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Clothing! Clothing! Clothing!

Goods slightly soiled during alterations. Mackintoshes, Children's, Young Men's and Men's Suits, Pants, etc.

COME AND SEE FOR YOURSELF

LOT 1—2 and 3-Piece Suits and Fancy Suits for -	$1 95
LOT 2—Mackintoshes and Young Men's Suits, - -	$3 95
LOT 3—Spring Overcoats, silk lined, in blue, - -	$5 95
LOT 4—Young Men's Suits - - - -	$2 95
LOT 5—Men's Pants, choice of many patterns, - -	$1 19

J. H. Chapman & Co.,

Phone 791. 126-128 Dundas Street.

WINTER PASTIME

Final Curling Match for the Davis Medal.

London Curlers Defeat Glencoe in a Friendly Game—Hockey and Other Sporting Events.

CURLING.

A GAME WITH GLENCOE.

London and Glencoe curlers played a friendly game at the Simcoe street rink yesterday. Score:

London.	Glencoe.
Rink No. 1—	
J. S. Walker,	George Parrott,
G. B. Harris,	C. F. Craig,
D. B. Dewar,	A. Finlayson,
J. P. Evans,	R. R. McKellar,
skip.....19	skip.....28
Rink No. 2—	
W. T. Edge,	James Poole,
J. P. Cook,	Jas. F. Simpson,
D. Regan,	W. D. Moss,
C. W. Andrus,	J. L. Luckham,
skip.....21	skip.....14
Rink No. 3—	
H. M. Lay,	D. McIntyre,
J. Stevenson,	A. Sutherland,
R. C. Macfie,	M. C. Campbell,
T. Gillean	S. J. McCreery,
skip.....22	skip.....14
Total.....62	Total.....56

Majority for London, 6 shots.

JUNIOR SKIP CONTEST.

The final match for the C. W. Davis gold medal for Forest City Club junior skips was played last night. Two rinks competed. The one skipped by Mr. W. Bartlett captured the medal. Score:

C. H. Ward,	J. W. McIntosh,
A. Talbot,	J. M. McWhinney,
J. H. Burnett,	R. Reid, jun.,
W. Bartlett,	C. E. Sterling,
skip..... 9	skip.....14

TURF.

New Orleans, March 18.—Summary of Friday's events:

First race, 1 mile—Egbart 1, Unlers 2, Climacus 3. Time, 1:43½.

Second race, 6 furlongs—Little Jack Horner 1, The Purser 2, Maurice W. 3. Time, 1:15¾.

Third race, selling, 1⅛ miles—Mordecai 1, Gomez 2, Judge Steadman 3. Time, 1:56½.

Fourth race, the St. Patrick handicap, 1 1-16 miles—Alfresco 1, Forbush 2, Joe Shelby 3. Time, 1:43¾.

Fifth race, 7 furlongs—Cotton Plant 1, Nora S. 2, Shuttlecock 3. Time, 1:29½.

Sixth race, selling, 7 furlongs—Brother Fred 1, Cherry Bounce 2, Lost Time 3. Time, 1:29½.

AT INGLESIDE.

San Francisco, March 18.—Track fast at Ingleside yesterday.

First race, selling, 7 furlongs—Campus 1, Fastosa 2, Pallicus 3. Time, 1:17½.

Second race, ½-mile, 2-year-olds—Androssa 1, Bassasea 2, Ned Dennis 3. Time, :53.

Third race, selling, 1⅛ miles—Jennie Reid 1, Truaxillo 2, Sardonic 3. Time, 1:58.

Fourth race, hurdles, 1⅛ miles—Our Climate 1, Granger 2, Tortoni 3. Time, 2:08¾.

Fifth race, handicap, 1 1-16 miles—Tony Licalzi 1, Gualala 2, Good Hope 3. Time, 1:09.

GOLF.

LONDON CLUB.

The London Golf Club held their annual meeting at Cronyn & Betts' office the other day. There was a good attendance, and much enthusiasm. This season promises to be an interesting one in golf circles.

BASEBALL.

BRANTFORD WON'T JOIN.

Definite word is received that Brantford will not put a team in the Canadian Baseball League this year. The league will endeavor to secure another city to put in the sixth club.

BOUGHT THE BROWNS.

St. Louis, Mo., March 18.—Edward C. Baker, a capitalist, of this city, has bought the St. Louis Browns from the creditors. The price paid was about $40,000. The sale carries with it all the stands and property now in Sportsman's Park, 15-year lease on the grounds, and the following ball players: Pitchers Hill, Hughey, Carsey, Sudhoff, Stivetts; Catchers Clements and Sugden; First Baseman Tucker, Second Baseman Quinn, Third Baseman L. Cross, Left Fielder Harley, Center Fielder Stenzel, Right Fielder Dowd.

HOCKEY.

PARIS PROTESTS BRANTFORD.

Paris, March 18.—Paris protests the game won by Brantford at Ingersoll on Wednesday night. Brantford played two ringers, namely Cribbs, of Simcoe, and Page. The report in the papers gives the championship to Brantford. This is not correct. Brantford and Paris are a tie, even if Wednesday night's game stands.

Paris has also protested the game with Woodstock on the same grounds.

AT ST. CATHARINES.

The final match to decide the championship of the C. O. H. A. and S. O. H. A., played between the Paris and St. Catharines teams, resulted in a victory for the home team by a score of 10 goals to 8.

AT WATERLOO.

The Seaforth hockey seven played the Waterloo seniors Thursday evening. Waterloo won by 7 goals to 6.

AT WOODSTOCK.

A hot game of hockey took place on Thursday night, between the Guelph Nationals and the Woodstock team. Score, 6 to 6, tie.

SHAMROCKS AT NEW YORK.

New York, March 18.—Those hockey players known as the All New Yorks were defeated by the Shamrocks of Montreal in a close and exciting game at the Claremont avenue rink, Brooklyn.

Steamship Arrivals.

March 17.	At	From
State of Nebraska	New York	Glasgow
Mongolian	Liverpool	St. John
Californian	Liverpool	St. John
Trave	Bremen	New York
Germanic	Belfast	New York
Lucania	Queenstown	New York
Palatia	New York	Hamburg

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If you now think that "77" is a good cure try it at the first stage of a Cold and you will then think it a perfect wonder, it "breaks up" the cold so suddenly.

"77" also "breaks up" Colds that "hang on" but it takes longer—so that the Dollar Flask is best—if your druggist does not keep this size in stock, take a 25c. vial and ask him to send for a flask; it is the most economical.

"77" cures Grip, prevents Pneumonia. At druggists or sent prepaid; 25c., 50c., & $1 00.

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HUMPHREYS'

27th Annual Report OF THE Confederation Life Association.

GRATIFYING INDICATIONS OF PROGRESS.

Increase in New Business, Decrease in Death Claims, Decrease in Expense Ratio.

The twenty-seventh annual meeting of the Confederation Life Association was held at the head office of the company, Yonge, Richmond and Victoria streets, Toronto, on Tuesday, March 14, 1899, at 2 p.m.

There was a large attendance of those interested in the affairs of the association.

Hon. Sir W. P. Howland, president, was appointed to act as chairman, and Mr. J. K. Macdonald, managing director, as secretary.

After the usual formalities the following report and statements of the affairs of the association for the year 1898 were presented:

REPORT.

The directors herewith lay before the policyholders and shareholders the report of the business for the year 1898, and in doing so they feel that both policyholders and shareholders will find ground for congratulation with the results of the operations for the year. The business generally has been well maintained, and a satisfactory volume of new business has been secured on the lines which have guided your directors in the past.

There were received during the year 2,381 applications for a total new insurance of $3,383,393; of these 2,251 for $3,164,443 were approved; 118 for $205,450 were declined, not coming up to the company's standard, and 12 for $13,500 were deferred for further information. Including bonus additions, the new business for the year was $3,186,450. The total business in force at the close of the year was $29,677,418, under 19,950 policies on 17,106 lives.

The claims arising from death among the insured were very favorable, and considerably under those for the previous year. There were 99 deaths, calling for the sum of $183,931 under 112 policies.

The valuation of the policy and annuity obligations of the association has been made on the conservative basis used for the two previous years, namely, a rate of interest at 3½ per cent. for all business written since 1895, and 4½ per cent for business written prior to that date.

The usual financial statements are herewith submitted, and they will be found to exhibit the position of the company at the close of the year.

The auditors have continued to make their audit each month, and their report will be found appended to the financial statements.

By reference to the financial statements, it will be noticed that substantial payments have been made to the policyholders in the way of profits, the sum of $85,390 22 having been paid during the year. Taking the last four years, a total sum of $345,276 has been paid to policyholders in this way, giving an average of $86,319. During the same four years the net interest and rents received have been sufficient to pay the net claims arising from deaths, and leave a surplus of $153,840; and, during the same period, the expense ratio has been gradually brought down, a result, in view of the volume of new business maintained and the existing conditions, your directors believe will bear most favorable comparison.

Your directors, after careful consideration, concluded that the improvement in business generally would warrant them building on the vacant land on Queen street, which forms part of the head office block, and they have accordingly erected a three-story brick building containing eight stores and two flats, the latter used as showrooms. All were occupied as soon as finished. The balance of the vacant land south of the stores has been ground-rented, and the lessee has erected a brick building thereon for warehouse purposes, so that what was nonproductive is now yielding a very fair return, in addition to paying taxes and all other charges.

Your directors also, though receiving a good rental for the Yonge street shops in the head office building, deemed it wise, when the corner store became vacant some time ago, to make changes in the construction of the fronts on Yonge street and part of Richmond street, by which the heavy piers, which were undesirable from a commercial standpoint, will give place to a construction that will admit of more window space, and by that means be more suitable for the purposes for which the space is likely to be used. These changes are now being made, and will shortly be finished, and the whole space has been let at satisfactory rentals, and will be occupied as soon as the changes are completed. It will also be satisfactory to learn that the head office building is filling up with good tenants at fair rentals and with good prospects.

Reference was made in the last annual report to the returns from the properties taken over in the city of Toronto, and your directors are now able to report a still further improvement in the returns, with better prospects for the present year both as to rents and sales.

The directors are pleased to report continued diligent and faithful services on the part of our field staff, and also of the employes generally.

All the directors retire, but are eligible for re-election.

W. P. HOWLAND, President.
J. K. MACDONALD, Mng. Dir.

Financial Statement.

RECEIPTS.

Premiums (net)	$ 965,626 36
Interest and rents (net)	265,571 03
Total	$1,231,197 39

DISBURSEMENTS

To policyholders—		
Death claims	$176,899 00	
Endowments	127,655 00	
Annuities	14,193 36	
Surrendered policies	51,836 20	
Cash profits	85,390 22	
		$ 455,973 78
Expenses, commissions, etc.		211,203 65
Dividends to stockholders		15,000 00
Balance		549,019 96
Total		$1,231,197 39

ASSETS.

Mortgages and real estate	$4,200,193 29
Bonds and debentures	1,388,326 43
Loans on policies and stocks	804,224 52
Outstanding and deferred premiums	202,069 57
Interest and rents due and accrued	128,390 47
Cash in banks and sundries	101,902 53
Total	$6,825,116 81
Reserve, Hm. 3½ and 4½ per cent	$6,230,728 00
(Reserve, Government Standard, $6,178,499 00.)	
Declared profits	90,690 52
Capital stock paid up	100,000 00
Sundry items	39,721 24
Cash surplus	363,977 05
Total	$6,825,116 81
Cash surplus (Government Standard)	$ 416,206 05
Capital stock	1,000,000 00
TOTAL SURPLUS SECURITY FOR POLICYHOLDERS	$1,416,206 05

AUDITORS' REPORT.

We beg to report that we have complete the audit of the books of the association for the year ending Dec. 31, 1898, and have examined the vouchers connected therewith, and certify that the financial statements agree with the books and are correct.

The securities represented in the assets (with the exception of those lodged with the Dominion Government, amounting to $84,500, and those deposited with the Government of Newfoundland, amounting to $25,000) have been examined and compared with the books of the association, and are correct and correspond with the schedules and ledgers.

The bank balances and cash are certified as correct.

W. R. HARRIS,
R. F. SPENCE,
Auditors.

Toronto, March 4, 1899.

Sir W. P. Howland, president, in moving the adoption of the report and financial statement, said:

"It affords us sincere pleasure, gentlemen, to be able to present you with the report and statements in regard to the business and position of the company which you have just read. They afford evidences of satisfactory progress and success in every department of the company's business. The new business secured during the year, notwithstanding the increased competition, was somewhat in excess of that obtained in the previous year, and at the end of the year we had insurances in force, aggregating $29,677,418, an increase of $1,345,413 over the amount in force at the end of 1897. This large and satisfactory amount of business has all been obtained while the expense ratio of the company has been less than that of any previous year, which proves that the business of the association continues to be of a permanent and reliable character. The death claims for the year aggregated $183,931, which were $59,893 less than those of the previous year. Our financial statements show an increase in income for the year of $46,670. There was paid to policyholders during the year the large sum of $455,973, and our cash surplus over all liabilities, according to the government standard of valuation, is $416,206, an increase over the previous year of $50,367.

"We consider that these facts fully justify us in the belief that they will prove eminently satisfactory to our policyholders and shareholders, and will insure the continuance of the generous support which the company has received from the public."

Mr. W. H. Beatty, vice-president, in seconding the adoption of the report, said:

"I will just make one remark, which I am sure you will be delighted to hear, and I think it will be particularly gratifying to the gentlemen of the field staff, namely, that this year down to the present time the business secured is largely in excess of that for the corresponding period of last year, and is greater than that of any previous year."

Mr. W. Macdonald, in moving the resolution thanking the president and directors of the association for their faithful attention to the affairs of the company during the past year, said: "I do not think, in view of the report which we have just heard read, and the remarks of the president and the one remark made by the vice-president, that a resolution of this kind ought to be considered of a formal character. As a policyholder I have had a great deal of satisfaction in substantial reductions made upon my premiums out of the profits, and I have been a shareholder with very considerable satisfaction to myself; and while it is true that the president, vice-president and directors are in one sense doing no more than their duty in looking carefully after the affairs of the association, as has been done last year, yet I think that it is due to them that there should be an earnest word of appreciative thanks, seeing that the duty has been so well discharged as in the present case. I therefore have much pleasure in moving this resolution."

Rev. Mr. McGillivray, in seconding this resolution, said: "I share very fully with the pleasure of the mover of this resolution in rising to second it. My pleasure does not reach quite as far as that of the mover. He is both a policyholder and a stockholder. I only have the privilege of being a policyholder in the Confederation Life Association, but I feel in that particular I have, in common with all policyholders, a very good and a very safe investment, and if it does not yield any very immediate returns, it is sure to yield very satisfactory returns in due time, if not to myself, to others."

"No one can read the statement or hear it read without being fully satisfied with the very satisfactory way in which the business of the association has been conducted and prosecuted during the year.

"It is interesting to notice that the income from premiums is very near the million mark and that the income from interest and rents has been more than sufficient to pay all the death claims during the year.

"Speaking for the policyholders, and as one who has now been a policyholder for twenty years, I have very great pleasure in expressing my entire satisfaction with the way in which the business of the company is conducted, and the splendid exhibit which has been presented to us of the past year assures one that the greatest possible care has been bestowed upon our affairs by the directors and officers of the association, and with very great satisfaction I second the resolution proposed by Mr. Macdonald."

A resolution thanking the officers, the members of the agency and office staffs, for their faithful service in the interests of the association during the past year, was proposed by Mr. W. H. Gibbs and seconded by Hon. James Young, and replied to by many of those present, the members of the field staff generally expressing themselves as highly gratified with the very encouraging report of the operations of the association for the past year which has been presented to the meeting.

All the retiring board of directors were unanimously re-elected, and at the meeting of the new board, held immediately after the adjournment of the annual meeting, Sir W. P. Howland, C.B., K.C.M.G., was re-elected president, and Messrs. Edward Hooper and W. H. Beatty vice-presidents.

Mr. Fred H. Heath, general agent, and Mr. George Pritchard, local agent, are the representatives of the company here.

FOOT CUT OFF

Express and Freight Trains Collide at Shakespeare—Bad Accident to the Fireman.

[G. N. W. Special to The Advertiser.]

Shakespeare, Ont., March 18.—The morning eastbound fast express collided with a westbound freight train at this station this morning. Both engines and several cars were smashed.

The fireman of the freight had a foot cut off. So far as known no one else was injured.

Both firemen are seriously injured, but may recover. The passengers escaped uninjured.

TELEGRAPH BRIEFS

And now a United States plow trust.

Mrs. Harold Frederic died in England on Friday.

The cigar manufacturers of Great Britain have "federated."

The medical staff of the St. Catharines Hospital have resigned.

Senator Sanford is back from the south, and is in good health.

Hon. Charles Fitzpatrick gave a St. Patrick's Day oration at Toronto.

The British Government has decided not to grant a Catholic university for Ireland.

Dr. Clemens, the late Liberal candidate in North Waterloo, died suddenly on Friday.

Mr. James Ronald, of Listowel, got a verdict against his son Robert at the Stratford Assizes for $50 for slander.

It is rumored that the Emperor of Austria will marry Princess Marie Isabelle de France, sister of the Duc de Orleans.

The United States transport Meade, having on board $3,000,000 for the payment of the Cuban troops, has arrived at Havana.

A farmer named Woolan, near Winnipeg, fell on the ice while carrying a log of wood on his back, breaking his neck and killing him.

James Healey, a workman, had his head badly crushed by a pulley in the Toronto Street Railway power house Friday morning. He will probably die.

May 23 will be set apart by the Ontario minister of education as Empire Day. The programme will include addresses, readings and recitations on Canadian and Empire subjects.

T. G. Shaughnessy, vice-president of C. P. R., returned to London and expressed pleasure at the growing interest in England in Canadian affairs. This country is becoming better known every day," he declared.

A fire which started in the opera house at Amesbury, Mass., just before 2:30 o'clock this morning, destroyed three of the largest business blocks in the place, a church, and damaged other property. Loss estimated at $250,000.

The congregation of the Calvary Baptist Church, Victoria, B. C., has extended a unanimous call to Rev. J. A. Gordon, of St. John, N. B., as successor to Rev. Ralph W. Tower, who is removing to the Boundary Creek country.

The inspection of ballots cast in the West Elgin bye-election was to have taken place Friday morning at Osgoode Hall, but was postponed until next Thursday owing to the fact that no notice had been served on the sheriff who is a co-respondent.

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MRS. MARIE N. BUCKMAN, secretary, U. S. A.
EGYPT EXPLORATION FUND.
Office for the United States, 59 Temple street.

Boston, Mass., Feb. 8, 1899.

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The Inhaler arrests the progress of severe colds, affording immediate relief, as I have repeatedly demonstrated. I would not be without one for any price. Very respectfully yours,

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Secretary for Egypt Exploration Fund for the United States.

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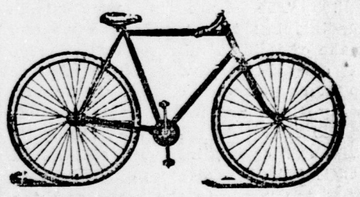

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