THE TORONTO WORLD

A One-Cent Morning Newspaper.

OFFICE: - KING-STREET EAST, TORONTO.
W. F. MACLEAN, Publisher.

SUBSCRIPTION RATES:

One Year	$3.00	Four Months	$1.00
Six Months	1.50	One Month	25

No charge for City Delivery or Postage.
All Subscriptions Payable in Advance.

ADVERTISING RATES:
FOR EACH LINE OF AGATE TYPE.
Ordinary advertisements, fifteen cents per line; financial statements twenty-five cents per line. Condensed advertisements, one cent a word. Births, Marriages and Deaths, 25 cents each.

WEDNESDAY MORNING, FEBRUARY 19, 1890.

One of the Vanderbilt boys is said to have a mania for books. Pocket books?

A Spadina-avenue florist advertises "wedding boqets." That's all right when you get u's to it.

The Hamilton Chief of Police says that town is a paradise for tramps. All right—let the tramp have it.

The London Advertiser refuses to publish letters regarding the East Middlesex registrarship. Guess there's trouble on the inside.

By the formal ruling of a Kansas court corn is declared to be a fuel. But has it not been always known that corn juice is firewater?

The Toronto Globe locates New Haven in New York State. We always thought it was in Connecticut, but there is no believing these geography books now-a-days.

Last year Kansas lost fifty thousand in population and Topeka, the capital city, has vacant dwellings for from twelve to fifteen thousand people and one hundred vacant store-rooms. This is just a small chunk of the market of sixty millions.

So far our exchanges are all in favor of the grant proposed to be made by the Ontario Government to aid in rebuilding the university. None have opposed it and it is likely that on this question the Opposition will be in entire harmony with the Government.

Speaking of the expenses of the Ontario Government, Hon. Mr. Hardy said that one-third of what appears in the estimates as salaries is paid in wages. If this sort of thing is allowed to continue, it is to be hoped the other two-thirds will be paid in stipends.

The discussion in the Ontario House yesterday afternoon relative to the appointment of a Scott Act magistrate showed not only that the system of appointing magistrates is behind the age, but also that there is a need for stipendiary magistrates all through the province.

The address of Col. Bob Ingersoll before the lawyers of New York at Albany on "Crimes Against Criminals," is a striking arraignment of the present methods of society and governments in dealing with convicts. It is well worthy of perusal, and is to be found in "Secular Thought" of Feb. 8.

Mr. Mowat's amendment to the ballot law requires all deputy returning officers to be sworn to secrecy. That does not touch the point at all and Mr. Mowat knows it. If he really desires secrecy in the matter why not leave the numbers off the ballot papers? That would settle it effectually and yet simply.

A bill is now before the Senate at Washington providing that no foreigner shall be allowed to land in America unless he has the consent of his own country. That is a silly piece of business. What European Government would not be glad to utilize the States as a dumping ground for its undesirable citizens!

Lo, the poor Indians, whose untutored minds are being tutored at Carlisle, Pa., on being told of the miseries of the starving Indians at Devil's Lake, in North Dakota, on their own motion unanimously voted to send $550 of their savings to buy food for the sufferers. The statement that the only good Indian is a dead one will have to be revised.

When he gets excited the Hon. Mr. Hardy grows dramatic, but he lets his tongue go wrong. The other evening he spoke of "The two Dromios—the Dromio of Ephesus and—the Dromio of Ephesus." Most people who have ever read Shakespeare are of the opinion that one of the Dromios was signed by Syracuse—or Rochester, or Sing Sing, or somewhere along there.

In one of his impassioned moments of oratory Tuesday Hon. Mr. Hardy spoke of "the affected indignation, the pretended indignation, the righteous indignation" of Mr. Creighton. Now, the Emperor is not that sort of man. He cannot be affected and pretentious while still being righteous. Neither can anybody else, for that matter. but the sentence makes a great big mouthful of words for Mr. Hardy.

One of the speakers who discussed the question of attractions for Toronto's fair said in response to the gymnasts that "he thought lecturers might be substituted, who would discuss the questions of the day to colossal audiences morning, noon and night." There would be no trouble in getting the lecturers, but it might pester anybody to get "colossal audiences" to listen to them.

Mr. Master, M.L.A., says there is more excuse for rebellion in Muskoka over the timber regulations of the Mowat Government than there was for rebellion in the Northwest. If this statement actually represents the state of feeling in Mr. Master's constituency the Ontario Government should see that any existing evil is remedied. People do not ordinarily use such strong language without there being something at the bottom of it.

A paragraph credited to The London Court Journal is going the rounds which states that someone has invented a metal so closely resembling gold that the difference cannot be detected. The chances are that this is but a forerunner of the brass brick swindle so often worked in America. The "inventor" of the new process will appear with a specimen of his work. A piece taken from it will assay as gold—and will be gold—but the rest of the nugget will be brass.

Professor Graham Bell, the inventor of the telephone, who is himself married to a deaf woman, takes issue with Mr. Robert Mathison, the superintendent of the Deaf and Dumb Institute, as to the non-transmission of their infirmity by the inter-marriage of deaf mutes. So far as it has gone, Mr. Mathison has the facts that have come under his knowledge on his side. Professor Bell has the scientific theory. This is not the first time that facts and theory have jangled.

A Wyoming boy, aged 16, fired three shots at Maude Hall, a year younger, the other day, and then blew out his own brains. He was madly infatuated with the girl, and realizing that his passion was not reciprocated, made terrible threats. He then strapped on his six shooter, and mounting his pony, started to hunt the girl. He met her coming from church. She invited him to carry her skates to the ice. He wheeled his horse and came up to the girl and opened fire. She turned and stumbled and fell. He rode to a vacant lot and turned the gun to his head. The second shot sent his teeth down his throat and plugged a tunnel through his head, shattering the skull.—Philadelphia Times.

There are two serious errors in this. The man did not plug a tunnel through his head. He opened one. Again, he did not blow out his brains. He had none to blow out.

A little trick heretofore confined to circus fakirs and people of that class is being introduced into commercial circles, and it might be just as well for shopkeepers who deal in small wares to be inormed of it. This is how it is worked: A man enters and makes a small purchase, offering a large bill in payment, a bill so large that there is trouble in making change. As the change is about ready the customer says, "Oh, by the way, I've got the amount here—never mind making change." He takes back the bill, folds it carefully and places it in his pocket, and then looks for his small money. He finds he has not enough, and so takes out apparently the same bill and hands it to the proprietor, with the remark, "I'll be passing here again in a few minutes and I'll call in and get the change." He goes out and never comes back. In this way five or six dollars worth of goods can often be obtained for one dollar, the trick being in the substitution of a one-dollar bill for the one originally offered. The trick requires no skill, and so is all the more dangerous.

Toronto's Duty to the University.

There is a short answer to the contention of an evening paper that the University of Toronto has no claim on the gratitude of this city. The University is not asking for gratitude; she is asking for assistance in the time of her trial, and when one comes to make up the account as between the two the writing is all on one side—and against the city. The payment of the $6000 a year for the Park by the city is the one redeeming item on the other side.

The University has for years drawn thousands of young men here and each has been a good customer of the people of the city. The University student is not extravagant, but he spends on the average $200 in his eight months' session, and the close on a thousand students connected with Toronto University bring in and spend not less than a million and a half dollars a year. These figures are growing steadily! Instead of saying that the province ought to pay the cost of restoration, it can with more reason be said that the city in her own interest ought to come forward rather than lose such an institution.

A growing, live and liberal university is now considered the chief asset in the estimation of the importance of a city. This is true of Glasgow, Edinburgh, Paris, Berlin, Vienna and a dozen other German cities. No one of these cities but contributes handsomely to the support of the universities in their midst. As we said, they are the biggest "drawing card" in their pack.

Toronto without its reputation as a seat of learning would be a much more insignificant place than it is; it has every prospect of becoming the first university city on the continent. Things are all working that way: colleges are continually coming here; while the field from which to draw students is widening greatly.

Toronto's chiefest glory will yet be her universities, colleges and schools, and she can well afford in the present case to come forward and assist an institution that has done much honor to the city, while at the same time it has brought no little money into her coffers.

British America Assurance Company.

Governor Morison and his board of directors met the shareholders of the British America Assurance Company at their annual meeting yesterday, and presented a statement that could not have failed to have been most satisfactory to those interested. A careful exhibit was laid before the shareholders, which showed that a gain of nearly $100,000 had been placed to credit of profit and loss account. The company, notwithstanding some pretty heavy fire losses, show a very profitable year, the marine department showing a great improvement. The report is both explicit and outspoken.

Canada Permanent Loan & Savings Company.

At the annual meeting of the above institution held in this city yesterday a most excellent exhibit was made by the directorate. The business transacted in 1889 exceeded that of any previous year by a considerable sum, new loans to the amount of $2,255,933 being granted, the total sum now invested in mortgages and debentures being $11,029,658. The total assets show an increase of $678,716 and at the end of the year amounted to $11,265,335. The report is a most satisfactory one.

That latent force of fluid, which permeates all matter, and which bears the conventional name of Electricity, is widely appreciated and recognized as a means of cure in various diseases. Its effects in the form of Dr. Thomas' Eclectric Oil are shown by the relief of pain, both neuralgic and rheumatic, as well as the throat and lungs, and in various other healing ways.

The C.P.R. Falls into Line.

City Clerk Blevins was in receipt of the following letter from Wells & McMurchy, solicitors for the C.P.R., in reference to the clause 29 of the Assessment Act:

DEAR SIR,—We beg to acknowledge receipt of your favor of 10th inst. addressed to the company's superintendent here.

In future will you be good enough to give directions that all communications in connection with the company's assessment and taxes should be addressed directly to us, as we have been given entire charge of this portion of the company's business in the province, and much time and unnecessary correspondence may be saved by this course being followed by the various city officials who have communications to address to the company on this subject.

Preparations are being made for a complete survey of the company's property in the city, when a proper return will be made to you of the lands held by the company.

WELLS & MCMURCHY.

The City Clerk communicated with the Grand Trunk on the same subject eight days ago and is still awaiting a reply.

Last winter my little girl caught a severe cold which lasted all season. I doctored with every thing I could get but to no avail. Finally I got Hagyard's Pectoral Balsam and gave her two doses which improved her and in a week she was entirely cured by its use.
MRS. C. NORMAN, Cornell, Ont.

From Police Blotters.

James Gerry, 824 Yonge-street, had a plush rug stolen from him yesterday.

R. O'Rielly, 210 Sackville-street, had an overcoat sneaked from his residence yesterday.

Robert Conn, Marble Hall, Jarvis-street, is held at Headquarters charged with felonious assault on James Cogan.

Detective Alf Cuddy recovered in a York-street second-hand store last night four bronze medals, two of ancient date, supposed to have been stolen from the Toronto University during the fire.

Use the safe, pleasant and effectual worm killer, Mother Graves' Worm Exterminator; nothing equals it. Procure a bottle and take it home.

Largest Ever Brought to Toronto.

The most extensive stock of tiles ever imported to Toronto and the best variety are to be seen at the grate and mantel emporium of W. Millichamp, Sons & Co., 31 Adelaide east. See reduced price list of mantels and place your order early. Telephone 855. 246

A Little Chatter.

All things have their uses. The scales over the eyes of justice are very handy in weighing evidence.

A philosopher says: "Love is light; hate the darkness." How comes it, then, that those who are smitten by Cupid's darts love the darkness?

They're thick as leaves 'neath autumn's glow,
Or beams of old Sol's taper;
The men who know or think they know
The way to run a paper.

"What a wonderful age of invention it is," said Mrs. Peterson. "I see they are now making wire cloth, and I'll have some this very week to put a seat in Johnny's everyday pants."

"How strict these reformers are," exclaimed Mrs. Verde. "I see they are invading the army now and insisting that even the powder shall not smoke."

There is nothing green about the grass widow.

Anarchist (buying some red bunting for a flag): "Will this stuff wash?" Salesman: "Yes." Anarchist: "Then I don't want it."

"May I take one kiss before I go, dearest Angelina?" "Yes, dear Edwin, you may take one, but you must return it, as ma has frequently warned me against giving kisses to anyone."

Mattie: "Dot, what is a zebra?" Dot (who has been looking into natural history for the last hour): "A zebwa? Why, Mattie, it's nothing but a funny little horse that wears stwiped stockings all over—clear up to his ears."

Resolutions.

Whereas, We are a free and enlightened people, and in duty bound to take the greatest care of the health of the community in general and of ourselves in particular. Therefore, be it

Resolved, That in all cases where we are afflicted with constipation, inactive or diseased liver, biliousness, derangement of the stomach, jaundice and kidney troubles—we will procure Dr. Pierce's Pleasant Pellets and use the same immediately.

BRITISH AMERICA ASSURANCE CO

ANNUAL REPORT, 1889

The annual meeting of the stockholders of this Company was held in the Company's office, Front-street, on Wednesday, the 19th inst., the Governor, Mr. John Morison, occupying the chair. Among the gentlemen present were: H. Pellatt, W. J. Macdonell, Thomas Long, J. Y. Reid, Robert Thompson, Geo. H. Smith (New York), A. Meyers, Dr. Robertson, John Leys, Alex. Wills, J. Morrison, jr., Wm. Adamson, J. K. Niven, Alex. Smith, J. Jackes and C. D. Barton.

The Assistant-Secretary, Mr. W. H. Banks, read the following report:

ANNUAL REPORT, 1889

The Directors have much pleasure in presenting the Fifty-sixth Annual Statement of the affairs of the Company, for the year ending Dec. 31, together with the balance sheet duly audited.

Notwithstanding the many large conflagrations which have occurred, the directors are able to congratulate the shareholders on a very profitable year.

You will also notice that the marine department is in a prosperous condition.

Owing to the stringency in the money market at the close of the year, our investments have depreciated to the extent of $5,642.68, and after deducting this amount the profit and loss account shows the very handsome gain of $98,028.19.

The directors desire to thank the agents and special agents for their active co-operation in guarding the interests of the company.

All of which is respectfully submitted.

J. MORISON, Governor.

STATEMENT OF ASSETS AND LIABILITIES

For the year ending Dec. 31, 1889.

Assets.

U. S. Government and State bonds		$ 540,737 50
Bonds, debentures and other dividend paying investments		285,599 40
Real estate		150,000 00
Office furniture, business maps, etc.		21,197 02
Agents' balances		96,504 14
Cash in banks		68,974 28
Cash in office		1 58
Interest due and accrued		6,267 41
		$1,169,281 33

Liabilities.

Capital stock		$ 500,000 00
Losses under adjustment—		
Fire	$57,627 67	
Marine	1,384 53	
		59,012 20
Dividend No. 91—Balance	3,458 12	
" " 92 "	17,500 00	
		20,958 12
Balance		589,311 01
		$1,169,281 33

PROFIT AND LOSS.

Fire losses paid	$405,795 06	
" " unsettled	57,627 67	
		$463,422 73
Marine losses paid	37,749 85	
" " unsettled	1,384 53	
		39,134 38
Commissions and all other charges		241,419 82
Government and local taxes		19,121 75
Rent account, including taxes		3,269 90
Depreciation in investments		5,642 68
Balance		98,028 19
		$870,039 54
Fire premiums	$812,891 56	
Less reinsurance	57,066 98	
		$755,824 58
Marine premiums	84,526 92	
Less reinsurance	9,517 38	
		75,009 54
Interest		33,754 13
Rent account		5,451 29
		$870,039 54

SURPLUS FUND.

Dividend No. 91	$17,500 00	
" " 92	17,500 00	
		$ 35,000 00
Balance		589,311 01
		$624,311 01
Balance from last statement		$526,282 82
Profit and loss		98,028 19
		$624,311 01

REINSURANCE LIABILITY.

Balance at credit of surplus fund	$589,311 01
Reserve to reinsure outstanding risks	401,042 36
Net surplus over all liabilities	$188,268 65

To the Governor and Directors of the British America Assurance Company:

GENTLEMAN,—We, the undersigned, having examined the securities and vouchers and audited the books of the British America Assurance Company, Toronto, certify that we have found them correct, and that the annexed balance sheet is a statement of the Company's affairs to Dec. 31, 1889.

R. R. CATHRON,
HENRY M. PELLATT, } Auditors.

Toronto, Ont., Feb. 7, 1890.

Governor Morrison said:

The Annual Report being so clear, I think it leaves very little for me to add, for you will see that we have kept the Fire and Marine business entirely separate, and the statement shows the exact result in each department. However, there are a few points I wish to submit for your consideration.

In past years it was the habit of this company, and is still the custom with some other insurances companies in Canada, to leave the cash account open for ten or twelve days at the beginning of each year, and to put in one item "cash in bank and in office." We, however, believe that this is not the correct practice, but that not only the loss account, but also the cash account should be closed on the 31st December of each year, as is the usual course adopted by every merchant, because, by leaving the account open, a large amount of money is received from agents during that time and is merely transferred from the "agents' balances" to the "Cash in Office" Account. In making up our statement, however, we simply allow the facts to remain as they were on the 31st December.

Another point to which I desire to call your attention is that when the present directorate assumed the management of this Company the amount of outstanding unsettled losses was $151,906.99, while you will observe the amount at the end of 1889 was only $59,012.21, showing that the Company is in a much cleaner condition than in former years.

I would also bring to your notice the state of our reinsurance reserve, to which we have added $9695.48. It is the rule with some companies to simply estimate that liability, while we, on the other hand, desire to be guided by the Government standard, and the accountant allows the amount required by that standard for every risk that enters the office, which has been found by experience to be absolutely necessary to run off the liability. You will note, therefore, that the $401,042.36 reserved for reinsurance is equal to 48¼ cents for every dollar of our income during the past year.

Another very important matter which I would draw your attention to, is the fact that our entire business for 1889 has been done at an expense ratio of 31 3-10 per cent., which is the lowest expense ratio of any Stock Company doing a similar agency business in America.

Now, gentlemen, with these facts before you I think we have every reason to feel gratified at the result of the year's business and with no barnacles surrounding your excellent property. With the same industry and perseverance displayed by every one connected with the company should produce like results yearly.

I now beg to move the adoption of the report.

Moved by the Governor, seconded by the Deputy-Governor, that the report now read be adopted and printed for distribution among the shareholders. Carried.

Moved by J. Jackes, seconded by Alex. Smith, that the thanks of the shareholders are due and are hereby tendered to the Governor, Deputy-Governor and the Directors of this Company for their attention to the interests of the Company during the past year. Carried.

Moved by J. Y. Reid, seconded by Dr. Robertson, that Messrs. H. Pellatt, W. J. Macdonnell and John K. Niven be appointed scrutineers for taking the ballot for directors to serve during the ensuing year, and that the poll be closed as soon as five minutes shall have elapsed without a vote being taken. Carried.

The following is the scrutineers' report:

We, the undersigned scrutineers appointed at the annual meeting of the British America Assurance Company on Feb. 19, 1890, declare the following gentlemen duly elected directors for the ensuing year: Messrs. John Morison, John Leys, Hon. William Cayley, J. Y. Reid, A. Myers, G. M. Kinghorn, George H. Smith, Thomas Long and Dr. H. Robertson.

W. J. Macdonell,
H. Pellatt,
John K. Niven } Scrutineers.

The meeting then adjourned.

At a subsequent meeting of the Board Mr. John Morison was unanimously re-elected Governor and Mr. John Leys deputy-governor for the ensuing year.

"Ayer's Cherry Pectoral has given me gtrea relief in bronchitis. Within a month I have sent some of this preparation to a friend suffering from bronchitis and asthma. It has done him so much good that he writes for more."—Charles F. Dumterville, Plymouth, England.

ANNUAL STOCKTAKING.

The United Workmen and Sons of Canada Hear Good Reports from All Around.

The ninth annual session of the Grand Lodge, A.O.U.W., is in session at Victoria Hall, Queen-street, with 361 delegates in attendance.

Grand Master D. Spry of Barrie was in the chair. Nearly every lodge in this grand jurisdiction is represented and the large auditorium in the Orange Hall was crowded with from 350 to 400 Grand Lodge officers, members of committees and representatives.

M. D. Dawson of London and M. A. James of Bowmanville were appointed journal clerks and H. M. Wilkinson of Toronto was appointed press reporter.

Tho annual report of Grand Master Spry showed the growth of the order during the past year to have been unprecedented in its history. The order has now 341 lodges. The total deaths to date have been 611 in a membership of 23,443; total beneficiaries paid $1,222,000; total death rate per annum 5½ per 1000. During the year 104 death losses aggregating $208,000 had been paid; 31 lodges had been organized and the membership had increased 3373. The average duration of memberships of members who have died during the year was 4⅓ years, and the average age of members who had died 43½ years. The assessments during 1889 were 12, the lowest of any year since 1883.

The business of the lodge is carried on in the workman degree so that all visiting workman members may attend.

A deputation of the Sons of Canada was received, who conveyed fraternal greetingsto the grand lodge of the A.O.U.W. The supreme president of the Sons of Canada, Ald. J. Ritchie, addressed the grand lodge in a few appropriate words and called upon the supreme secretary to read an address from that body. Grand Master Spry responded in an eloquent manner and the deputation withdrew.

Afternoon Session.

In the afternoon the Finance Committee's report was taken up clause by clause and adopted. A special committee was appointed to fix the remuneration for such officers as are entitled to an acknowledgment for services. On the report of common laws being considered it was decided that the present plan of notifying members of assessments should be continued. A proposal to make the term of office of the Grand Lodge representatives two years instead of one as at present was voted down. A proposal to elect the grand medical examiner by ballot instead of having him appointed by the grand master was rejected. An amendment proposing to hold the annual session in September instead of February was also lost. The grand master appointed a committee of newspaper brethren to consider the question of placing one of the organs at present printed for the order into the hands of every member.

Redistribution of Districts.

The committee on redistribution of districts presented their report, which after one amendment was adopted as follows:

That county of York be set apart and known as York district, and that Pacific, Mimico, Weston and Eglinton be included in Toronto district.

That counties of Peel and Halton be set apart and known as Peel district.

That Burlington district comprise city of Hamilton and counties of Wentworth and Haldimand.

That Niagara district comprise Lincoln and Welland counties.

That St. Lawrence comprise counties of Leeds and Grenville.

That Stormont, Dundas and Glengarry be known as the Stormont district.

That Ottawa district comprise city of Ottawa and counties of Carlton and Russell.

That counties of Lanark and Renfrew be set aside as a new district and known as Lanark district.

At the evening session considerable discussion ensued upon the new form of report to be used by the financiers of the subordinate lodges in forwarding to the grand recorder the monthly assessment money. The form was finally accepted. The report of the Incidental Committee was under consideration for some time and its various clauses finally adopted.

Canada's Sons.

The Grand Lodge of the Sons of Canada concluded its proceedings yesterday.

A committee was deputed to extend fraternal greetings to the Grand Lodge of the A.O.U.W. The committee was composed of S.G.P. H. W. Laird, Port Hope; S. R. Robb, Stratford, and others.

The afternoon session was devoted to the reconstruction of the endowment insurance in connection with the order.

Benjamin Blain was appointed permanent secretary at a fixed salary.

The newly-elected officers were then installed, after which the session closed.

One or two bottles of Northrop & Lyman's Vegetable Discovery will purify the blood, remove dyspepsia and drive away that extreme tired feeling which causes so much distress to the industrious and persons of sedentary habits. Mr. W. E. Ellis, druggist, Fenelon Falls, writes: "The Vegetable Discovery is selling well and giving good satisfaction."

Proposed Methodist Ladies' College.

Encouraged by the success of Moulton (Baptist) Ladies' College and the Presbyterian Ladies' College on Bloor-street, some energetic spirits amongst the Methodists are desirous of establishing a similar institution in connection with that body in Toronto. In order to ascertain the feeling of prominent Methodists on the subject Mr. J. W. St. John has issued the following circular:

DEAR SIR: It has been thought by several parties interested in the welfare of the Methodist Church in general and of the City of Toronto in particular that a first-class ladies' college in connection with our church located in the City of Toronto would be desirable.

Those who have discussed the matter have decided to write to a few of the prominent men of the city to ascertain their views on the subject, in order to determine whether or not a scheme of this kind would meet with general support.

Apart from the question of church interest it would be necessary to make the institution a financial success.

A site for such a purpose is available on the lake shore, west of Dowling-avenue, which commands a picturesque view of the Humber Bay, and is without question the handsomest site for such a purpose in the City of Toronto, if not in the Province of Ontario.

We would be obliged if you would give us your opinion as to the desirability of such a project and whether you think it expedient.

Advise me also whether you would be prepared to meet several of the brethren of the church to discuss the matter at an early date. Awaiting your reply. Yours very truly, J. W. ST. JOHN.

A meeting in aid of the project will probably be called in a few days.

Out of Sorts.—Symptoms, headache, loss of appetite, furred tongue and general indisposition. These symptoms if neglected develop into acute disease. It is a trite saying that an "ounce of prevention is worth a pound of cure," and a little attention at this point may save months of sickness and large doctor's bills. For this complaint take from two to three of Parmelee's Vegetable Pills on going to bed, and one or two for three nights in succession and a cure will be effected.

At the Assizes.

Mr. Justice Street yesterday gave judgment for the plaintiff in the case of Emsley v. Hayes, an action to recover payment for property at St. Alban and Yonge-streets.

In the case of Pegg v. Thompson, an action to set aside a conveyance, the plaintiff did not put in an appearance and the case was dismissed with costs.

Sacks v. Carroll was adjourned to allow the parties time to complete the terms of a settlement.

The case of Williams v. Bell, an action to recover $5 damages and all costs incurred, for alleged unlawful detention of goods, was adjourned till to-day.

To-day's list: Jordan v. Maloney, Clark v. Jarvis, Sacks v. Carroll, Beckett v. Burns, Evans v. Brody, Lake v. McCraney, Barbour v. Aikenhead, Wilson v. Gormley, Bryce v. Coleman (2 cases), Broadhead v. Penman.

Old University.

For the best photo of the University, before and after the fire, call at the studio of H. E. Simpson, 41 King-street east.

CANADA PERMANENT LOAN AND SAVINGS CO

ANNUAL MEETING

The thirty-fifth annual general meeting of shareholders of this Company was held on Wednesday, the 19th inst., in the Company's building, Toronto-street, the President, J. Herbert Mason, Esq., in the chair.

The report of the directors for the year 1889 is as follows:

The Board of Directors have much pleasure in submitting for the information of shareholders the usual duly audited statements of the business of the past year, and of the condition of the Company on 31st December, 1889.

From these statements it will appear that the aggregate transactions again exceed, by a considerable sum, those of any previous year.

There were received on account of mortgage loans $2,310,989, and new loans to the amount of $2,255,933 were granted. The total sum invested in mortgages and debentures at the close of the year was $11,029,658.

The amounts accepted by the Company for investment were: On deposit $513,541; on debenture $985,889, and on debenture stock $82,392. The net increase in these items was $614,074.

The total assets exhibit an increase of $678,716, and at the end of the year amounted to $11,265,335.

The demand for money was good, enabling the directors to keep the largely augmented funds of the Company always well employed. The average rate of interest was about the same as in the year previous. In the last few months the money market generally became more stringent, and a slight advance in lending rates took place.

The customary half-yearly dividends of six per cent. each were declared on the enlarged capital stock. After also charging the revenue account with the shareholders' income tax on dividends and providing for all items of expense and loss, as well as anticipating possible deductions on properties held for sale, the sum of twenty thousand dollars has been added to the reserve fund, which now amounts to $1,340,000. The contingent fund of $111,415 is considered amply sufficient to protect the reserve fund and guard against any diminution in value not at present foreseen.

From general causes affecting the products of agriculture in Europe and in the United States of America, as well as in Canada, there exists a considerable depression in the market value of farming lands in all these countries. Since the disappointing results of the last harvest of cereals in Ontario and Manitoba became manifest this depression has become still more decided. Notwithstanding this the property in the hands of the Company for sale is less than it was in previous years when the amount invested was much smaller. It is hoped that more favorable climatic conditions followed by more abundant crops may reward the labors of the husbandmen during the coming season.

It is with deep regret that the directors record the demise of an esteemed member of the board, Mr. William Gooderham. To their appreciation of his earnest interest in the Company's welfare the directors desire to join their testimony to his well-known high character as a Christian philanthropist.

Mr. William G. Gooderham was elected to fill the vacancy at the board.

All of which is respectfully submitted.

J. HERBERT MASON,
President.

FINANCIAL STATEMENT.

CASH ACCOUNT FOR THE YEAR 1889.

Receipts.

Balance Jan. 1, 1889		$ 188,670 21
Mortgages and other securities		2,310,989 27
Deposits	$513,541 01	
Debentures	985,889 44	
Debenture stock	82,392 66	
		1,581,823 11
Capital stock (balance of last issue		791 44
Rentals		6,703 35
Exchange		696 84
		$4,089,874 23

Expenditure.

Loan on real estate	$2,255,933 79
Loans on other securities	21,050 00
	$2,276,983 79
Municipal debentures purchased	11,687 06
Deposits repaid	459,912 89
Debentures repaid	507,835 76
Interest on deposits, debentures, etc.	264,480 48
Dividends on capital stock	287,991 00
Municipal tax on dividends	3,802 50
Disbursements chargeable to mortgagers	67,244 85
Repayments for and on account of mortgagors	2,393 99
Company's building	698 40
Charges on money borrowed and lent	30,654 71
Cost of management, including branch office	56,569 81
Legal expenses	504 36
Balance	119,114 63
	$4,089,874 23

PROFIT AND LOSS.

Fifty-eighth Dividend	$150,000 00
Fifty-ninth Dividend	150,000 00
Municipal Tax on Dividends	3,802 50
Reserve Fund, addition thereto	20,000 00
Contingent Fund, December 31st, 1889	111,415 99
	$435,218 49
Contingent Fund, January 1st, 1889	$114,089 97
Net Profits, after providing for Interest on Deposits, Debenture Stock and Debentures, Cost of Management, estimated deductions, etc.	321,128 52
	$435,218 49

ABSTRACT OF ASSETS AND LIABILITIES.

Liabilities to the Public.

Deposits	$4,018,649 17	
Debentures — Sterling (£995,980)	4,847,102 47	
Debentures—Currency	510,160 08	
Debenture Stock—Sterling (£118,780)	578,062 66	
Interest due and accrued	185,870 67	
Sundry Accounts	16,558 36	
Due Banks	7,500 00	
		$7,163,903 41

Liabilities to Shareholders.

Capital Stock paid up	$2,000,000 00	
Capital Stock ($2,500,000, 20 per cent. paid)	500,000 00	
Reserve Fund	1,340,000 00	
Contingent Fund	111,415 99	
		$3,951,415 99
Dividends unclaimed	$ 15 60	
Fifty-ninth Dividend declared	150,000 00	
		150,015 60
		$11,265,335 00

Assets.

Mortgages upon Real Estate	$10,794,231 00	
Mortgages upon other Securities	15,147 00	
		$10,809,378 00
Municipal Debentures		220,280 42
Company's Building		115,063 95
Accrued Rentals		1,498 00
Cash on hand	$ 2,812 67	
Cash in Banks	116,301 96	
		119,114 63
		$11,265,335 00

GEO. H. SMITH, *Secretary.*

We the undersigned beg to report that we have made the usual thorough examination of the books of the Canada Permanent Loan & Savings Company for the year ending 31st December, 1889, and hereby certify that the above statements are strictly correct, and in accordance with the same. The books of the Manitoba Agency have been inspected by an officer especially deputed for that purpose.

J. E. BERKELY SMITH,
JOHN HAGUE, F.S.S., } *Auditors.*

Toronto, 7th February, 1890.

The report of the directors was unanimously adopted, as also were votes of thanks to the president, directors, officers and agents of the Company. The retiring directors, Messrs. Edward Hooper, A. M. Smith, Ralph K. Burgess and William G. Gooderham, were unanimously re-elected.

At a subsequent meeting of the Board Messrs. J. Herbert Mason and Edward Hooper were respectively re-elected to the offices of the president and vice-president.

How to Obtain Sunbeams.

Every one should have them. Have what! Stanton's Sunbeam Photographs, $1 per dozen. Studio southwest corner Yonge and Adelaide streets. 462

Sales at Private Residences.

To-day Mr. Lydon, auctioneer, advertises some very attractive sales at private residences. The one at 555 Church-street is well worthy of attention. This sale takes place on Tuesday next. On Wednesday Mr. Lydon sells the contents of a very well-furnished house, corner of Wilton-avenue and George-street. Parties furnishing should by all means attend this sale.

The charming resort of our fashionable citizens. The Arlington Hotel Toronto, has just opened its new east wing for inspection. The arrangements and furnishings of the roome are exquisite. 246

FOUND DEAD IN HER BED.

Sudden Taking Off of a Hamilton Woman—A Typhoid Patient's Freak.

HAMILTON, Feb. 19.—Margaret Pazius was found dead in her bed at 3 o'clock this morning by her husband. According to his own story, Pazius at this time saw his wife for the first time since the day before. He states that he was so badly under the influence of liquor the night before that he has no remembrance of when his wife came into the house or whether she was in the house when he reached home. He tumbled into bed in this intoxicated state, and only became aware of her presence in the manner stated. The deceased was about 50 years of age and unfortunately was almost as addicted to liquor as her husband. There is little doubt the terrible habit was the cause of her death. The couple did not make free with the few neighbors around, and consequently little is known of their doings. No marks of violence were found on deceased's body. After enquiring into the circumstances of Mrs. Pazius' death Coroner Woolverton concluded that they did not demand an inquest, but yielding to the desires of deceased's relatives for a full investigation he determined to hold one.

At about 6½ o'clock this morning Edward Hall, a patient in the male ward of the City Hospital, who is suffering from a severe attack of typhoid fever and who is delirous therefrom, was left alone for a moment by the nurse who was attending him. As soon as the sick man discovered that he was not watched he rose from his bed and, walking over to a window, opened it and stepped out on to the balcony which runs along a portion of the east ward. The apparition of a man clad only in a night shirt, whooping like a fiend, caused the passers-by on the street to pause. The delirious man gazed for a moment at the ground some fifteen or twenty feet below him, then without a moment's warning he jumped and landed on the frozen sod in a heap. He did not move for a moment or two, and those who saw him take the leap thought he was killed. Two patients who had witnessed Hall's mad jump ran out and attempted to raise him from the ground. He was unconscious, but before he could be carried into the ward he recovered, and regaining his feet, began to fight with all the desperate fury of a madman. He pounded one of his rescuers in a savage manner, but was finally overpowered and taken back to his bed. When examined it was found that no bones were broken, but serious results are anticipated from the effects of the fall and exposure to the cold.

Little Lucy's Luck.

"I had a disease of the skin for which ma tried everything she could think of but without effect, but the first bottle of Burdock Blood Bitters I tried I found relief. It gave me great satisfaction."
LUCY VENABLES (age 11),
Boissevain, Man.

DESERVING OF SYMPATHY.

Another Tedious and Abortive Meeting Over the Scaffold Dispute.

Ald. Lucas as chairman of the joint committees of workmen and master builders called for yesterday to con over the scaffolding bylaw and see where it was lacking was not in a position to be envied. He was between two fires. The men and bosses both went for him lively when they got tired attacking each other and he had his hands full keeping the peace. A. Rundle fought the cause of the masters in trenchant style, while Messrs. Lloyd and John Armstrong fought the cause of labor according to their lights. After the committee had been in session for two hours it was no further advanced than when it had started. Ald. Lucas tried the fatherly act and advised both parties to be temperate and not try to force things. The builders were opposed to any but the old bylaw, while the men were equally in favor of a cast-iron specification. The masters claimed that the bylaw should be given a fair trial. Builder Rundle cited the health bylaw as containing the "informers" clause so much detested in the scaffolding bylaw. At the suggestion of the chair both sides discussed the advisability of holding a meeting by themselves to establish a modus vivendi. It fell through, however, and the divided interests broke up in bitter altercation. The Federated Builders refused to meet the men in any further conference.

Have you tried Holloway's Corn Cure? It has no equal for removing these troublesome excresences, as many have testified who have tried it.

"Always With You."

EDITOR WORLD: A fortnight ago a candid statement of the affairs of the City Relief Society appeared in your paper. This revealed the fact of unwonted distress among the poor of the city, the expending of all the money at the command of the ladies and the existence of a debt of over $300 now held against the treasurer. I am informed that the result of that appeal to the public, up to the meeting on Saturday last, was only $16—$10 from one kind donor, $5 from another and $1 from a third. The startling announcement has therefore to be made that a warm appeal to the wealthy and charitable of Toronto on behalf of the suffering poor of their own city by an association of ladies who are doing the work of visitation and relief is practically without effect.

Surely the secretary's letter in your paper must have escaped the notice of the thousands who have enough and to spare who, when they feel like enjoying a proposed luxury, order it without thinking of the cost, and who could not, if notified, refuse their help to the sick and the destitute. There are hundreds of those who, without mentioning the commonest luxuries, know not from day to day whence their bread is coming and who in many cases have to keep their children in their poor beds as a measure of protection against the frost. The ladies of this society, whose operations are under the recognition of the City Council and in connection with the Associated City Charities, are striving to assist from 400 to 600 poor families all over the city; they have exhausted the $1000 granted by the council—less than $2 to a family—they are not only out of money but seriously in debt, and their work of nearly half the winter is yet to be done.

Surely it ought to be sufficient to expect these benevolent ladies to undergo the inevitable unpleasantness and drudgery in carrying out this sweet work of charity without allowing them to be anxious or distressed for lack of funds. Will not all who read this seize the opportunity to help by forwarding their contributions to the treasurer, Mrs. Barnett, No. 66 Gloucester-street? Could not the City Council also make a special grant, under the circumstances, for this winter?

H.

ARE YOU IN NIGHTS?

A Montreal Reporter Gets Some Interesting Figures in Regard to the Chances of Finding Persons at Home in the Evening.

One of the problems which a reporter on a morning paper has to deal with is the trouble of finding home the man whom he is assigned to interview. Assuming 100 to represent the certainty of finding the person sought, a Montreal reporter, after long experience, has estimated the chances very accurately as follows: Clergymen, on Monday and Saturday nights, 86, other nights, 40; old lawyers, 75; young lawyers, unmarried, 25; capitalists and bankers, 75; clerks living at home, 20; clerks boarding, 10; merchants, 60; mechanics, 70.

A Montreal physician, when he heard of the reporter's investigations, expressed the wish that they had been pushed further, so that he could tell how different people slept after they got home. In his practice he had found that a majority of his patients were troubled with sleeplessness. It did not seem confined to any particular class or profession, but afflicted alike the clerk and the capitalist, the mechanic and professional man. The result of the overwork and overworry of this age, it was the gravest symptom of disease he had to contend with. Many a poor man felt that he would go crazy if he did not get some sleep, and, alas, insanity was too often the sad ending.

[We would call the doctor's attention to the fact that a medicine recently introduced into Canada is proving of the greatest benefit in sleeplessness and other nervous diseases. It rarely fails to give sound and tranquil rest that refreshes the patient. This medicine is Paine's Celery Compound, and was the discovery of an eminent physician. It is claimed to be entirely different from other nerve remedies, and its curative results bear out this statement. It has the hearty endorsement of some of the most prominent men in the Dominion, who have proven for themselves its greath worth.—ED.]

JOHN MACDONALD & Co

WHOLESALE IMPORTERS

Wellington and Front-streets East

TORONTO

Are now showing a large assorted stock of Irish, Scotch and German manufactured Linens.

Linens suitable for the country merchant.
Linens suitable for the village merchant.
Linens suitable for the town merchant.
Linens suitable for the city merchant.

The Great Linen House of Canada

Beware of Imposition.

EDITOR WORLD: A young man with red hair and clean shaven face, aged from about 19 to 21 years, has been going the rounds of St. Alban's Ward asking for help. He says he has been only a short time out from the old country and is a druggist's clerk, but has been unable to get work since coming to this country. At one time he gave his name as William Eddington, 50 O'Hara-avenue, to me he gave the name "Cumberland," living in the first house on the east side of O'Hara-avenue. The man is an imposter and I would caution the charitably disposed against helping him. A friend kindly warned me against the man, when he came to me on Saturday I suggested that he should come with me to No. 6 Police Station; he preferred not to accept the invitation but fled precipitately in another direction. CHARLES L. INGLES,
Rector St. Mark's, St. Alban's Ward.
Feb. 18, 1890.

So rapidly does lung irritation spread and deepen that often in a few weeks a simple cough culminates in tubercular consumption. Give heed to a cough, there is always danger in delay. Get a bottle of Bickle's Anti-Consumptive Syrup and cure yourself. It is a medicine unsurpassed for all throat and lung troubles. It is compounded from several herbs, each one of which stands at the head of the list as exerting a wonderful influence in curing consumption and all lung diseases.

One taken every night stimulates the liver, carries off the bile and improves the digestion and appetite. Carter's Little Liver Pills. Don't forget this. 246

Biliousness, dizziness, nauseau, headache, are relieved by small doses of Carter's Little Liver Pills. 246

City Hall Small Talk.

Mayor Clarke is suffering from a severe cold.

The Parks and Gardens and Property Committees meet to-day.

City Auditor Anderson has sufficiently recovered to be down at the City Hall.

General License Inspector Awde seized the carcases of two calves yesterday as unfit for human food.

The special audit of the Police Court books is not yet completed, but the auditors report no more defalcations up to date.

Several Paris, Ont., aldermen inspected the Toronto waterworks system yesterday, under the charge of Superintendent Hamilton.

Ald. Hill as chairman of the Waterworks Committee is pushing forward the completion of the improvements to the high level pumping station with as little delay as possible.

At its last meeting the Waterworks Committee granted John Beatty of St. Alban's Ward a right of way for two weeks over its property there for the purpose of hauling a little sand for private use. Since permission was granted Mr. Beatty has had six teams constantly employed hauling and the superintendent at next meeting will recommend that the order be canceled.

A Creaking Hinge

Is dry and turns hard, until oil is applied, after which it moves easily. When the joints, or hinges, of the body are stiffened and inflamed by Rheumatism, they cannot be moved without causing the most excruciating pains. Ayer's Sarsaparilla, by its action on the blood, relieves this condition, and restores the joints to good working order.

Ayer's Sarsaparilla has effected, in our city, many most remarkable cures, a number of which baffled the efforts of the most experienced physicians. Were it necessary, I could give the names of many individuals who have been cured by taking this medicine. In my own case it has certainly worked wonders, relieving me of

Rheumatism,

after being troubled with it for years. In this, and all other diseases arising from impure blood, there is no remedy with which I am acquainted, that affords such relief as Ayer's Sarsaparilla.—R. H. Lawrence, M. D., Baltimore, Md.

Ayer's Sarsaparilla cured me of Gout and Rheumatism, when nothing else would. It has eradicated every trace of disease from my system.—R. H. Short, Manager Hotel Belmont, Lowell, Mass.

I was, during many months, a sufferer from chronic Rheumatism. The disease afflicted me grievously, in spite of all the remedies I could find, until I commenced using Ayer's Sarsaparilla. I took several bottles of this preparation, and was speedily restored to health.—J. Fream, Independence, Va.

Ayer's Sarsaparilla,

Prepared by Dr. J. C. Ayer & Co., Lowell, Mass. Sold by all Druggists. Price $1; six bottles, $5.

Mimico

MIMICO'S going to grow in a commercial sense. A syndicate of manufacturers intend to locate out that way and so save city taxes. The chances are both they and their employees will profit by the change.

To begin with, there's nothing the matter with MIMICO'S advantages. Living out there is cheaper, happier and better in every way, and the prospects point to a prosperous thriving community.

Now's your chance. Buy a MIMICO lot and grow rich with the town's development I can sell you just the lot you want.

Send for particulars.

HUGH M. GRAHAM
9 Victoria-street.

SPRING ARRIVALS

John Catto & Co

Make a brilliant display of new French Printed

CAMBRICS,
SATEENS,
LAWNS,
LAMAS,
AND FOULARD SILKS

246

KING-STREET
OPPOSITE THE POSTOFFICE

DESKS

Office, Library, Church and School Furniture
JOHN M. BLACKBURN & CO.,
41 Colborne-street. 246

Burdock BLOOD BITTERS

STRENGTHENS AND REGULATES

All the organs of the body, and cures Constipation, Biliousness, and Blood Humors, Dyspepsia, Liver Complaint, and all broken down conditions of the system.