anyone who is similarly afflicted."

BLAZE AT BRANTFORD.

The Goold, Shapley & Muir Building Gutted—Many Men Thrown Out of Work

Brantford, March 4.—The Goold, Shapley and Muir windmill and bent supply building was badly gutted by fire early this morning. The loss will be in the neighborhood of $20,000; insurance, $19,000, as follows: Economical, $2700; Wellington Co. Mutual, $1000; Waterloo Co. Mutual, $1500; Guardian, $1000; Hand-in-Hand, $2500; Hartford, $3300; Alliance, $1000; London & Lancashire, $1000; North British & Mercantile, $5200. The fire is supposed to have originated from the friction of a belt. The Goold, Shapley and Muir people were very busy, and 175 men are out of work. The big Goold bicycle factory, adjoining, fortunately escaped.