

THE PREMIUM PLATE.—A very large number of old subscribers are sending for the "Horse Fair." This picture, as is universally the case with premiums, was intended to stimulate new subscriptions. We have, however, arranged to accommodate present subscribers by giving the picture to all who pay to the end of 1889, and enclose 25 cents for expenses. This will give to all the average footing of new subscribers. But many send the 25 cents and forget the other part of the condition. Be kind enough to read our offer at the foot of the advertisement.

TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it free to any person who applies to Nicholson, 177 McDougall Street, New York.

ADVICE TO MOTHERS.

MRS. WINSLOW'S SOOTHING SYRUP should always be used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic and is the best remedy for diarrhoea. 25c. a bottle.

MEDICATED ELECTRIC BELT.—Medicated for all diseases of the blood and nervous system. Can be worn night or day without inconvenience. Hundreds of testimonials. Correspondence strictly confidential. Consultation and electrical treatment free. Cures guaranteed. Illustrated Book and Journal sent free. Medicated Electric Belt Co., 155 Queen St. West, Toronto.

"THE BOY TRAMP," a play which has received favorable press comments, will be presented at the Toronto Opera House all week, commencing Monday. The special features are the scenery and mechanical effects introduced during the acts. Matinee on Saturday.

WILLIAM ROBERTS, M.D., F.R.C.P., "Pregnancy is a fruitful cause of Bright's disease." The relative proportion of cases between the ages of 20 and 45, are 80 women to every 100 men, while after this period the mortality falls to 50 women to every 100 men. Women during pregnancy are especially liable to contract kidney disease, which if neglected will terminate in Bright's disease. Keep the kidneys active, and maintain a healthy flow of urine by the frequent use of Warner's Safe Cure during the period of pregnancy. It will keep the kidneys healthy and active.

ORIENTAL ACTINA.—The only Catarrh remedy ever offered to the public on fifteen days' trial. Actina is not a medicine or a disgusting lotion, but a self-generating vapor, easily and pleasantly applied at all hours, times and places. A written guarantee given with each instrument. Illustrated Book and Journal sent free. W. T. Baer & Co., 155 Queen Street West, Toronto.

THE DETROIT "FREE PRESS" SAYS:

In going to New York to stay a day, a week, or a month, you want moderate prices and central location. The Sturtevant House, Broadway cor 29th, is all that can be desired and nearly 2,000 cars pass its doors daily.

NEWSPAPER CRITICISM.

It is a privilege every newspaper reserves to itself to criticize, adversely if needs be, for the public's benefit, anything in which the public is deeply interested.

It is the custom of H. H. Warner & Co., proprietors of the renowned Kidney and Liver Cure, better known as "Warner's Safe Cure," to flood the country with medical pamphlets. The writer has taken the liberty to examine one of these marvellous little books, and finds food for criticism, but before indulging in it, will give our readers some quotations therefrom, from the highest medical authorities, which we believe worthy of consideration. Under the head of "No Distinctive Symptoms Apparent," we find:

First—More adults are carried off in this country by chronic kidney disease than by any other one malady, except consumption. —Thompson.

Second—Deaths from such diseases are increasing at the rate of 250 per cent. a decade. —Edwards.

Third—Bright's Disease has no symptoms of its own, and may long exist without the knowledge of the patient or practitioner, as no pain will be felt in the kidneys or their vicinity. —Roberts.

Fourth—In the fatal cases—and most cases have hitherto been fatal—the symptoms of diseased kidneys will first appear in extremely different organs of the body as stated above. —Thompson.

Fifth—Only when the disease has reached its final and fatal stages may the usual symptoms of albumen and tube casts appear in the water, and will great pain rack the diseased organs. —Thompson.

Sixth—Bright's Disease, which usually has three stages of development, is a universal disease in England and America. —Roberts and Edwards.

Thompson is authority for saying that more adults are carried off in this country by kidney disease than any other malady except consumption. Under Warner's "Safe Cure" article on Consumption, we find a paragraph claiming to be a quotation from a publication issued by Brompton Hospital for Consumptives, London, England, which states that 52 per cent. of the patients of that institution have unsuspected kidney disorder. Dr. Herman Brehmer, an eminent German authority, also says that consumption is always due to deficient nutrition of the lungs, because of bad blood.

Medical science can no longer dispute the fact that the kidneys are the principal blood purifying organs of the human system, and if they are diseased and thus fail to expel the uric acid poison or the waste matter of the blood, as the blood passes through these two great organs, the "Safe Cure" claim is correct, and the reasoning of its proprietor holds good.

There is no doubt that in too many instances the medical fraternity doctor for symptoms, instead of striking at the root of the disease, and that under this form of treatment many patients die.

The annual report of the Temperance and General Life Assurance Co., which we publish in this issue, is gratifying to those connected with that institution, inasmuch as the company have nearly half a million of insurance in advance of a year ago, and an increase of over sixty per cent. in cash premium income; also from the fact that the economy which is practised by the

management in procuring and maintaining this business, is so marked, the cost being only \$1.21 per hundred as compared with three other companies in the same stage of existence for \$1.45, \$1.48 and \$2.38 respectively. The temperance community should very largely support this company, which offers them advantages they can obtain in no other Canadian company, they getting the benefit of superior longevity by being kept in a separate class.

THE Temperance and General Life Assurance Co. of North America.

The third annual meeting of the Guarantors and Policyholders of the Temperance and General Life Assurance Company was held at the Company's head offices, No. 22 to 28 King Street West, in this city, on Wednesday, March 13th, and was largely attended by the Guarantors, Policyholders, Directors, General Agents and others interested in the company.

By unanimous request Hon. Geo. W. Ross occupied the chair, and Mr. J. B. Fudge was appointed secretary.

The Managing Director of the company, Mr. H. O'Hara, read the report of the directors as follows:

The Directors are pleased to submit their third annual report for the year ending December 31, 1888, with the accompanying full statement of the affairs of the company.

The number of applications for assurance was 959, for the sum of \$1,458,600, and careful consideration of each of these resulted in the acceptance of 824, for \$1,236,100, with an annual premium of \$30,333.71; 131 applications, for \$213,500, were declined, and 4 for \$9,000 were held in abeyance.

The total assurance in force is 1,462 policies, for \$2,371,200, or an increase over last year's total of \$497,100, and the cash premium income has increased nearly sixty per cent. This evidence of prosperity must be gratifying to the shareholders and policyholders, and we look forward to a much greater increase for this year.

Owing to the hard times, the majority of the Canadian life insurance companies secured less new business in the year just closed than in the previous year (1887); our company formed one of this majority, but while we are slightly behind in the amount of business obtained, we can congratulate the company upon the class of business secured. As regards the business which formed the increase for the minority, half a million of it was on the industrial plan, and a million and a half was procured at too high a cost to be profitable. During the year we had eight deaths under nine policies, one-third of the amount affected being the result of accident. Our actuarial expectancy was 11.48, actual 8, or 69 per cent.; the amount, however, was considerably higher than that expected, as the losses averaged \$3,000 each, while the average of our business in force is only \$1,811 per life, and the amount reached, if the average only had been realized, would have been less than \$15,000; this abnormal result, however, must be compensated for in future experience. We trust it will right itself within the current year.

Economical Management.—It will be apparent from the figures in the statement that the company has continued to follow its usual methods of economy in the management of the business. The cost of procuring and maintaining the business (i.e., procuring new and maintaining that already in force) is only \$1.21 per \$100 (hundred), as compared with three other Canadian companies in the same stage of existence, for \$1.45, \$1.48, and \$2.38, respectively. We make no comparison with American companies, as "it goes without saying," that we are very much more economical than they are. A very complete and careful audit of the income and expenditure of the company has been made by the auditor appointed, and also by the Auditing Committee of the Board, and their certificates are attached to the financial statement.

As regards our business in force, we have in the Temperance section 1,073 policies, for \$1,454,700, and in the General section 389 policies, for \$916,500, and while we ourselves are not of sufficient age and experience to furnish material for reliable statistics in support of the main principles on which the Company is founded with regard to the two sections, we have additional and abundant confirmation of our position, and from the actual experience of the English and Australian companies doing business on those principles.

In accordance with the resolution of the Board in 1887, we have written off at the end of the year \$1,000 of the preliminary expense account, which is reduced to \$2,000.