### A CHAPTER OF MIRACLES.

Remarkable Cures Effected Through the Intercession of the Venerable Archbishop Neumann.

Catholic Standard and Times. Mrs. E. H—, now sixty seven years old, contracted about eight years ago a serious rheumatic affection. She walked from room to room with extreme difficulty, and if she wished to descend the stairs she was compelled to walk backwards. In this most painful condition she remained about eightteen months. She tried many remedies, but without success. Then Mrs.

H—— heard about the miraculous cures wrought through the intercession of the blessed Bishop Neumann. She resolved to visit the grave of the Ven-erable Servant of God on the first Friday of every month for nine months, in honor of the Sacred Heart of Jesus, and to pray for her recovery at the holy Bishop's grave. In the meantime she applied no remedies. Not until after the fifth and sixth visits did she feel entirely cured. For three years she was free from rheumatic pains; then there was a partial return of the malady, which manifested itself in various parts of her somewhat corpulent body. but not in her knees, where formerly the evil was located. She is now able, in spite of her corpulency and old age, to move about with all ease.

HEALING OF A RUPTURE OF A LITTLE BOY.

July 7, 1896, Mrs. B gave birth to a boy bearing the signs of a rup-ture. After six weeks the mother and her husband made a visit to a friend living at some distance and returned home in a wagon late in the evening. At the end of the journey the child be gan to scream as if in great pain. An examination showed that the jolting which the infant had been subjected in the wagon had aggravated the complaint and the rupture appeared as large as a hen's egg. The next day the woman took the child to the Chil dren's Hospital. It was declared that the child was too small to wear a truss and as the swelling had disappeared for the time no remedy was applied. After six weeks the swelling reappeared, and its aspect was even more The mother then carried the child to an expert doctor in the vicin ity, who diagnosed the case as a com plete rupture and prescribed medicine. Later on he ordered a truss. mother took the child to a truss company, whose sergeons found a double The entrails of the delicate body projected at two points. A truss was constructed, which was to be worn eighteen months. If the trouble remained at the expiration of that time, an operation would be necessary.

the child suffered intense pain, and the compassionate mother removed it after the first day. She wished to replace it but being ignorant of the method, she again called on the doctor, who put it on, but wrong. The pains became more intense. In her agony the woman took the child in her arms to her sister in-law Mrs. McI \_\_\_\_\_to seek advice. The latter had heard of the miraculous cures effected through the intercession of the Venerable Servan of God, John Nepomucene Neumann. especially that of a blind girl whose eyesight had been restored. Mrs. McL—advised the mother to visit the holy Bishop's tomb and pray for the recovery of the child, proposing at the same time to accompany her. Having arrived at the tomb the mother placed child upon the marble and said Now beg the holy Bishop that he will the child suffer so much : if you will heal it, I will publish it for your honor and glory." After this she said three Our Fathers and three Hail Marys, and her sister-in law did the same. From the first moment the child was placed upon the tombstone of the Venerable Servant of God it was quiet, signifying that all pain had ceased. The mother took the child home. This happened Nov. 2, 1896. The next she only removed the bandage. All of the rupture had vanished and has not since re-appeared. After a week had elapsed Mrs. B——, in company with her sister in law, took the child to the renowned surgeon, Dr. Gross, to convince herself of the cure. His examination occupied over an hour, and at its conclusion he declared that no rupture was to be found on the body of the child, and if anything of the ly cured. He told the mother not to place the truss upon the child any more, it having worn it only twice. since not even felt nor had a sign of a

HEALING OF A BLINDED CHILD. A little girl, aged four years, of Mrs. E. D—, living in the southern section of Philadelphia, became dangerously ill of black measles, from which she suffered until, through the intercession of the Venerable Servant of God, John Nepomucene Neumann, she was entirely cured. The poisonous disease manifested itself principally on the face and in the eyes of the poor child. The skin of the face burst and there was constant suppuration, which made necessary the continuous applictirely blinded and the right one was endangered. Mrs. D --- consulted one physician after another, but none clared that the child would become entirely blind, nay, they were fully convinced that the child would not live One of them predicted death within six months. The mother placed the child for two months in a hospital, where all possible means were tried.

but of no avail. The case was pro-

nounced hopeless. After some time the mother of a friend informed her that a priest was stationed at St. Peter's who had cured patients given up by the doctors. The priest referred to was Rev. Father Beraneck, who died subsequently in Baltimore. He was skilled in medi-cine and ere he became a priest he was a practicing physician in Austria. To him Mrs. D. took her child. When Father Beraneck saw the little sufferen he said that in the natural order, humanly speaking, nothing could be done. He advised the distressed mother to appeal to the Venerable Servant of God, Bishop Neumann, to visit his grave, which was nearby, and make a novena. The mother took the child to the tomb of the blessed Bishop, knelt and with lively faith exclaimed in simple words: "O, blessed Bishop, I beg you heal my little girl." Then she recited the Litanyof the Bless ed Virgin and added five Our Fathers and five Hail Marys. She knelt about ten minutes at the grave. Before she prayed she placed her hands upon the capstone of the tomb and the the eyes of the child. Scarcely had she done this when the child joyously if O. mamma, do that exclaimed: "O, mamma, do that again, it feels so good!" The mother repeated the action twice. From this moment the child experienced no On their way home it was not necessary to cover the child's eves. Without pain she could look about, which she could not do formerly.

But her eyesight was not yet entire-y restored. On a Wednesday in the ly restored. spring of 1884 Mrs.D—repeated her visit to St. Peter's. The mother continued her novena, which she commenced on this day, reciting daily the Litany of the Blessed Virgin, five Our Fathers and the beads. On the follow ing Sunday, as the mother received holy Communion at the 7 o'clock Mass. the child, which had been left at home, received her complete eyesight. The ulcers in her face disappeared and she was able to attend Sunday school in the afternoon and be outside with her little playmates. At the close of the novena she was perfectly restored and no trace of sickness was to be seen. One of the doctors who had treated the child visited her home and inquired about her condition. He was greatly surprised at her marvelous recovery. "I never thought that the child would live!" he exclaimed. When informed that the child had been miraculously cured through the intercession of the Venerable Servant of God, he answered 'Oh, that's all bosh !" The people of the neighborhood recognized in this sudden cure of the child a miracle. Her father, a non-Catholic, after this event embraced the Catholic faith. The child lived yet three years, and died of small pox after being sick nine days.

CURE OF INVETERATE CATARRH. At the age of fourteen, F. Rrent to a seminary to take up his preparatory studies in philosophy and theology, as he wished to consecrate his life to God by entering the priest After a short time he contracted violent and inveterate catarrh, and al though he used different remedies and was under the most careful medical treatment he could not get rid of it. Breathing caused him a great deal of pain. He was compelled to give up his studies and return home. The sickness lasted yet a whole year; during this time he consulted several physicians, but could not procure any lasting help. At times he would improve, and then again grow worse. At last all his grow worse. At last all his hopes vanished so far as natural remehopes vanished so lar as natural reme
heal you as he did the little blind girl,
praying at the same time herself: "O
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ho Neumann, in November, 1896. At the beginning of the novena he felt himself relieved, and at the end of it he was entirely cured, to the astonishment of his parents and relatives. His re overy was complete and permanent. At present he is pursuing his studies in another college.

## CATHOLICS AND CATHOLICS.

When careless Catholics are reminded of the obligation they are under to give good example to their non Catholic neighbors, and to lead such consistent lives that our separated brethren may judge the religion we profess to be divine, and be influenced to examine its claims, the complaint is often heard: Protestants are so easily scan-" Oh dalized!" It is true that those outside the Church are apt to be disedified at things we have a way of glossing over to ourselves. It is an unconscious tribute they are constantly paying to our holy religion. They suspect that we ought to be better than we are; and we know it, and we know why. Some years ago two young Irishwomen were servants in the family of a gentleman whose father was a from whom Protestant minister, he had no doubt inherited many prejudices against the Church. It was not so much the reading of Catholic books or social intercourse with practical Catholics that dispelled these prejudices, as the religious lives of his servants, of whom we have often heard him speak. There is no one whose life is so obscure as not to influence his fellows. - Ave Maria.

# DIOCESAN PILGRIMAGE TO STE.

ANNE. The seyenth annual excursion from Toronto to Ste Anne de Beaupre, calling at Montreal and Quebec, via Canadian Pacific Railway, will take place on Tuesday, July 19. A special train will leave the Union station at 7:39 a. m., via C. P. R., calling at Montreal and Quebec. Tris will be the cheapest excursion of the century, covering as it does a distance of over 1,000 mles, and extending ten days, as well as passing through the most picturesque portions of the two Provinces. Return fare, only 86.75; children half fare. Tickets good for ten days. Time-Table and Fare.

Trisins will leave Toronto (Union Station), at 7:30 a.m.; fare, \$6.75—time limit July 29 from all

stations; Agincourt, 8:11; fare, \$6.60. Locust Hill.8:28; fare.\$6.15. Charemont,8:16; fare,\$6.35. Myrtle, \$.57; fare, \$6.10. Burkenton, 9:15; fare, \$6.50. Pontypool, 8:32; fare \$5.90; Manvers, 9:12; fare \$5.90. Cavanville, 9:56; fare, \$5.50. Peterboro, 10:20; fare, \$5.50. Reaching Quebea at 1:39, and \$1. Anne de Beaupre at 3:30 on Wednesday morning. Tickets good to go by regular train within time limit. For berth rates apply to C. E. McPherson, C. P. R. City Agent, No. 1 King St. East, Toronto, or to Sadiler's Bookstore, 127 Church St., Toronto, Berths will be sold in first-class sleepers, while at Sie Anne de Beaupre, \$1. Tourist cars, equipped, 50c., To secure berths in advance from Toronto, it is necessary to apply to C. E. McPherson, No. 1 King St. East, Toronto; R. A. Bennett, Smith's Falls; or any C. P. R. station agent, on or before 15th July. Berths from Smith's Falls can be secured by application to R. A. Bennett, C. P. R. Agent, Smith's Falls can be secured by Application to R. A. Bennett, Cont; Rev. W. A. McDonaugh, of Prescot, Ont; Rev. W. A. McDonaugh, of Prescot, Ont; Rev. W. A. McDonaugh, of Prescot, Ont; Falls, Ont.

### OBITUARY.

MRS. ELLEN DOHERTY, LOGAN.

It is with feelings of deep regret we record the death of Mrs. Elien Doherty, who died of paralysis, at her home in Logan township, June 9, at the age of sixty-eight years. She was born in Connecticut, in the year 1830. Her parents settled in Caledon, Peel county, Ont. when she was quite young. The deceased married Mr. Alexander Doherty, with whom she lived for nearly fifty years, He died about three years ago. Mr. and Mrs. Doherty resided in Logan for twenty-one years. They were industrious and prosperous and were highly esteemed for their unbounded charity and hospitality. The deceased was a woman of fine character and amiable disposition, and was regarded in the community as a model of the true Christian mother. Fortified by the secraments of the holy Catholic Church she looked calmly and confidently upon death, and when the end came, comforted and consoled by the presence of her family, and amidst their earnest prayers, she breathed forth her soul into the hands of her Creator. The family feel the sad loss very keenly, for she was a kind and affectionate mother to them all. They have the sympathy of a large circle of friends in their bereavement. She leaves a family of ten children to mourn her loss,

The Rev. Father Downey con lucted the MRS. ELLEN DOHERTY, LOGAN.

loss,
The Rev. Father Downey conducted the funeral service, and gave a very appropriate sermon. She was interred in Kinkora come-

May her soul rest in peace! Mrs. Angus McDonald, Bornish.

The morning of the 18th of June witnessed the last scene in the earthly career of the late Mrs. McDonald, Centre Road, West Williams. The subject of this sketch was born in the borough of Beubecuea, Invernessine, Scotland, in the year 1816. She, with a large number of friends, crossed the ocean, landing in America in August, 1818. This country was then a howling wilderness. She went into the unbroken forest to share the trials and vicissitudes of the early pioneers. After a few years of hardships she was married in 1851 to the late Angus McDonald, who died seventeen years ago. The union trought them three children, some of whom survive her. Speaking of her personality, one of her great characteristics was the kindness of heart and generosity of spirit that maintained a frank and sincere bearing upon all her intercourse during her life. In religion Mrs. McDonald was a strict atherent of the Catholic Church and its precepts, Realizing that she was near the end of her earthly journey, she sent a messenger for Rev. D. A. McBae, who administered the last rites of the Church to her, of which Church she was a consistent member. Her funeral took place on the 20th ult. to 5t. Columbus Chiftch, Bornish, followed by a large concourse of people, testifying the high esceen in which she was held, not only by her relatives and family, but by her old neighbors. The ceremony in the church was very imposing, Mess was celebrated for the repose of her soul by the parish priest, Rev. Father McRae, After the service was over the mortal remains of the church the ceremony in the content of the content of the mortal remains of the church was very imposing. Mess was celebrated for the repose of her soul by the parish priest, Rev. Father McRae, After the service was cover the mortal remains of the church and remains of the church and remains of the church and remains of the church was very imposing. MRS. ANGUS McDonald, BORNISH. brated for the repose of her soul by the parisis priest, Rev. Father McRac, After the service was over the mortal remain to the mortal price of the mortal parisis of the day of general judge ment when we shall all have to appear to give an account of our deeds.

May her soul rest in peace!

### A TOKEN OF ESTEEM.

REV, THOMAS M'CARTHY, OF READ, THE RECIPIENT.

On Sunday, June 26, the parishioners of St. Charles church, Read, treated their worthy pastor to a surprise such as assured him beyond all doubt that their best wishes accompany him on his trip across the Atlantic. As Rev. Father McCarthy was about to ascend the pulpit after Mass, Mr. Denis Handey stepped for ward to read the following address: To the Reverend Father McCarthy:

To the Reverend Father McCarthy:

Rev. Father—Having learned that you propose taking a short vacation and intend to visit old friends and the home of your childhood, your parishioners cannot allow you to depart without expressing their appreciation of your services, and wishing you a pleasant journey and a safe return.

In reference to your work amongst us we would not dare, Rev. Father, to flatter even if we felt so disposed, well knowing how such an attempt wouldpe received. Wo will, therefore, only refer to manifest facts patent to every observer—our fine church that we believe second to none in Ontario, considering the means of the congregation and its financial position; our Catholic schools in a flourishing state, the; regular attention of your people to the sacraments of the Church, and the fact that drunkenness and the meaner vices are tracity seen in your parish, prove not only good ad-

ministrative ability on your part, but prove, also, that sincerity of purpose and stainless metegrity receive God's blessing in sacred as well as secular affairs.

We trust, Rev. Pather, that you will not estimate our personal regard by the small testimonial we ask permission to offer. With more time and other circumstances its value might easily be doubled. We are satisfied that you will accept it in the spirit in which it is tendered, and while we hope to be remembered in your prayers and sacrifices we assure you that you will not be forgotten by us; our prayers will be directed to the end, that you may have a prosperous voyage and return in renewed health and spirits, to remain for many years amongst us.

for many years amongst us.

We believe we can say with truth that we sign this on behalf of every member of your congregation,

Denis Hanley Michael Corrigan Patrick Sheeran.

Michael Corrigan
Patrick Sheeran.
The purse containing \$100 — a small testimonial, as was said in the address—but still sufficient to indicate that the words expressed were not mere hollow sounds, and the reply of the reverend gentleman was touching in its simplicity. When he first came to Read, everything seemed uninviting, and he thought that if he were to remain there long his lot must be a hard one. Now, however, things looked different, and it would certainly cost him many a bitter pang, did circumstances oblige him to seek new friends elsewhere. He modestly refused all credit with regard to the erection of the beautiful church: that he said, was the work of the people; he assured them that while absent he would frequently remember them in his prayers, and especially when offering up the holy sacrifice; that he would return resolved to make still stronger efforts to promote the welfare of his flock; and that he would long remember their thoughtful kindness in thus honoring him with so signal a mark of their respect and estern. ness in thus honoring him with so signal mark of their respect and esteem.

#### THE WAR-GREAT AMERICAN VICTORY AT SANTIAGO.

The past week has been an eventful one at the seat of war. At Manila the native insurgents, encouraged by the presence of the victorious American, fleet have gained important successes, and they are now closely besigning the city, which is thus placed between two formidable enemies. The United States army, which has been for some time en route will undoubtedly soon arrive, and we may say that the city will then surely be taken. In the meantine, Admiral Dewey is patiently awaiting their arrival before taking further action. It cannot yet be stated when the troops will arrive, but this much has been ascertained regarding them, that on their way they have captured the Ladrone islands, and they are taking the Spanish Governor to Cavite as a prisoner of war. A force has been left on the islands to garrison them.

A force has been left on the islands to garrison them.
Captain-General Augusti, Governor of the Philippine islands, has admitted in a despatch to Madrid that between the two enemies, his situation is hopeless, though if the islanders would side with him against the Americans, he believes he could hold the position. His wife and family have been taken prisoners by Aquinaldo, the insurgent chief, in whose hands they still remain.
Admiral Camara's fleet, which was sent from Cadiz to attack Admiral Dewey via the Suezcanal, was delayed by the refusal of the Egyptamara, was delayed by the refusal of the Egyptamara's fleet.

tian Government to allow it to take coal. The rumors are conflicting regarding what then occurred. As the fleet received some supply of coal from Spanish colhers it is supposed that part of it went through the canal, and part returned to Cadiz to protect that city agains: a threatened attack by an American fleet under Admiral Watson. It would appear, however, that the threat to attack Cadiz will not be carried into effect, as the intention is now declared to be to send Watson to assist Dewey.

Admiral Cervera's fleet remained bottled up in the harbor of Santiago, Admiral Sampson having his blockading fleet just outside the narrow entrance.

At Santiago de Cuba, operations have been conducted on a large scale. Troops have been pouring in rapidly from Tampa, Florida, so that at last the united American and Cuban armies reached the number of thirty thousand nen; Garcia having placed his forces at General Shafter's disposal.

In the meantime the fortifications of Santiago were greatly strengthened, and it is supposed that all the roads reading to the city have been mined, so that the difficulties in the way of actually capturing the city are very great. Nevertheless the attack was begun on July 1 at dawn, resulting in the flere battle of Santiago, which will be reckoned as one of the great battles of history: for though the numbers engaged on both sides have frequently been greater, never in any previous battle were such terrible engines of war brought into Addisock on Friday morning, July 1, the bugles sounded the reveille, and it was not surrise before the line of battle was formed. The attack was then begun on the town of Caney, a suburb of Santiago, where the Saniards were in force. Caney was defended by earth-works and lines of barbed wire. Two American batteries were brought into action here, and after unexpectedly hard fighting the Spaniards were driven back. All along the line, at El Paso. Aquadores, and San Juan the fighting was kept up amid the incessant roar of artillery, and at the close of day Gen. Sha

#### ANNUAL MEETING OF THE ON-TARIO MUTUAL LIFE.

Twenty-Nine Years of Success - Upward and Onward.

The twenty-eighth annual meeting of the Ontario Mutual Life Assurance Company was held in the Town hall. Waverloo, Ontario, on Thursday, May 26, 1898. The attendance, though not large, was representative, and much enthusiasm prevailed.

The President, Mr. Robert Melvin, Guelph, occupied the chair, and on the platform the following directors were seated: Messrs, Taylor, Hoskin, Bruce, Britton, Fisken, Clement, Kidd, Somerville and Fair.

On motion of Mr. P. Clement, seconded by Mr. Geo, A. Somerville, Mr. W. H. Riddell, Secretary of the Company, acted as Secretary of the meeting. The minutes of the last annual meeting were formally taken as read and adopted.

adopted.

The President then called upon the Secretary to read the DIRECTORS' REPORT,

The number and amount of policies issued during the year was 2,020 amounting to.....\$ 3,070,900 00 Number of applications declined, 90, amounting to.......... 122,500 00 122,500 00 644,107 05 175,873 25 819,980 30

3,327,789 46 According to our standard actua ies' 4 p. c. Amount paid for death claims. Endowment. Purchased policies. Annuities. otal amount paid to policy-Mortality for 1897..... Surplus earned...
Surplus over all liabilities, our standard actuaries 4. p. c.....
Government St'd, H. M. 4½ p. c....

The demand for money was not active during the year, but the funds of the company have been fully invested, but at a little lower tte of interest.
The interest on our investments has been rell met, and the amount of overdue and acrued interest is much less than for many

rued interest is much less than for many ears.

The collapse of several of the larger assessment companies and a feeling of uncertainty owards some others have had the effect of irecting the attention of many of the better lass of assurers to companies whose business is based on level premiums and ample reserves. With other old line companies we have been enefited by increased business, and lope to enefit to a much larger extent in the near nure.

nefit to a much larger extent in the near ture.
Financial statements prepared and certified by your auditors are herewith submitted for our consideration, also certificates of Ex-cutive Committee on Mortgages and other rewrites of the company.
You will be called upon to elect four direct-rs in the place of B. M. Britton, Q. C. George, t. Somerville, F. C. Bruce and J. Kerr Fisken, il of whom are eligible for re-election, On behalf of the board, R. Melvin, President.
Waterloo, May 26, 1898.
THE PRESIDENT'S ADDRESS,

THE PRESIDENT'S ADDRESS,
In moving the adoption of the report, the
President said: I am sure you will, with me,
deeply regret the death of our late President.

The death-rate is a certain and fixed quan-ity, while the rate of interest or value of

The death-rate is a certain and fixed quantity, while the rate of interest or value of money is very unstable, but always with a downward tendency. So whatever we may do with regard to profits, surplus, etc., we are bound to make ample provision for payment to the utmost farthing of our obligations. In making these remarks I do not wish to be understood as meaning that the time has arrived to change our basis of reserve, but, if the time should come when it may become necessary then the Ontario, as on former occasions, will be one of the first to adopt a still higher standard of safety.

It is gratifying indeed to observe the very great decrease in lapses and surrender values,

ard of safety.

It is gratifying indeed to observe the very great decrease in lapses and surrender values. This has been the weak spot in all life assurance companies for many years, but let us nope the very marked improvement this year may continue, and that not only we but all other companies may share in a like improvement. The conclusion—I have endeavored to show you that as compared with 1896 we added largely to our insurance in force, and as compared with 1887 we nearly doubted the amount of insurance on our books; that as compared with the past or any other year our lapses are very much less, our reinstatements more, our total income much greater, and that we paid more surplus last year than in any previous year: that as compared with 1887 we paid more than double, that we added largely to our Reserve and to our surplus, that our death rate was less, and that up to the first of May in the prevent year our new business is greater by \$101, 000 than for the same time last year, and our death rate up to May lst is not greater than for the corresponding period of last year. Therefore, have we not reason to hope, with the active and carnest cooperation of our policy holders, board, agents and staff, in all legitimate and honest ways, to anticipate for 188 as great, or even greater prosperity than we had in 1897?

2ND VICE-PRESIDENT'S ADDRESS.

Mr. Alfred Hoskin, O. C., 2nd Vice-President

to read the

DIRECTORS' REPORT.

Your Directors respectfully submit the following as their report for the year ending December 31s, 1897:

Since We last report for the year ending December 31s, 1897:

Since We last respect for the year ending December 31s, 1897:

Since We last respect for the year ending December 31s, 1897:

Since We last respect for the year ending December 31s, 1897:

Since We last respect for the year ending December 31s, 1897:

Since We last respect for the year ending December 31s, 1897:

Since We last respect for the year ending December 31s, 1897:

Since We last leave you, it has been our missions of the company, who was one of the founders of the company, its first and only President up to the time of his death, Eulogy of him is not necessary, as he long held positions of honor and trust, and deserved year whose deliberations he so ably and so long presided. Mr. Hendry was appointed Director in his place. We are pleased to inform you that the business of the past year has been of the most gratifying character in every respect, and the was always alive to the adviscement of the insurance part of the business of the principle of distribution of surplus to our policy-holders notwith standing the greatlowering of the rate of interest, and consequently lessened earning power of money.

The number and amount of poli-

company. He earned his rest, and I feel warranted in saying that we all miss him.

"I desire to add a few words as to the position of the investment part of our business. Although we are an insurance company, and every effort should be made to push and enlarge that portion of the business, yet the stability of that depends upon the security of the investments—without the latter the former would be in peril, and the agents would find a difficulty in securing insurances if the assests of the company were doubtful. In 1897 the invested funds of the company amounted to \$3,484,781. The care of such a large sum entails considerable labor and anxiety upon those who have charge of the same, for upon the earning power of this sum depends largely the profits we have to divide. It is almost unnecessary for me to remark that the rates to be obtained are steadily falling, and in addition the difficulties of finding investments are increasing. Complaints are sometimes made by policy-holders that their profits are not increasing fast enough, but if they thought for amoment they must conclude that, as profits are less in every kind of business and mi loan companies, the profits from the investments of assurance companies must be similarly affected.

"I find that in 1896 our average rate of interest on our investment."

ly affected.

"I find that in 1896 our average rate of interest on our investments was 5.62 per cent., and in 1897, 5.13 per cent. This, to a great extent, arises from our having to reduce the rate, in many instances from 6 to 5 1-2 per cent, In comparison with other companies of about our size, I find that during the years 1896 and 1897 the net rate of interest earned by them was respectively only 4.44 and 4.34, 4.92 and 4.65, 4.76 and 4.65 per cent.; so you will see that our showing, by comparison, is a good one. Agents very naturally desire to get as much remuneration as possible, but they should have regard to the decreasing earnings of all companies, and also that very few concerns can stand an increasing expenditure upon a decreasing earning power.

and also that very lew centerus can stant an increasing expenditure upon a decreasing earning power.

"I find that, as compared with other Canadian companies, our investments texcept in two companies upon mortgages are larger and except in one instance) our investments on debentures are greater, comprising about 55 per cent, of our total funds invested. Our remaining investments consist almost of ions on the security of our folicies and real estate.

"I might state for the information interpretable of the properties and the policy holder, and ascertains the position of each mortgage account, and where thought necessary gives instructions for their being looked after.

"Like other investing institutions, some of the properties upon which loans have been made have fallen into the company's hands but I am pleased to be able to say that the amount is not large nor the estimated loss con

siderable, the net income from it being last year equal to 3 1-3 per cent. Referring again for a moment to the lessening earning power. I would like to call the attention of the agents to lapses. These are a great loss to every company, and if they could be lessened companies could pay more to their agents and probably more to their noilcy-holders. I find in one could not be their policy-holders. I find in one control of their policy holders. I find in one control of their policy holders. I find in one characteristic the mean control of the extent of about 35 per cent. The new insurance effected in 1857. In control of the wind property of the extent of about 45 per cent. Even the new grant in the field so per cent. Even the new grant in the field so prove that the has not been excent from this source that grant in the field so that the sent in the field so that the field in their interests to make an effort.

I cannot conclude without making an altusion to the gentleman, who now has the honor to be at the head of this institution—for it is an honor. The mantle of our late lamented President has fallen upon worthy shoulders, and I can assure you that the best interests of the company are his concern, and that be does not allow anything to slip from his care and attention if he can help it. He is one of the pioneers of the company, and it owes a great deal to his jungment and attention, and I sincerely hope the company will for a long time have the benefit of his services.

jne,gment and attention, and I sincerely hope the company will for a long timehave the benefit of his services.

Mr. B. M. Britton, Q. C., M. P., Kingston, in moving a vote of thanks to the manager, secretary and officers, took occasion to refer to the harmony that existed at the annual meeting of the company, and the enthasiasm manifested in the proceedings from year to year. He was pleased to rote the steady growth of the company and the satisfactory results achieved for its pelicy-holders. He contrasted the advantages which policy-holders enjoyed the season of the Strate o

#### A LADY TELLS HOW SHE SUP-PORTS HERSELF AND FAM .. ILY.

" I often read of ladies who work hard relate how easily one can get along in the world if they only knew how. There is a big firm in Pittsburg that manufactures flavoring powders. I had tried them myflavoring powders. I had tried them my-self and knew they were splendid, so sent for samples and tried selling them. I found it so pleasant and easy that I have kept right at it and never make less than \$3 a day and often clear more than \$5. The powders go twice as far as the liquid extracts liquid extracts sold in stores and are much stronger. I sell from one to eight different flavors in each house. They are used for ice cream, custards, cakes, candies, etc., and are so delicate and give such a rich flavor that everywhere I go I gain a permanent customer. your readers who would like to make your readers who would like to make money can get full particulars by writing to W. H. Baird & Co., Station A, Pittsburg, Pa., and they will give you a good start. I support myself and family nicely and we have a good many many comforts we never had before." "L."

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FURNISHED COTTAGE TO RENT: \$50 for season — pretty point, sandy beach. J. Fenn, Whiteside, Muskoka.

## ORGANIST WANTED.

ORGANIST AND CHOIR LEADER (MALE) wanted for a Catholic church in a city in the State of New York. Applications for the position, stating salary and enclosing credentials, to be addressed Catholic Excorp. London, Ont.

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## TEACHERS WANTED.

CATHOLIC TEACHERS WANTED, MALE Undifference and ability to speak and to teach French, Give names of inspectors of whom references may be asked. J. F. White, Inspector Separate Schools, Toronto.

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