rage asserting conducting our mee and adher. timent of our ave heretofore. their capital, conditions and ornefly outlined, tion of increas-| believing that resent time in of its business. which already taken advant. olders to call a ular meeting to

poration, of an ny to the zeal naging director ny, and the effis have fulfill. nusually trying the active and various branch erally through.

f the company,

last year (when carried \$75,000 ecessity of prote ones, such as in to look for. ded as an aver. o impress this e of the "West-1, has been more perating in the (as it has been of all companies States we comsign companies Insurance Deconducting busiw, if not lower, ar lines of busi-

ssions of regret dian companies. en an unsuccessive up business. ed by some forwho get someir stock, retire g the business iny through the e general mans Canadian inthe necessity of believe there is ompanies, and I /estern " as eviproper direction st all comers.

s preceding that luring that term we paid losses holders received e added to our ng for five years, for many years

ave an opportunoposal to issue vided pro rata a most opporompanies are res of the "Westn company, and managed Cana. able investment

ad an exception. l our managing nt staff upon the e is even more submitted, when tively favorable been so disase, Mr. Chairman,

M.P., seconded hanks was passervices and atduring the past

having been apectors for the enesulted in the unviz :- Messrs. A. C. Wood, Robert 1, H. N. Baird,

e question of inny to \$1,200,000 the shareholders tock (\$200,000) to llotted to shareto every five held

held subsequentesident and Mr. suing year.

Children s Bepartment.

Courtesies to Parents.

Parents Ican upon their children.

Their love is a constant inspiration,

which our lips may quaff and be com-

forted thereby. It may be that the

mother has been left a widow, depend

ing on her only son for support. He

gives her a comfortable home, sees that

she is well clad, and allows no debts to

accumulate, and that is all. It is con-

do; but there is a lack. He seldom

thinks it worth while to give her a car-

ess : he has forgotten all those affection-

ate ways that kept the wrinkles from

her face, and made her look so much

younger than her years; he is ready

to put his hand in his pocket to gratify

her slightest request, but to give of the

abundance of his heart is another thing

entirely. He loves his mother? Of

enough for his filial regard? Is he

not continually making sacrifices for

her benefit? What more could any

of your youthful arm, the little atten-

tions and kindly courtesies of life, that

and make the journey less wearisome.

but it was not that sustaining power

and follies, and is content with the

en. Every little offer of attention,

your escort to church or concert, or for

a quiet walk, brings back the youth of

her heart; her cheeks glow, and her

eyes sparkle with pleasure, and, oh!

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says: "I have used it in my own case

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with gratifying results. I have prescribed

it for many of the various forms of nervous

debility, and it has never failed to do good."

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CAUTION.-Be sure the word "Hors-

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spurious. Never sold in bulk.

and vigor to the entire system.

value in mental and nervous exhaus-

PHOSPHATE

how proud she is of her son.

Material aid is good so far as it goes,

Ah! but it is the mother-heart that

reasonable woman ask?

and especially their sons, much ear-

lier than either of them imagine.

Three Little Chicks

Three little chicks Got into a fix, Would you like to know what about Well, listen a minute, There's something in it It is well for you all to find out

Hear the old hen say, In an old hen's way, a perennial fountain of delight, from That each little chick understood O dear! O dear! I dreadfully fear You are all very naughty and rude

But they stretched up their necks. And continued their pecks, As they wickedly fought with each other And the hen saw beside her A hairy, fat spider, siderable, more even than many sons. And then she knew what was the bother

> It hung by a thread From the rafter o'erhead, And Whity and Speckle and Gray Each wanted the bite, And you see how the fight Began in the usual way.

Whity crowded off Speck, And gave Gray a peck. said, "Go away; it is mine! But Speckle and Gray Said emphatically, "Nav course he does! Are there not proofs I am bound on that spider to dine!

And now would you see Just which of the three Secured the prize he was after While they were fighting, And scratching and biting, craves an occasional kiss, the support The spider went home to the rafter.

And each little chicken Had lost a good dinner, smooth down so many of its asperities, And the spider might chuckle and say, Ha, ha, my fine chicks, That is one of my tricks, And I gain and you lose in that way!'

which the loving sympathetic heart The old mother hen bestows upon its object. You think Turned soberly then, And said to her children three, she has outgrown these weaknesses 'You may see, if you chose, How you always will lose crust that is left; but you are mistak-By acting so selfishly.

> 'You go hungry to bed, With each a sore head, While the spider sits up on the rafter To enjoy your defeat, In taking his meat, And is shaking all over with laughter.'

From this little fable I am sure you are able To learn what you all ought to know-That selfish contention, As I hardly need mention, Will never a good thing bestow.

Singing in the Dark

You do not know what a favor certain creatures make of their existence. It happened that the night was rather a dark one, and that was not at all to the taste of the pool, who grumbled from his very depth of depths, saying he was made for the light, to sparkle in the sun, not to lie there in the night, all black and cold. The water-lily on his surface rocked uneasily, closing up her petals as tightly as ever she could. The owl. sailing along noiselessly as a spirit, seated himself in a hollow trunk, and with a most melancholy "tu-whoo," declared night was very wearisome to him, and that he wished day would come, that he might cease his wanderings and Then they all betook themselves each to his or her own different mode of self-conciliation. The owl remarked that his wanderings must end some time or other, so he would endure until then; the pool gave a long sigh, oh! such a long one, saying he would "be resigned"; the water-lily owned that she had had bright times, to be sure, and said she would, in consideration of that, endeavor to be content. They were all martyrs-every one of them, according to their own thinking, creatures enduring hard times; and it was with a great lamenting over their misery

that they settled to resign themselves, as they said, to their appointed lot.

They all gave one sigh that went up with a weary sound.

"What is this?" was the inquiry of an old acquaintance the night-wind -as he felt himself burdened with that voice of discontent.

"It is resignation," the pool said; and the other, not at all pleased, bore it upward. As he left them, and their murmur died away, there burst forth a song from among the trees at the end of the avenue; a long, sweet, trilling song which echoed through all nature with a sound of rejoicing.

"Is there any creature so mad or so much of a hypocrite as to pretend to be happy in this gloom?" grumbled the pool.

It was towards midnight when the wind next came slowly sweeping by, lifting the willow boughs, and ruffling for a moment the pool, which thereupon heaved and sighed again and again.

"Heigh-ho! sighing, what does it mean?" said the wind.

"Ah!" replied the pool, with another deep-drawn moan; "it means, -yes, it means resignation."

"Oh! indeed!" and the wind whistled as if it were amused, but added "What are you so resigned about, if I may enquire?"

But the pool was not sure he could make him understand. "You see you are the night-wind," said he.

"I am; but what of that?" "Why, night is all natural to you; but if you had been a creature made for the day, made, as I was, to sparkle in the light of the sun, you would know the misery of being condemned to the gloom of night."

The wind admitted that probably he might.

"Aud if so," continued the other, 'what would you do, I should like to

Before the wind had time to answer, the song broke forth again, lingering with a flood of music on the midnight

When at last it sank into silence, there was a hush for s.me time, but by-and-by the pool spoke.

"Folly! what do you call all that?" said he in his most contemptuous tone. "I call it resignation," answered the night-wind, quietly, and he sped away to carry the sweet notes upward.

"We are no such hypocrites, but we are resigned, you and I, " said the pool to the water-lily; "we accept our lot."

"That's because you can't help it," remarked a voice; and a dip of the broad wing in the water told that the wind was listening yet.

"You never dreamed of this, did you. lily," continued the murmurer, "when the sunlight drew you up, up from the deeps, and wakened you into beautiful

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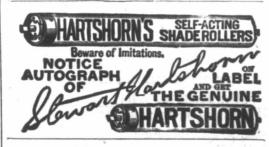


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E. R. WOOD, Secretary.

life? You never dreamed that that light was so soon to be withdrawn and you were to be left in the night?"

"Don't you go to make her discontented," interrupted the watchful wind; and then he went to the water-plant, whispering, "Never fear; there is a morning coming yet, lily."

"I never dreamed of it, that is certain," complained the pool; "I never dreamed, when first I glittered in the light, that I was ever to be left so cold and miserable. Indeed, I could not endure it but for the thought that, as you have just observed, there is a morning coming yet " And then he relapsed into a melancholy silence.

Once during that night a single star, bright and beautiful, shone between the trees and down full into the water; whereupon the lily was gladdened, and whispered. "Cheer up, friend; don't you see a little light?" But the murmurer, not to be cheered by anything so trifling, met the kind little speech with

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