

COMPANIES

# THE WESTERN ASSURANCE COMPANY

INCORPORATED 1881

## FIRE and MARINE

HEAD OFFICE - TORONTO, ONT.

CAPITAL \$2,000,000

Assets	\$1,500,000
Annual Income	\$380,000
Losses paid since organization	\$1,000,000

DIRECTORS

MANAGER: G. G. POSTER, Secretary.

Established 1824

# MANCHESTER FIRE Assurance Co.

Head Office—MANCHESTER, ENGL.

WILLIAM LEWIS, Manager and Secretary

Assets over \$13,000,000

Canadian Branch Head Office—TORONTO.

JAS. BOOMER, Manager.

T. D. RICHARDSON, Asst. Manager.

W. A. LEE & SON, General Agents.

Phone Main 591.

# THE EXCELSIOR LIFE INSURANCE CO

HEAD OFFICE, TORONTO

Incorporated 1889.

Our Annual Report for 1901 shows as the result of the year's operations the following substantial increase in the important items shown below:

Gross Assets	\$799,918 75
Premium Income	\$130,262 45
Interest Income	\$19,721 61
Net Assets	\$77,362 49
Reserve	\$399,828 63
Insurance in force	\$4,429,756 50

WANTED—General District and Local Agents.

EDWIN MARSHALL, DAVID FARRER, Presidents.

# THE YORK COUNTY Loan and Savings Company

Plans suitable for those desiring to own their homes instead of continuing to pay rent. Literature free.

Head Office—Confederation Life Building, Toronto.

JOSEPH PHILLIPS, Pres.

# THE TORONTO GENERAL TRUSTS CORPORATION

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RESERVE	\$250,000

President: JOHN HOSER, K.C., LL.D.

Executives: H. O. WOOD, W. H. BRANT, F. J. W. LANGMUIR, A. D. LANGMUIR, JAMES DAVY.

Authorized to act as

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CAPITAL (Authorized) \$2,500,000

CAPITAL (Subscribed) \$2,000,000

Wanted—MONEY LOANED IN MORTGAGE, small and large sums; convenient terms of repayment and at low current rates of interest. No valuation for charge. Loans on collateral of Stocks, Bonds, and Debentures.

James Mason, Manager.

Ho—Nice dog! Have you taught him any tricks since I was here last? "Oh, yes; he will fetch your hat if you whistle," said she, sweetly.

# CHILDREN'S CORNER

## BE A GOOD BOY.

How oft in my dreams I go back to the day When I stood at our old wooden gate, And started to school in full battle array, Well armed with a primer and slate! And as the latch fell, I thought myself free, And gloried, I fear, on the sly, Till I heard a kind voice that whispered to me, "Be a good boy, good-by!"

"Be a good boy, good-by!" It seems They have followed me all these years, They have given a form to my youthful dreams, And scattered my foolish fears They have stayed my feet on many a brink, Unseen by a blinded eye; For just in time I would pause and think, "Be a good boy, good-by!"

## WHY CATS WASH AFTER EATING

You may have noticed, little friends, That cats don't wash their faces Before they eat, as children do, In all good Christian places.

Well, years ago, a famous cat, The pangs of hunger feeling, He chanced to catch a fine young mouse, Who said, as he ceased squealing:

"All gentle folks their faces wash Before they think of eating!" And, washing to be thought well bred, Pussy heeded his entreatings.

## TWELVE LITTLE BOYS.

There were twelve little boys I would tell you about— Just think what a dreadful noise— They are all of an age, just three and a half, These twelve little blue-eyed boys

There's a doctor, a preacher, a farmer lad, And one is a soldier bold, Who rides about with his pistol and sword, Like the frog in the story old.

There's the acrobat boy, with his heels in the air; But I think, and so would you, That the sweetest of all is the boy who sings "Two little girls in blue."

The sweetest of all, did I say? There's one Who sits—dear little man— Just "thinking of mamma," the red lips say, As only a baby can.

There is one little boy, I am sorry to say, Who, will cry and pout and fret; Who likens himself to a "bad," bad man, Who loves no one," and yet Somehow we think that he loves us all, For the clouds soon pass away, And a sweet smile dimples the tear-stained face, Like a sunbeam gone astray.

This is "Auntie's sweetheart" and "Uncle's boy," And "Brother's little brother," And "Papa's man"—I think you scarce Could find another

**AFTER SHAVING TANDY EXTRACT**

COOLS, COMFORTS AND HEALS THE SKIN, BRINGING THE MOST PAINFUL FACE TO ENJOY A CLOSE SHAVE WITHOUT UNPLEASANT RESULTS.

Be sure you get the genuine. The name is on the wrapper. The name is on the wrapper. The name is on the wrapper.

Washing woollens and flannels, Lavers Dry Soap (a powder) will be found very satisfactory.

## WAIT ON YOURSELF.

"Where is my hat?" cried Kate. "I can't find it." "Why can't you?" asked Mrs. Gordon. "No one wears your hat but yourself." "But I must have mislaid it." "Then find it. Your eyes are as good as mine or your brother's." "I think some one might help me," complained Kate. "I do not agree with you," replied her mother, firmly. "I think you are old enough and big enough to wait on yourself." "Why, I'm sure I do, mamma," cried Kate, reonstratingly. "I do all my own sewing, and I take care of my own room." "Yes, and every morning you ask Mary to bring you the dustpan or the broom, you send Harry after needles and cotton, and some one in the house is continually running errands for you."

"It doesn't do any harm to be obliging, I'm sure," said Kate, with a fretful shrug. "I do favors for other people."

"You occasionally do a service for one of us that we cannot very well do ourselves," replied Mrs. Gordon, drawing Kate to her side "but that is not what we are talking about. We should all be agreeable and obliging, but that is no reason why you should call on others to do a service you can do as easily yourself. If you grow up depending on others, you will lose that self-reliance which renders life successful. Do you remember your Cousin Lewis?"

"The one who was lost at sea?" "Yes. I am sorry to say he was a very bad boy. He was pampered so that he came to regard every one as little better than a servant, and he finally became so helpless that he could hardly do the simplest thing without assistance. When he was left an orphan, he led a miserable life. He could not earn a living, because no employer would stand his idleness and impudence, and had he not been drowned, I think he would have turned out dishonest."

"Oh, mother, and do you think I—"

"By no means, dear. I am only putting the lesson in its strongest light. Don't forget it—and wait on yourself."—Golden Days.

## RAGS AND TAGS AND VELVET GOWNS.

"There was a new boy at school yesterday, 'n he had great patches on his knees; 'n when we choosed up the boys didn't choose him, 'n his face got red, 'n he stood lookin' over the water at the ships. Served him right, I say."

"Ted has been rattling on in this fashion for at least fifteen minutes, and mamma, who was reading up for her next club paper, hardly heard a word, but this last caught her attention, and she looked over the top of the book with a little start.

"Perhaps he was watching for his ship to come in," she said, quietly. "If Ted could have seen the rest of her face, he would have done something before he said any more."

"His ship? 'Tisn't likely a boy like him would have a ship—'s it, now? Course he can't help the patches, 'n 'naps," said Ted, condescendingly, "but he oughtn't to come to a pay school with us. Harold Winston said it wasn't suitable; and so did all the other boys. He ought to go to the public school where the other patches are."

Mamma's eyebrows went up in a fashion that would have alarmed Ted if he had happened to look at her, but he was stroking the spotted knees of his own velvet trousers.

"I used to know a boy who wore patches."

"You, mamma?" cried Ted.

"Yes. I used to play with him every day. Patches and bare brown feet, and a hat without any brim."

"Was he a nice boy?" asked Ted, doubtfully.

"I think, taking everything into consideration, he was the nicest boy I ever knew," said mamma, with an emphatic little nod. "And I ought to know, for I went to school with him for years."

"N when the boys choosed up did they leave him out?" asked Ted.

"Oh, dear me, no!" said mamma, decidedly. "They wouldn't for the world have done anything so impolite."

Ted looked blank for a moment. Then his face grew red, and he stood as if in a dream.

"His ship hadn't come in then," continued mamma; "but it has since. He owns a big steamy now."

"W-w-hat's his name?" sputtered Ted.

"John Hartley Livingston," "Uncle John Livinston!" Mamma nodded. "All the boys who wear patches—and bare brown feet—don't become rich men; but I fear they are more apt to become something worth while than boys who wear—velvet suits, because they are used to hardships and dirt, and disagreeable things. Men who amount to something have a great deal of hard, disagreeable work to do."

"This is my best suit, anyway," cried Ted, twisting in his chair. "I don't always wear velvet. You know I wore it 'cause it was Friday and speakin' day."

Mamma went back to her book, and Ted stole away and lay down on a fluffy white rug with his feet on the seat of the sofa—a favorite position of his when he wanted to think.

Monday night he came home greatly excited and stood before his mother with his feet crossed.

In washing woollens and flannels, Lavers Dry Soap (a powder) will be found very satisfactory.

"The boys choosed again, 'n I choosed the patched boy, 'n they wouldn't let him play, 'n we went off 'n played mumblety peg by our two selves," he cried, the words tumbled over each other. Then he undercrossed his feet and swung the under one forward. There was a jagged hole in the knee of his trousers.

"N I want that patched," he cried, with a defiant ring in his voice. "If you please, mamma," he added, in gentler tones.

"Very well," said mamma, sobriety, but her mouth was smiling behind the book.

"The boys have all come 'round, mamma," Ted announced, cheerfully, a week later. Harold Winston came 'round to-day. He held out two days longer 'n any of the rest, 'n he did hate to give in, but he got tired 'o waikin' 'round all by himself—'n Mary Marshall Parks in S S Times

It may be only a trifling cold, but neglect it and it will fasten its fangs in your lungs, and you will soon be carried to an untimely grave in this country we have sudden changes and must expect to have coughs and colds. We cannot avoid them, but we can effect a cure by using Bickle's Anti-Consumptive Syrup, the medicine that has never been known to fail in curing colds, bronchitis and all affections of the throat, lungs and chest.

We met the people going one way with their arms loaded with beautiful flowers. "Whither do you drift?" we asked. "We go," they explained, "to adorn the graves of our dear heroes." Later on we met them with their arms full of bricks. "And now where?" we asked again. "To throw these at our living heroes," they again explained, with pitying smiles at our dumbness.

## SNAKES, CENTIPEDES and other things may assail you in your walks through field and forest. Be sure to have a bottle of Perry Davis' Pain-killer in the house and you run no risk. Directions on the wrapper

The gravedigger rises to remark that every man finds himself in a hole sooner or later.

Wife—Lige, what is 'th' best thing ter put inter pie? Inge—Teel honey, "Why do they speak of following the races?" "Because no one ever got ahead of them."

Biggs—Is Up-on a self-amde man? Diggs—Yes, I guess so. His grammar is something fierce.

"How do you tell the age of a horse, I wonder?" "Lb' Oh! Ask the dealer, and multiply by three."

Nell—Why is it that a girl can never catch a ball like a man? Belle—A man is so much larger and easier to catch.

Composer—That sailor's chorus was awful. What was the matter? Stage Manager—The tars couldn't get the right pitch.

Old Lady—Oh, officer, I feel so funny! Officer—Have you vertigo, ma'am? Old Lady—Yes, about a mile.

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Because Dr. Chase's Kidney-Liver Pills give you prompt relief from backache it is well worth your while to take them. But they do more than this. They regulate an invigorate the action of the kidneys and insure a return to health of these important organs.

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