

CONSUMPTION CURED.

An old physician, retired from practice, having had placed in his hands by an East India missionary the formula of a simple vegetable remedy for the speedy and permanent cure of Consumption, Bronchitis, Catarrh, Asthma and all Throat and Lung Affections, also a positive and radical cure for Nervous Debility and all Nervous Complaints, after having tested its wonderful curative powers in thousands of cases, has felt it his duty to make it known to his suffering fellows. Actuated by this motive and a desire to relieve human suffering, I will send free of charge, to all who desire it, this receipt, in German, French or English, with full directions for preparing and using. Sent by mail by addressing with stamp, naming this paper. W. A. NOYES, 149 Power's Block, Rochester, N. Y.

THE MUTUAL RESERVE.

THE report of the eighth annual meeting of the Mutual Reserve Fund Life Association, of New York, appears in another column. The association has enjoyed an increase of business over the previous year, the applications for admission to membership during the year covering \$42,000,000. During the eight years of the association's existence, representatives of deceased members have received \$5,750,000, of which \$1,582,000 was paid last year on four hundred claims. The assets of the association have increased over half a million dollars during the year, and now stands at the satisfactory figure of \$2,742,291.50, while the reserve or emergency fund has also been added to materially, and now has reached \$1,796,678.19.

The average rate of expense for each \$1,000 of risk in the Mutual Reserve Fund Association was but \$3.53 last year, while in the cheapest of the competing companies on the level premium plan it was \$8.02. This is a point of peculiar interest to all insurers. Messrs. Warring Kennedy and William Wilson, of Toronto, are on the Advisory Council, and Mr. J. D. Wells is general manager for Canada. Mr. Wells led all other agencies on the continent last year in the amount of business reported.

AN urgent appeal. If you care for me as you say you do, bring me a tube of Cucumber and Rose Jelly for my poor chapped hands; it will cure them and it is not much to ask, is it? Druggists keep it. Wm. A. Dyer & Co., Montreal.

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

LEVY, KING OF CORNET PLAYERS.

TORONTO is to be favored with a visit from the great Cornetist, Levy, who will appear in the Pavilion next Monday evening with his European Concert Company. To say that he is the best cornetist under the sun is but to echo the laudatory encomiums which have been heaped upon him all through his marvellous career. Mr. Levy is not only the man of his day, but of all time in his particular phase of genius. He brings with him an excellent company

of European artists, and doubtless the capacity of the Pavilion will be tested, as the appearance of the King of the Cornet in our midst is one of the greatest events in the musical annals of Toronto.

MISS ADA GRAY appears this week at the Toronto Opera House in her favorite role of Lady Isabel in "East Lynne." Miss Gray has given 3,000 performances of this piece in America, and the people are not tired of it yet.

THE WESTERN.

THE shareholders of this old established Assurance Co., ought to be happy. As will be seen by the report published elsewhere, the profits for the year just ended represent thirteen per cent. on a capital of half a million, and the net surplus over and above the capital and all liabilities now amounts to \$269,757. The report will well repay a careful reading.

ADVICE TO MOTHERS.

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

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

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

"Perfect Satisfaction,"

Is the verdict of every one using Ayer's Cherry Pectoral for Colds, Coughs, Bronchitis, Pneumonia, and all Lung troubles. Unlike cod-liver oil, and many other specifics, Ayer's Cherry Pectoral is agreeable to the taste and leaves no ill effects.

"I cannot say too much in praise of Ayer's Cherry Pectoral," writes Mr. Robert F. McKeen, of New Gretna, N. J. "I have used it in my family, many years, and always with perfect satisfaction."

"Ayer's Cherry Pectoral is truly the

Most Popular Remedy

of the age, rendering full satisfaction in every instance."—Thornton Edwards, Lonely Dale, Ind.

F. L. Morris, M. D., Brooklyn, N. Y., says: "Your medicines have been satisfactory to me throughout my practice; especially Ayer's Cherry Pectoral, which has been used in great quantities by my patients, one of whom says he knows it saved his life."

Ayer's Cherry Pectoral,

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



Send for Catalogue of Gun Sights and Rifles.

Address WM. LYMAN, Middlefield, Conn.

JOHN WELLS, DENIST,

College Gold Medalist,

Corner Spadina Avenue and College Street.

(ASSESSMENT SYSTEM.)

WONDERFUL RECORD

Mutual Reserve Fund Life Association of New York.

Eighth Annual Meeting.

NEW BUSINESS, 1888, FORTY-ONE MILLIONS.

The Mutual Reserve Fund Life Association of New York has just held its eighth annual meeting, and reviewed its past year's business. Representatives and members of the Association were present from England, France, Italy, Germany and Canada, as well as from every State in the Union where the company are doing business. In calling the meeting to order, President Edward B. Harper remarked:

Each year for the past seven years it has been my pleasure and privilege to present to you my annual report, and each year in succession these reports have shown progress and prosperity such as was never before attained in the same length of time since incorporation by any other life insurance company in the world's history, and yet the year just closed has brought to us a greater measure of success than has ever before been my privilege to report.

The report was full of most gratifying facts. The applications received for admission to membership during the past year covered insurance to the amount of forty-one millions of dollars, of which the association accepted and wrote \$37,906,000, covering 12,124 policies, and the total insurance in force December 31, 1888, \$168,902,850. The net increase for the year, after providing for all expenses, lapses and deaths, approximated thirteen millions of dollars. During the past eight years there has been paid to the widows and representatives of deceased members more than \$5,750,000, and the association has saved to its members by reducing the cost of life insurance below the rates charged for ordinary life insurance as per the tables of the level premium life insurance companies, the sum of sixteen millions of dollars.

The claims paid by the association last year numbered nearly four hundred, and amounted to \$1,582,252.33.

ASSETS.

Total or gross assets, Dec. 31, 1883 \$2,742,291 50
Total or gross as etc, Dec. 31, 1887 2,202,978 37

Increase of gross assets for 1888.....\$ 539,313 13

RESERVE OR EMERGENCY FUND.

On Dec. 31, 1888, was\$1,796,678 19
On Dec. 31, 1887, was 1,395,091 27

Increase of fund during 1888.....\$ 491,586 92

To the amount of reserve or emergency fund on December 31, 1888, should be added over \$65,000 to be apportioned from the present bi-monthly auditing, which makes up to this date the reserve or emergency fund over \$1,881,678.19.

INCOME.

Cash income in 1888 from all sources....\$2,550,551 92
Cash income in 1887 from all sources ... 2,315,227 19

DISBURSEMENTS.

Total cash disbursements for 1888.....\$2,063,998 66

EXPENSES OF MANAGEMENT.

During the past year the actual cash expenses of management were \$479,581.45. Assuming, however, that the association had received the maximum amounts that could have been collected from all the new members in admission and medical examination fees, as per business written and accepted during the year, and had then disbursed the same to the various agents and medical examiners (who have actually retained these fees as their compensation), the association would have paid to agents admission fees amounting to \$129,042, and to medical examiners examination fees amounting to \$32,220, thereby making the total expenses but \$640,843.45, and the rates of expense for each \$1,000 at risk but \$3.53. The following comparison with the three largest level premium life companies will suffice to show the unprecedented light expense average of this association: