The Toronto World.

A One Cent Morning Paper.

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NO. 83 YONGE-STREET, TORONTO.

City subscriptions may be paid at the Business Office, 83 Yonge-street, or to The Henderson Delivery Co., 13 Melinda-street and 418 College-street.

The Mail and the Harbor Works.

In another column will be found the terms of settlement of the libel suit instituted by Messrs Murray & Cleveland, contractors for the Toronto harbor improvements, against The Mail, which newspaper in a series of illustrated articles, under stud-horse headings, had charged that the contractors had not done their work properly, and generally that it was a disgraceful job all through. The charges were launched at the time the scandals were on at Ottawa last August, and were made with a view to hurt the Department of Public Works as much as the contractors. Now they are all withdrawn and a humble apology made. As far as The World can learn the work has been substantially done in full accord with the specification, and will prove, and is proving, of great benefit to the harbor. Captain Murray has come out on top and vindicated his firm's reputation as he was bound to do.

Degenerate Youth.

It is with regret that the conclusion is forced on us old fellows that the race is degenerating. Evidence on this point has been strongly accumulating, but the news we receive from New Jersey simply drives the nail in to the head and clinches it on the other side. We are told that in an institution known as the Newark City Home a plan for punishing the boys prevails that is certainly novel. It appears that an electrode is applied to the back of a recalcitrant boy whom the master desires to punish, and then an electric brush is applied to the skin, which administers a series of shocks to the youth, which while probably health-giving are decidedly irritating and unpleasant. The youths have complained of this fin de siecle mode of teaching etiquet, and their protests have been flashed far and wide and printed in ten thousand newspapers.

The incident awakens painful memories, while it demonstrates the utter inferiority of the modern boy to that of an earlier generation. The scene of martyrdom rises fresh before the eye. Its chief actors are Dominie Dustcoats, Little John Gentle, Big Sam Stout and a congeries of birchen rods bound at the top with a hempen string. There is a spirited ride about the room, in which Johnny, with wardrobe somewhat disarranged, appears to play the part of jockey, but does not play the whip. Swish! Talk about electrodes, electric brushes and such scientific tomfoolery! Why, that is child's play to it. Swish! The Telegram's hated foe the trolley wire would be as grateful as a poultice compared with that. And swish, swish the music went until the maestro laid down his instrument from sheer weariness. But Johnny did not rush to the Associated Press agent with his wrongs. Not he. He took it out of Dustercoats with a long succession of bent pins, birch incinerations and tightened ropes stretched across narrow paths frequented by the master in twilight walks.

The daily press is foundering the social bark. After a while there will be no diverting tyrannies in the world. School days will lose all their verve and brightness, and we will look back to them as a monotonous lustrum of life when the pursuit of learning (in all probability an elusive pursuit) was the only faint excitement that gilled in the days.

The memorial which will be presented to Mr. Mowat to-day by the Mayor has the corporate seal of the city attached to it. The Attorney-General might well ask by what authority it was affixed there. The council has not authorized its use. Mr. Fleming should divest himself of the belief that the city's seal is a piece of family bric-a-brac to be used on deeds and mortgages or other private business.

The Canada Life.

Attention is elsewhere called to the report of a year's business of the Canada Life Assurance Company.

The Canada Life has been doing so well so long, rejecting all but the safest risks, but dealing liberally with those whose applications it could accept, that nobody now thinks of questioning its ability to meet all possible claims upon it. Its yearly increase represents a sum equal to a respectable total amount at risk by many a younger company. Under such circumstances the percentage of expense to total business can be kept low, and at the division of profits the assured get the benefit, for there is no large capital to claim dividends.

A perusal of the report of the annual meeting held at Hamilton yesterday may be found in another column, and readers are recommended to study it. It contains figures that must be convincing and will be read by all interested or who expect to be interested in life insurance.

The Borwicke Baking Powder is an absolute pure Cream of Tartar powder. ed

Telephones for the Island.

The Island residents will have telephone communication with the city in a few months. The Bell Telephone Company have already ordered the cable and are awaiting permission to lay it from the waterworks dock, alongside one of the conduits, to the crib at Hanlan's Point, from which overhead wires are to be stretched to the Island. The company also ask permission to erect poles on the Island roadways. The Acting City Engineer has recommended that the request of the company be granted and the whole matter will be considered by the Board of Works this afternoon.

Don't buy baking powder in bulk, containing sulphuric acid. Buy the "Borwicke" pure Cream of Tartar powder. ed

Shorthand and Typewriting School.

Miss A. M. Barker has a popular shorthand and typewriting school at 51 King-street east. Mr. J. W. Spence of Barker & Spence's Shorthand and Business School says of Miss Barker:

It gives me much pleasure indeed, as principal of our shorthand department, to be able to commend to the interested in this winged art as a most worthy teacher in every respect Miss A. M. Barker, who for a long time has been teaching in our school, with marked success. Anyone desiring the services of a first-class shorthand teacher could not do better than give Miss Barker a trial. J. W. SPENCE.

Hard and soft corns cannot withstand Holloway's Corn Cure; it is effectual every time. Get a bottle at once and be happy.

A United Endeavor Meeting.

The Toronto Christian Endeavor Union held an open meeting last evening in the new lecture room of Cooke's Church. Mr. G. Tower Ferguson was in the chair. The union was organized in October, 1888, with three societies and has grown so rapidly that now it has 63 societies. During the evening Bishop Campbell addressed the meeting, taking for his subject the name of the union, "Christian Endeavor." He stated that the object of the society was to promote throughout the church the spirit of Christian unity. Five minute addresses were given by the chairmen of the several districts, and solos were rendered by Misses Corbett and Beaton.

Enterprising boys can make 50c. to $1 every morning by selling The Toronto World.

Don't be persuaded to buy any but the Borwicke." ed

Enterprising boys can make 50c. to $1 every morning by selling The Toronto World.

THE CANADA LIFE.

Forty-fifth Annual Meeting of the Great Institution.

Highly Favorable Year As Shown By the Annual Report to the Shareholders — The President's Remarks.

The forty fifth annual meeting of the greatest of Canadian insurance institutions, the Canada Life Assurance Company, was held yesterday in the Board room of the company's head office in Hamilton. There was present a gathering of the representative men of Canada, men whose names are known all over the country for solidity and business ability, with Mr. A. C. Ramsay, president of the company, presiding over the deliberations. The meeting was a most harmonious and eminently satisfactory one.

Mr. Ramsay took the chair shortly after 12 o'clock, with Mr. Roland Hills as secretary of the meeting. There were also present the following gentlemen, viz.: Mr. F. W. Gates, Vice-President; Messrs. William Hendrie, Adam Brown, John Stuart, George A. Young, W. F. Findlay, John S. Hendrie, Henry H. Laing, Dr. J. D. Macdonald, James H. Mills, W. R. Macdonald, Dr. Mullen, David Kidd (general agent for Hamilton district), M. Leggat, Campbell Ferrie, Alexander Bruce, Henry McLaren, Warren F. Burton, W. T. Ramsay (superintendent), the Very Rev. Dean Innes (London), and Messrs. E. W. Cox, James H. Plummer, A. W. Murton (agent), W. Cooke, George A. Cox, N. Merritt, Mr. Justice Burton, Sir Casimir Gzowski, A.D.C. to the Queen, Henry Cawthra, Byron E. Walker of Toronto.

Mr. R. Hills, Secretary, read the notice calling the meeting as it appeared in The Hamilton Times, a copy of which notice had been sent to the Shareholders.

The minutes of the last annual meeting were taken as read.

President Ramsay submitted the following:

Report by the Board of Directors of the Canada Life Assurance Company, Submitted to the Annual General Meeting of Shareholders Held at Hamilton on April 5, 1892:

The business of 1891, being the Company's 45th year, was again highly favorable. The new Assurances applied for were 2507 in number and $5,929,083 in amount. Of these 136 for $259,500 were declined, the lives not appearing to reach that standard of eligibility which it is in the best interest of our assurers should be maintained. Of the balance of $5,669,583 upon 2371 lives which were accepted by the Directors, 204 for $414,562 were not carried out, leaving the actual new Assurances of the year $5,255,021 under 2167 policies, with a new annual premium income of $178,191.66.

At 31st December last there were in force $56,218,318.02 of Assurances and Bonus additions upon 19,563 lives, under 26,484 policies.

The statement of receipts and payments, and the abstract of assets and liabilities, herewith submitted, shows that the income of the year was $2,213,096.27, and that the assets amounted to $12,074,124.87, having been increased during the year by $1,041,684.78.

The death claims of the year were upon 192 lives under 243 policies for $511,879.11, including profits, a sum considerably under that of the previous year, 1890, when the amount was a good deal affected by the epidemic of la grippe, which then prevailed, and its results.

The business at the various branches has been generally well sustained, and having last year alluded to anticipations of successful progress at the Michigan Branch, it may be mentioned that these have been largely realized.

In compliance with the Company's charter the following Directors retire by rotation, but are eligible for re-election: The Hon. Sir Alexander Campbell, K.C.M.G., Toronto; Andrew Allan, Esq., Montreal, and Thomas Swinyard, Esq., New York State.

(Signed), A. G. RAMSAY, President,
R. HILLS, Secretary.

THE CANADA LIFE ASSURANCE COMPANY,
Hamilton, Ont., 31st March, 1892.

STATEMENT of Receipts and Payments of the Canada Life Assurance Company for the 45th year ending 31st December, 1891:

RECEIPTS.

To Balance at 31st December, 1890		$10,574,570 43
" Premiums received on new policies and renewals	$1,621,441 90	
" Extra risks	1,022 77	
" Fines	394 53	
" Interest earned on Investments and profit on sales of debentures, etc.	599,237 07	
		2,213,096 27
		$12,787,666 70

PAYMENTS.

By Expense account		$ 286,050 52
" Re-assurance premiums		3,751 37
" Claims by death	$ 486,801 14	
" Less re-assurance	4,704 00	
	$ 482,097 14	
" Claims by matured Endowments	40,100 00	522,197 14
" Cancelled (purchased) policies		67,184 27
" Profits of Mutual Branch "bonus"	$ 70,668 60	
" "Cash"	73,982 91	
" "Diminution of premiums"	171,718 51	
		316,370 02
" Dividend and bonus on stock		25,000 00
" Annuities		400 00
		$1,221,553 32
" Balance of assets as per general abstract of assets and liabilities		11,565,813 38
		$12,787,666 70

(Signed) A. G. RAMSAY, President.
R. HILLS, Secretary.

THE CANADA LIFE ASSURANCE COMPANY,
Hamilton, Ont., 31st March, 1892.

Audited and approved.
(Signed) MAITLAND YOUNG, Auditor.

GENERAL ABSTRACT of the Assets and Liabilities of the Canada Life Assurance Company as at 31st December, 1891:

ASSETS.

Cash on hand, $40.72, and in Banks, $8593.32		$ 8,634 04
Mortgages on real estate—value in account		3,649,981 14
Debentures—value in account (par value):		
City	$337,795 11	
County	87,073 34	
Township	188,806 99	
Town	692,292 29	
Village	540,071 20	
Rolling Stock Company	101,000 00	
Loan Companies	150,000 00	
Dorchester Bridge Company	6,000 00	
Railway bonds	7,455 75	
Street railway bonds	11,000 00	
Cotton Companies' bonds	316,000 00	
Waterworks bonds	325,000 00	
United States Government bonds	137,250 00	
		2,900,244 68
Bank stocks		530,190 25
Loan Companies' stock		40,243 00
Dominion Telegraph Co. stock		5,723 50
Gas Companies' stock		28,003 65
Newfoundland Government inscribed stock		50,555 13
Loans on policies		1,126,603 80
Loans on stocks, etc.		2,222,544 47
Real estate—Head office, branches, etc.		865,976 57
Liens on half-credit policies in force		112,335 31
Ground rents (present value)		1,099 99
Office furniture		6,937 50
Suspense account—balance of items awaiting arrangement		769 35
		$11,565,813 38

OTHER ASSETS.

Cash in agents' and others' hands including receipts held by them for premiums which have since been accounted for	$ 187,741 36	
Half-yearly and quarterly premiums secured on policies and payable within nine months	121,579 35	
	$ 309,320 71	
Deduct 10 per cent for cost of collection	30,932 07	
		$ 278,388 64
Accrued interest on debentures, etc.		$ 229,922 85
		$ 12,074,124 87

LIABILITIES.

Capital stock paid up		$ 125,000 00
Proprietors' account		68,198 46
Assurance, Annuity and Profit funds		11,022,977 96
NOTE—From this falls to be deducted $47,018.00, as it is paid for Death Claims not fully due or for which claimants had not presented valid discharges, and $17,998.60 for vested profits on the above unpaid Death Claims, and "Cash" and "Diminution" profits unpaid at 31st December, 1891, nearly all since paid.		
Reserve profit on Mutual policies		99,634 96
Special reserve on account of 4 per cent. basis		250,000 00
		$11,565,813 38

(Signed) A. G. RAMSAY, President.
R. HILLS, Secretary.

The Canada Life Assurance Company,
Hamilton, Ont., 31st March, 1892.

Audited and approved.
(Signed) MAITLAND YOUNG, Auditor.

Report of Committee on Investments.

We hereby certify that we have examined and passed in detail the several securities specified in the "General Abstract of Assets and Liabilities to the 31st of December last," and find the same to be correct.

(Signed) GEORGE M. INNES,
" WM. HENDRIE,
" ADAM BROWN.

Canada Life Assurance Company's offices,
Hamilton, 22nd March, 1892.

I certify that I verified the balance of cash on 31st December last.

(Signed) F. W. GATES,

Canada Life Assurance Company's Offices,
Hamilton, 22nd March, 1892.

Auditor's Report, 1892.

To the President, Vice-President and Directors of the Canada Life Assurance Company:

GENTLEMEN,—Having completed the audit of your Company's books for the year ending 31st December, 1891, and the examination of the securities representing the loans and investments as at that date, I have pleasure in certifying as follows:

The books are correct; the statements of "Assets and Liabilities" and of "Receipts and Expenditure," which I have signed, correctly set forth the affairs of the Company as shown by the books; the securities were found in perfect order and in accordance with the statements; the bank and cash balances at 31st December were duly verified.

I have the honor to be, gentlemen, your obedient servant,

(Signed), MAITLAND YOUNG, Auditor.

Hamilton, 21st March, 1892.

President Ramsay's Remarks.

Mr. A. G. Ramsay moved the adoption of the annual report. In so doing he reviewed, carefully and ably, the business of the year. He said:

I beg to move the adoption of the Directors' Report now before you, and although the statements which it and the published accounts, which have been in your hands for some days, so clearly indicate the success of the past year's business, and the sound position of the Company, that I need take up but little of the time of this annual meeting in adverting to them, it may be interesting, I dare say, that I draw your attention shortly to some of the features which these documents disclose. The new business of the past year amounted, you will see, to $5,255,021, a sum so nearly approaching the best year we have ever had that I think we may well congratulate you upon it. It has happily been our good fortune each year for so long to be able to make a somewhat similar statement that I fear it may appear a somewhat monotonous one, for which, however, I need offer no apology. You will have noticed that the total assurances in force at the close of 1891 were $56,218,318, an amount which suggests a very large measure of public support and confidence in the Company. The income continues to largely increase, and it amounted last year to $2,213,096, more than twice as much as it was ten years ago, and nearly seven times what it was twenty years ago. With the possibility of a corresponding progress in the future, we may well be encouraged to continue that caution and care in the direction and in the management of the Company's affairs which in the past have made the Canada Life's name synonymous with that of integrity, liberality and stability. The large addition of over a million dollars was added to the Company's assets last year, making them $12,074,124, or about twice what they were only seven years ago. While difficulty in obtaining satisfactory investments as they were wanted was experienced during the year, every effort and the best judgment of the Board were exercised so as to make that difficulty as little felt as was possible.

As you are well aware, there has of late years been a gradual reduction in the rate of interest obtainable on the best class of securities, and while our Company is of course affected by that, in common with all others, every exertion is made to diminish as far as we can any loss in the way.

The death claims during 1891 were $511,873, being a lower amount than they had been in 1890, when, largely by the grip epidemic, they reached $603,884.

The statement of receipts and payments shows that during 1891 $316,370 was paid to policy-holders as profits, a return of nearly 20 per cent. of the year's premiums paid to the Company, a percentage of profit on premiums paid so rarely reached by other companies as to lead us to press upon intending assurers the advantages which our Company offer in that respect. In alluding to that I am very glad indeed to have the opportunity of saying that by the courtesy of the Superintendent of Insurance we were yesterday favored with the result of the Government's quinquenial valuation of our Company's affairs. It shows that over and above the full reserve we are required by the Government of Canada to hold, and all liabilities, we have on hand a large profit surplus such as indicates no diminution in the Company's profit-making powers. You have been informed by the Directors' Report of the generally favorable progress of the Company's various branches, and the efforts of our Managers and Agents are well deserving of our thanks and encouragement. Special allusion has been made to the branch established by the Company in Michigan in 1890. Because it being somewhat of an experiment, you would naturally desire to hear specially as to it. I am very pleased to be able to say that the progress of the branch is as satisfactory as to have last year placed the company in the fourteenth position, in point of new assurances, out of 32 Companies doing business in the State. For a great deal of our success in Michigan we are indebted to the support of the prominent and influential gentlemen who have been good enough to aid us by acting upon our Board of Reference. I am glad to tell you that we have entered upon the year 1892 with the most encouraging prospects. The new business up to the present date far exceeds that of any previous year, and I trust that at our next meeting we may be able to again record a continuance of such prosperity as has already been so satisfactory to you and to our various policy-holders.

The number of Directors having now for some little time been reduced under the amendment of 1879 to the Company's Act of Incorporation, to 14, the Board lately passed a re-solution that that shall be the number of Directors composing the Board, and as that resolution requires confirmation at this meeting, you will be asked to confirm a resolution to that effect, which shall be submitted to you.

If there be any information which may be desired I shall be very happy to afford it.

Vice-President Gates' Remarks.

Mr. F. W. Gates, Vice-President of the Company, seconded the adoption of the report. In doing so he said:

Mr. Chairman and Gentlemen,—When it is borne in mind that there has been no perceptible improvement in business generally throughout the country during the past year I think we must be compelled to admit that the statement which has been presented today ought to be considered highly satisfactory. It is true that the Company might have done a much larger amount of business than has been done if we had been less scrupulously careful in the acceptance of risks which have been applied for. As the report shows, and as the President has pointed out, many applications have been rejected. We have exercised the greatest care in this matter in order that the Company and the insured alike might be fully protected. We did not indulge in the extravagances which some companies have in order to increase our business, but have rather followed a policy of careful management in the interest of the Company. I well remember some years ago that the President in his address referred with a good deal of pleasure to the fact that we did a business of $100,000 a day; now it is $7000 a day, and it was easy then to invest $1000 a day. It is not so easy to invest $7000 now, even with the lower rate of interest. I may again refer to the remarkably small losses, and again congratulate the Company upon that state of affairs. I have much pleasure, gentlemen, in seconding the motion for the adoption of the report.

President Ramsay put the motion, which was carried unanimously.

Thanks to President and Directors.

Mr. Byron E. Walker moved a vote of thanks to the President and Directors for their attention to the interests of the Company during the year.

In offering this motion Mr. Walker said: It gives me very great pleasure indeed to propose the thanks of the Shareholders to our President and Directors. Reference has been made to the growth and success of the Canada Life in the past, and I consider that they are largely due to the excellent management. The big companies in the United States are beginning to realize that it may be possible to do too much business, but I am sure that if the policy which has been pursued by the Canada Life in the past is adhered to another ten years of our career will show corresponding prosperity. I hope that our President may long be spared to direct the affairs of the Company, and that he may have the advice and co-operation of such men as now constitute the Directorate.

Mr. Henry McLaren: Mr. President and gentlemen, I have very much pleasure in seconding the motion.

The motion was put and carried unanimously, amid applause.

President Ramsay replied: I expect that I shall have to reply to the motion you have just passed. I thank you very much indeed for the resolution and for the kind expressions made use of. I believe I can confidently say that every one of the Directors has done all that was in his power to further the interests of the company.

Fourteen Directors.

Mr. William Cook moved: "Whereas it is provided by the Act (43 Vic., cap. 47, Dominion), amending the Act of Incorporation of this Company that the Directors may, by resolution from time to time to be passed, reduce the number of Directors of the Company to a number not less than twelve; and, whereas, by reason of vacancies which have occurred and have not been filled there are at present only fourteen Directors, and it is deemed expedient to reduce the number of the Board to fourteen, be it resolved that until further resolution, confirmed as required by the said Act, the number of Directors shall be fourteen."

Mr. Henry Cawthra seconded the motion, which was carried without discussion.

Three Directors Elected.

The Hon. Mr. Justice Burton moved the appointment of Messrs. W. F. Findlay and Campbell Ferrie as scrutineers of votes for the election of Directors in the room of the three retiring, and that the poll shall now be opened and closed upon five minutes elapsing without a vote being tendered.

Mr. Matthew Leggatt seconded the motion, which was carried.

The voting took a good deal of time, and while the ballots were being counted other business was proceeded with. The election resulted in the choice of Hon. Sir Alexander Campbell, K.C.M.G., of Toronto; Mr. Andrew Allan of Montreal and Mr. George A. Cox of Toronto. The last-named gentleman will take the place of Mr. Thomas Swinyard on the Board, the other two gentlemen being re-elected.

Thanks to Agents and Officers.

Mr. Adam Brown arose to move "that the thanks of the Shareholders be tendered to the agents and officers and medical advisers of the Company, to whose exertions in the interests of the Company its remarkable success is in a great measure due." In making the motion Mr. Brown said: It has more than once fallen to my lot to move a vote of thanks to the several agents for their valuable and loyal services to the Canada Life. On this occasion I have special pleasure in doing it because not very long ago, I visited, on a public mission, the leading cities of at least five of the Provinces of the Dominion, and embraced the opportunity of calling on the Company's agents and medical advisers. Without exception I found them all to be men of high reputation, deservedly esteemed and respected in their several localities, and all of them true to the interests of the Canada Life. Many of them are men of untiring zeal in their work and proud of their connection with such a company as ours. More than one said to me, such is the public confidence in the company, that it is an easy matter now to secure the best lives for the Canada Life. These gentlemen have been such large factors in the Company's success that they certainly deserve the highest acknowledgment the Shareholders can give them for their industry, interest and success in securing business. We owe much to the distinguished medical examiner at headquarters. I, therefore, move the resolution with great pleasure.

Col. Sir Casimir Gzowski: I have great pleasure in seconding the resolution.

President Ramsay: Before putting the motion I desire to say that I can fully corroborate, and have pleasure in endorsing, all that has been said by Mr. Brown in regard to the agents, medical advisers and officers here and in other places.

Reply for the Physicians.

Dr. J. D. Macdonald arose to reply. He said: Mr. President and Gentlemen,—In the motion just passed by the Shareholders, the agents are mentioned first, and I would have been pleased to have my old friend, Mr. Cox, reply first, but he insists that I should. It is many years since first I had the pleasure of replying to such a motion as this, on behalf of the medical advisers of the Canada Life Assurance Company. It is with much satisfaction that I heard the remarks made by Mr. Brown as to his visit to other places and to the efficiency of the medical officers and agents, and I can endorse all that he has said. I cannot speak of my own knowledge of small places, but I can say that in all the cities and towns the medical advisers of the Company are first-class men, men who stand high in the estimation of the profession and in the communities in which they live. I thank you on behalf of Dr. Mullen and myself for the motion you have passed. It is necessary that we must be severely just in our dealings with applicants for insurance, and while we have been actuated by a desire to be just to the Company and the applicants as well, we have always seen that the Company shall not suffer.

Reply For the Agents.

Mr. E. W. Cox replied on behalf of the agents. He said: Mr. President and Gentlemen,—The policy-holders, the Shareholders, the Directorate and the Managers of the Company, I am sure, rejoice in the prosperity of the Company, but there are no men who rejoice more in the prosperity of the Canada Life than do the agents. On my own behalf and on behalf of all the agents, I thank you.

This closed the meeting, and after the announcement of the result of the ballot the Shareholders present partook of luncheon, which had been prepared.

At a meeting of the Directors subsequently held, Mr. A. G. Ramsay was re-elected President and Mr. F. W. Gates Vice-President.

Dr. T. A. Slocum's

Oxygenized Emulsion of Pure Cod Liver Oil. If you are Feeble and Emaciated use it. For sale by all druggists. 35 cents per bottle.

The Cottage Workers at Home.

The annual at home of the Cottage Meeting Workers was held in Richmond Hall last evening, Rev. H. C. Dixon in the chair. Addresses were delivered during the evening by the Rev. H. G. Baldwin, rector of the Church of the Ascension, and Inspector Armstrong, reviewing the work done during the winter. There had been 10,000 free meals given by this organization and the result has been a success, both spiritually and otherwise. During the evening the services of Mr. A. Gowler, owner of the hall, were recognized by the presentation to him of a handsome silver water-service. Miss Latch, who has been secretary of the workers for a long time, was presented with a silver cup and saucer, while Mr. Johnson, for his musical services, received an elegantly bound hymn book.

Dr. T. A. Slocum's

Oxygenized Emulsion of Pure Cod Liver Oil. If you have a Cough use it. For sale by all drug gists. 35 cents per bottle.

Try a sample of Treble's perfect fitting French yoke shirts. Leave your measure and get a shirt that will give you comfort every time. Treble's 55 King-street west.

One trial of Mother Graves' Worm Exterminator will convince you that it has no equal as a worm medicine. Buy a bottle and see if it does not please you.

GOSPEL LITERATURE.

Gratifying Review of the Past Year's Experience—Good Reports From Agents.

The Upper Canada Tract Society held its 59th annual meeting in St. James' Schoolhouse last evening, Rev. John Burton in the chair. After Scripture reading and prayer by Rev. C. C. Owen, the president addressed the meeting. He reviewed the work done by the society in the distribution of Christian reading matter, and stated that the cost of learning the Bible by a colporteur was from 50 to 70 per cent. greater than the cost of the book.

Mr. James S. Potter, who has had experience among sailors in Halifax, now makes Toronto his centre in laboring among Canadian sailors. He has been able to reach about 150 vessels and about 1500 sailors, of whom at least 400 were French-Canadians.

During the past year the experiment of engaging college students as colporteurs has had most encouraging results. The total sales by the colporteurs amounted to $4112.86, being the largest ever made by the society.

The following resolution was moved by the Bishop of Algoma, seconded by Rev. G. J. Bishop: "Devoutly thankful to God for the blessings vouchsafed upon the work for the past 59 years and especially remembering the year just past, we would go on in the fulness of the Holy Spirit, 'Thanking God and taking courage.'"

A Large Hotel For Sale.

The "Penetanguishene Lakeside Hotel" will be offered for sale by auction, under power of mortgage, at the Canadian Hotel, Penetanguishene, on Friday, April 22, at 2 p.m. This beautiful house is built on the banks of Penetanguishene harbor, just far enough from the centre of the town to insure perfect, restful quiet, and yet near enough to bring all the conveniences of a modern town within a few minutes' reach.

The hotel is newly erected, built in 1889. The corridors are large and airy and every part open to the lake breeze. The entrance hall and corresponding upper hall are very large and make charming lounging rooms. Spacious parlors and reading rooms overlook the water. Grand dining room and children and servants' dining rooms. Bath rooms, hot and cold water and water closets in every wing. Pneumatic bells, telephone and telegraph communication in house.

The verandahs are a special feature. Upper and lower, connected by outside stairs, are the finest on the lakes. Bathing grounds, with sandy beach, and boating houses situated on the hotel grounds.

The grounds of the hotel comprise about nine acres, have a frontage on the water of about 1100 feet.

Excursion to Washington, D.C., On April 25th, with the Privileges of visiting New York via Erie and Lehigh Valley Railways.

Just one more chance to visit the sunny South for almost nothing. It will only cost ten dollars round trip, Suspension Bridge to Washington and if you wish to return via New York it will cost four dollars extra. Train will leave Suspension Bridge at 4.40 p.m. Tickets will be on sale at Suspension Bridge, and good for ten days. Through sleepers to Washington. Parties intending to take advantage of this cheap trip should secure their berths early. For further information apply to S. J. Sharp, 19 Wellington-street east, Toronto.

Last of the Season—Excursion to Washington and New York,

Via New York Central and Pennsylvania roads, Personally conducted. Through sleeping cars without change leave Suspension Bridge at 5.40 p.m. Monday, April 18, arrive in Washington Tuesday morning 11.30. Only ten dollars going and returning via New York. Stopover fourteen dollars returning via New York. Stopover allowed at Baltimore and Philadelphia on ten dollar tickets, and at New York, as well as Baltimore and Philadelphia, on the fourteen dollar tickets. Reduced rates at hotels and for side trips to Old Point Comfort, Mount Vernon, etc. Call on nearest New York Central ticket agent, or address Edson J. Weeks, No. 1 Exchange-street, Buffalo, N.Y., for information and illustrated circular. ed

Parmalee's Vegetable Pills contains Mandrake and Dandelion, they cure Liver and Kidney Complaints with unerring certainty. They also contain Roots and Herbs which have specific virtues truly wonderful in their action on the stomach and bowels. Mr. E. A. Cairncross, Shakespeare, writes: "I consider Parmelee's Pills an excellent remedy for Biliousness and Derangement of the Liver, having used them myself for some time.

Through Wagner Vestibule Buffet Sleeping Car Toronto to New York via West Shore Route.

The West Shore through sleeping car leaves Union Station, Toronto, at 4.55 p.m. daily except Sunday, arriving in New York at 10.10 a.m. Returning this car leaves New York at 5 p.m. arriving in Toronto at 10.35 a.m. Sundays leaves Toronto at 12.50 p.m. connecting with through car at Hamilton.

The Claret House of Ontario.

We have the largest and choicest stock of Clarets of any house in Ontario. We would direct attention to those of our own bottling at $4.50, $5 and $5.50 per doz. quarts, and to those shipped direct to us by Hanappier & Co., Bordeaux Medoc $6.50, Chateau Du Roc $7.50 and St. Julien $8. We also have a few cases of Chateau Du Vallon, 1881, a most complete dessert wine, at $15 per case and Johnston's Chateau Margaux 1875 at $24 per case. William Mara, 280 and 282 Queen-st. west. 135

Severe colds are easily cured by the use of Bickle's Anti-Consumptive Syrup, a medicine of extraordinary penetrating and healing properties. It is acknowledged by those who have used it as being the best medicine sold for coughs, colds, inflammation of the lungs, and all affections of the throat and chest. Its agreeableness to the taste makes it a favorite with ladies and children.

Every Mother Interested

Dyer's Improved Food for Infants is made from pure pearl barley, can be used by the most delicate or healthy infant and is highly recommended by leading physicians, 25 cents. Try it, druggists keep it. W. A. Dyer & Co., Montreal.

Every One

Who smokes a Hero Cigar, only costing 5 cents pronounces it good. Enough said. Try one Cigar stores keep them. J. Rattray & Co., Montreal.

Dr. T. A. Slocum's

Oxygenized Emulsion of Pure Cod Liver Oil. If you have a Cold use it. For sale by all druggists. 35 cents per bottle.

Cheap Food

Dyer's Improved Food for Infants is made from pure pearl barley, is highly nutritious, and costs only 25 cents. Try it, druggists keep it. W. A. Dyer & Co., Montreal.

All Men.

Men, young, old or middle-aged, who are weak nervous and exhausted, broken down from over work or from any cause not mentioned, should send for and read the book of Lubon, a treatise on diseases peculiar to man. Sent sealed, secure from observation, on receipt of 10c. in stamps. Address M. V. Lubon, 24 Macdonell-ave., Toronto

1 CENT. THE GREAT SHILOH'S CONSUMPTION CURE. COUGH CURE. A DOSE.

This GREAT COUGH CURE, this successful CONSUMPTION CURE is sold by druggists on a positive guarantee, a test that no other Cure can stand successfully. If you have a COUGH, HOARSENESS or LA GRIPPE, it will cure you promptly. If your child has the CROUP or WHOOPING COUGH, use it quickly and relief is sure. If you fear CONSUMPTION, don't wait until your case is hopeless, but take this Cure at once and receive immediate help. Large bottles, 50c. and $1.00. Travelers convenient pocket size 25c. Ask your druggist for SHILOH'S CURE. If your lungs are sore or back lame, use Shiloh's Porous Plasters, 25c. Price, 25c.

Gymnastic and Vocal Exercises.

A calisthenic entertainment was given last night in Association Hall by the trained class, numbering 60 girls, under the direction of Miss J. M. Wallace. The program consisted in club-swinging, pole practice, ring exercise, free gymnastics and musical dumb-bell practice. The girls went through their parts excellently, keeping in good time and performing without hesitation. The exercises were interspersed with songs and recitations by the juvenile exhibitors. The recitations of little Miss Annie Melville call for special mention, as they did for repeated encores. Moore's poem entitled "Paradise and the Peri," recited by Miss J. H. Wetherald, B.E., and accompanied with appropriate gestures by the full class, was well received.

Hot Springs and Return.

A special excursion to Hot Springs, Arkansas, will leave Toronto April 7th and 8th. The rate will be the lowest ever made to this world-renowned sanitarium. Hotel accommodation for 12,000 people. Further particulars at 38 Adelaide-street east, Toronto.

HOW GUINANES Systematically Undersold Everybody (Taken from The Monetary Times.) AND Why They Did the Largest Shoe Business in the Dominion Explained:

Because their goods were invariably purchased for cash, in larger quantities than any retail house, equally as large as any jobbing house; there was no middle house between them and their customers; they sold at jobbing prices, consequently from 25 to 30 per cent. less than any other retail house could pretend to do; they had only one price for rich or poor, and finally there was no boot, shoe or slipper manufactured that they did not keep in stock.

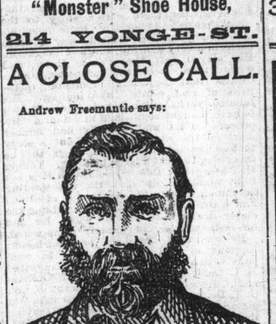
Why Guinane Bros. Are Sure This Enormous Business Will Continue to Increase:

Because they have taken advantage of the disastrous condition of the shoe trade and made their spring purchases for cash at such prices as will enable them to discount any offers they have ever before made to the public, and also that, in consequence of the great clearing out of stock at their late sale, the spring goods will consist of the very latest styles fresh from the manufacturers; that whatever remains of the old stock will be run off regardless of cost; that the stock will still continue to be complete in every style, quality, size, shape and novelty known to the shoe trade; that all sales will be made in the interest and for the satisfaction of the customers; that our attention and courtesy to customers will be redoubled, and because we have again renewed our determination to do the largest shoe trade in the world. With this end in view there is nothing known that can stop the progress of 135

GUINANE BROS.' "Monster" Shoe House, 214 YONGE-ST.

A CLOSE CALL.

Andrew Freemantle says:



DEAR DR. REAR,—I think it only right that I should bear testimony to your treatment of my case. I have had La Grippe three times. The second attack (March, '91,) left a cough, followed by catarrh, bronchitis and asthma. It laid me up several weeks. I again tried to work, took more cold, which settled on my lungs. The asthma returned in a severe form. Last Christmas La Grippe seized me the third time. In four weeks I failed so fast that I felt that my end was very near. The catarrh, bronchitis and asthma, all bad, faintness, palpitation of the heart, loss of appetite, tongue badly coated, breath offensive. Two weeks unable to lie down. Was wrapped in blankets in a rocking chair, seldom closing my eyes day or night, cough distressing. I expectorated from half to a pint in 24 hours.

At this stage I heard of the Histogenetic Medicine Association. I sent at once for treatment. I took it for a few days and became discouraged. In two or three days more, however, my attention was called to the fact that I had had no attacks of asthma. This encouraged me to continue, and now for three weeks I have had no attacks, cough almost gone, catarrh nearly well, do not expectorate a half-pint in a week, my appetite could not be better, I weigh within one pound of my best weight. This is a true statement in brief. I could say more.

Enclosed please find amount for a month's treatment, as I wish to give it a fair chance and now fully expect a radical cure. The treatment is so efficacious that sufferers in general and great sufferers in particular will do well to try it.

Yours respectfully,
ANDREW FREEMANTLE.
Bracebridge, March 28th, 1892.

We Cure These Also:

If you have Nervous Debility, Consumption, Paralysis, Epilepsy, Rheumatism, Dropsy, Heart Disease, Kidney Disease, Liver Complaint, Dyspepsia, Catarrh, Blood Diseases, Female Weakness, Histogenetic Medicines WILL POSITIVELY CURE YOU, if cure is possible. If not, your case will be refused treatment. We charge NO FEES. Free books. Free examination. Question sheets sent to outside patients, who are successfully treated at their homes.

ADDRESS: 3

Histogenetic Medicine Association

New Arcade, Yonge and Gerrard; suite of rooms 19, Toronto, Ont., and 2 and 3 Albion Block, London, Ont.
Office hours, 9 a.m. to 8 p.m.
Mention World.

A RARE CHANCE—FOR S