THE CANADA LIFE

Forty-Sixth Annual Meeting of the Great Company.

A MOST SUCCESSFUL YEAR

More New Business Secured Than Ever Before in Its History—The President's Comprehensive Remarks in Presenting the Annual Report—Retiring Directors Re-Elected—Mr. A. G. Ramsay Again Elected President, and Mr. F. W. Gates Vice-President.

HAMILTON, April 10.—The forty-sixth annual meeting of the Canada Life Assurance Company was held at noon to-day in the board room of the company's headquarters in this city, with Mr. A. G. Ramsay, president, in the chair, and a good attendance of the shareholders, there being present, in addition to the president, Vice-President F. W. Gates and Secretary R. Hills, the following gentlemen: Messrs. George A. Cox, E. W. Cox, B. E. Walker, Robert Jaffray, Hon. Mr. Justice Burton, N. Merritt (Toronto), Very Rev. Dean Innes (London), Wm. Gibson, M.P., F. W. Gates, Adam Brown, A. Bruce, Q.C., W. R. Macdonald, W. F. Findlay, John Stuart, Dr. Mullin, Dr. J. D. Macdonald, Campbell Ferrie, Major Henry McLaren, George A. Young, William Hendrie, Capt. Hendrie, J. H. Mills, M. Leggatt, David Kidd, and W. T. Ramsay, superintendent.

President Ramsay opened the meeting by calling upon the secretary to read a copy of the advertisement and of the notices sent to all the shareholders, calling the meeting.

The minutes of the last annual meeting were taken as read, and adopted and President Ramsay laid before the shareholders the annual report with financial statement attached. These were also taken as read. They are as follows:

Report by the Board of Directors Submitted to the Annual General Meeting, Held at Hamilton on the 10th of April, 1893.

In presenting their 46th annual report for 1892 the directors have to record that during the year the company attained a larger amount of new business than in any previous year in its history. The applications for new assurances numbered 2,933 for $7,301,670. The assurances accepted amounted to $6,792,670 upon 2,771 lives, the sum of $509,000 upon 162 lives having been declined. There were not carried out $595,659 of assurances upon 190 lives, so that the new business of the year was $6,201,011 of assurances under 2,582 policies, with a new premium income of $223,100 14. These large figures could readily have been exceeded had the board felt warranted in an increase of the company's working expenses, or had that course been deemed a prudent or profitable one for the company or for its policyholders, whose interests are not, however, promoted by extensions of business involving extra hazards and increased expenses.

The total assurances and bonus additions in force at the close of 1892 amounted to $59,382,937 30, under 27,772 policies upon 20,495 lives.

By the statement of receipts and payments for the year, it will be observed that the income was $2,344,077 40, and, as will be seen by the abstract of assets and liabilities, the assets amounted at Dec. 31 last to $13,077,129.82, having been increased during the year by $1,003,044 95.

During 1892 the claims by death were upon 232 lives under 307 policies for the sum of $771,726 69. The average amount per life and per policy was, by the deaths of several of our larger policy-holders, a higher one than before experienced. A large number of the deaths were again partly due to the continued results of the "grip" epidemic, and also partly to the occurrence of a more than usual number of sudden deaths.

Allusion was made last year to the satisfactory branch which had been opened for the State of Michigan, and the success attained there led the directors last month to organize a branch for the State of Minnesota, where the prospects also appear very encouraging.

Some doubts having been expressed as to the powers of the company in holding its real estate properties in Ontario and Quebec Provinces, these were set at rest by an amendment which was obtained to the company's charter at the last session of Parliament, when opportunity was also taken to empower the holding of property in other Provinces, should that become desirable, as well as to enlarge the powers of investment, where the company may be doing business out of Canada.

By the terms of the charter of the company, the following directors retire by rotation, but are eligible for re-election: F. Wolferstan Thomas, Esq., Montreal; the Very Reverend G. M. Innes, Dean of Huron, London; F. W. Gates, Esq., Hamilton.

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

The Canada Life Assurance Company,
Hamilton, Ont., April 5, 1893.

Statement of Receipts and Payments for the 46th Year Ending 31st December, 1892.

RECEIPTS.

To balance at 31st December, 1891		$11,565,813 38
Premiums received on new policies and renewals	$1,719,351 87	
Extra risks	1,684 49	
Fines	530 09	
Interest earned on investments and profits on debentures, etc.	623,410 45	
		2,344,077 40
		$13,909,890 78

PAYMENTS.

By expense account		$ 304,448 17
Reassurance premiums		11,438 90
Claims by death	$633,585 00	
Claims by matured endowments	58,300 00	
		691,885 00
Canceled (purchased) policies		69,751 90
Profits of Mutual Branch "bonus"	$ 99,904 69	
Cash	36,130 05	
Diminution of premiums	174,555 80	
		301,610 54
Dividends on stock		25,000 00
Annuities		400 00
		$ 1,404,534 51
Balance of assets, as per general abstract of assets and liabilities		12,505,356 27
		$13,909,890 78

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

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

The Canada Life Assurance Company,
Hamilton, March 20, 1893.

General Abstract of the Assets and Liabilities as at 31st December, 1892.

ASSETS.

Cash on hand, $43,93; and in banks, $67,209 83		$ 67,253 76
Mortgages on real estate—value in account		4,054,444 51
Debentures—value in account (or value)—		
City	$306,312 14	
County	84,373 34	
Township	176,859 62	
Town	704,815 58	
Village	522,406 66	
Rolling Stock Company	101,000 00	
Loan companies	150,000 00	
Dorchester Bridge Company	6,000 00	
Railway bonds	20,955 75	
Street railway bonds	473 97	
Cotton Company bonds	301,000 00	
Waterworks bonds	425,000 00	
United States Government bonds	127,250 00	
		$2,920,447 05
Bank stocks		629,539 30
Loan companies' stock		40,253 00
Railway companies' stock		307,222 16
Dominion Telegraph Company stock		5,723 50
Gas companies' stock		121,396 39
Newfoundland Government inscribed stock		50,535 13
Loans on policies		1,259,936 63
Loans on stocks, etc		2,057,727 67
Real estate, head office, branches, etc		864,951 67
Liens on half-credit policies in force		101,361 68
Ground rents (present value)		850 56
Office furniture		7,129 10
Suspense account—balance of items awaiting arrangement		584 16
		$12,505,356 27

OTHER ASSETS.

Cash in agents' or others' hands, including receipts held by them for premiums which have since been accounted for	$227,814 71	
Half-yearly and quarterly premiums secured on policies, and payable within nine months	131,371 73	
	$359,186 44	
Deduct 10 per cent. for cost of collection	35,918 64	
		$ 323,267 80
Accrued interest on debentures, etc		248,505 75
		$13,077,129 82

LIABILITIES.

Capital stock paid up		$ 125,000 00
Proprietors' account		52,075 97
Assurance, annuity and profit funds		11,976,168 51
NOTE.—From this falls to be deducted $95,753 44, as it is paid for death claims not fully due, or for which claimants had not presented valid discharges, and $19,480 06 for vested profits on the above unpaid death claims, and "Cash" and "Diminution" profits unpaid at 31st of December, 1892, nearly all since paid.]		
Reserve profit on mutual policies		102,111 79
Special reserve on account of 4 per cent. basis		250,000 00
		$12,505,356 27

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

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

The Canada Life Assurance Company,
Hamilton, Ont., 20th March, 1893.

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) ADAM BROWN,
N. MERRITT,
JOHN STUART,

Canada Life Assurance Company's Offices,
Hamilton, 5th April, 1893.

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

(Signed) F. W. GATES.

Canada Life Assurance Company's Offices,
Hamilton, 5th April, 1893.

Auditor's Report, 1893.

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

Gentlemen,—I have completed my audit of the company's books for the year which closed on the 31st December, 1892, and examination of the securities representing the investments and loans of the company as existing at that date.

I have pleasure in certifying the accuracy of the books and agreement therewith of the statements of "Receipts and Payments," and "Assets and Liabilities," signed by me, which are a correct exhibit of the company's affairs. I also certify that the securities were found in perfect order and in accordance with the statements; also that the cash and bank balances were duly verified.

I have the honor to be, gentlemen,
Your obedient servant,
(Signed) MAITLAND YOUNG,
Auditor.

Hamilton, 20th March, 1893.

President Ramsay's Remarks.

In rising to move the adoption of the report Mr. Ramsay said:

The report of the directors now before you explains that the business of the past year was largely in excess of any of its predecessors. It amounted to $6,796,670 of new assurances, not far off three times what we did twenty years ago, and nearly 50 per cent. more than the new assurances of ten years ago. The business was confined altogether to our healthful Canadian climate, Newfoundland and the State of Michigan, with a few risks from elsewhere introduced to us by friends interested in the company. This large business could have been greatly exceeded had we thought it wise to incur the extra risks of assurances in foreign countries, and what was equally important, the increased expenses such business would make necessary. The colossal amount of assurances of our great American competitors is to a very considerable extent obtained from that class of business with the largely increased expenses which it involves and the very considerable reduction of the profits paid to policy-holders, to whom the enormous business alluded to brings no advantage whatever, but on the contrary it has so diminished the profits they are receiving as to create some dissatisfaction. The public does not at once discriminate between these companies and others doing business on a different principle, so some injustice and injury in that way being done to all companies. The matter is a simple one, however, which any business man will readily understand if he will consider what advantage it can be for a firm doing a business which yields a profit of 20 per cent. to increase the business and at the same time, and in a greater ratio, the expenses, so as to reduce the profits to but 10 per cent. on the same capital. Our percentage of expenses is a moderate one, comparing favorably with other companies, and its gradual reduction each year is an important feature for assurers.

To show you the progress of the company I may state that twenty years ago its business amounted to $11,000,000; ten years ago it reached $30,000,000, and to-day it is $60,000,000.

The assets now amount to over $13,000,000, having been increased last year by over $1,000,000, and these large investments receive the constant attention of the board and the management. The comparative low rate of interest now prevailing on the best class of securities a good deal affects the profits returns from that source, a result from which, however, our company is not singular in suffering.

The income of the year was $2,344,077, it having been doubled in the last ten years. We paid for death and endowment claims the sum of $691,885, but the total death claims of the year amounted to $771,726, the balance of which was awaiting the production of proofs of death or title, to discharge the company. While this sum is a considerable one, it is within the amount expected and provided for, although I may mention that besides having, as the report states, a good many deaths from la grippe and the numerous illnesses by which it was succeeded, we had also last year an unusual number of deaths from sudden and what may be called uncontrollable causes. For example, ten of our policy-holders, for $42,300, died by drowning and other accidents; two for $9,000 were murdered, and five for $13,000 were the unfortunate victims of suicide, making altogether an amount of loss from such causes as we had not before experienced. Notwithstanding that, however, the year's income from interest was within $10,000 of the amount of the death claims paid, leaving, it may be said, after paying expenses and other charges, the year's premium receipts in the company's hands for accumulation.

As stated by the report, the successful results of our branch for the State of Michigan induced us lately to make a similar start in Minnesota. Our Michigan branch continues to give satisfactory results, the company's merits having already secured for it quite a prominent position among those doing business there. In Minnesota we have every prospect that the advantages offered by the company will obtain for us such a share of the business as we may reasonably look for from a field so progressive and enterprising.

In conclusion I would, as usual, say that we shall be very much pleased to afford any information or explanation which may be desired, and beg to move the adoption of the report of the directors now before you.

Mr. F. W. Gates, vice-president, in a few well chosen and able remarks, seconded the president's motion, which was carried most unanimously.

Mr. Gibson, M.P., moved that the thanks of the shareholders be tendered the directors and president for their attention to the interests of the company. This motion, which was seconded by Mr. B. E. Walker, general manager of the Canadian Bank of Commerce, was also carried unanimously.

Mr. Adam Brown moved, seconded by Major Henry McLaren: "That the thanks of the shareholders be tendered to the agents and officers and medical advisers of the company."

Mr. E. W. Cox, of Toronto, and Mr. David Kidd, of Hamilton, replied on behalf of the agents of the company, and Dr. Macdonald, of Hamilton, replied on behalf of the medical examiners of the company.

At a meeting of the directors held immediately at the conclusion of the annual meeting, Mr. A. G. Ramsay was unanimously elected president, and Mr. F. W. Gates vice-president.

WESTERN ONTARIO DAIRYMEN.

Work of the Organization—Addresses by Its Officers—A Letter of Inquiry From Australia.

The following letter has been received by the secretary of the Western Dairymen's Association from Australia:

DEPARTMENT OF AGRICULTURE,
SYDNEY, NEW SOUTH WALES,
Feb. 2, 1893.

Sir,—In this colony the system of co-operation amongst dairy farmers in selling their cream milk to a central factory is generally in vogue, and on the whole works most satisfactorily. There is, however, at present one objection to the factory system as practiced here; that is, the whole of the milk taken from the cows is sent from the farms to a central factory where the cream is skimmed off. The skimmed milk is then either carted back to the farm—a troublesome and expensive thing to do, especially where the roads are difficult and the distance long—or where the trouble and expense of doing this is prohibitive, it is sold at the rate of one-fourth and sometimes as low as one-eighth of a penny per gallon, to pig-fattening businesses, located at or near the factory. We understand that you have in your country a different modus operandi, which obviates the carriage of the milk to the factory, and the cream is separated at the farms and then taken to the factory, where a sample of it is tested as to its value by an approved process, the whole of the skimmed milk being left at the farm. Accordingly, I would ask you if you would be good enough to let us have detailed information as to this practice or whatever one you find most satisfactory in working this part of the factory business, and also as to the best invention in use for determining the value of the cream, and if that invention works satisfactorily and is an economic saving. I understand that there is an invention called the "Curtis Oil Test Churn," but I shall be glad if you will let me know if that is, or which is, the best testing apparatus for the purpose indicated, and the cost and agents. I shall be glad if you would assist this department with the fullest information and illustrations of the whole work as practiced by the best factories in Canada. On our part we shall be glad to reciprocate your kindness with information on any local subjects you may be interested in. Yours obediently,

HENRY C. ANDERSON,
Director of Agriculture.

President Geary and Secretary Wheaton, of the Western Dairymen's Association, and Mr. E. Caswell, of the Canadian Packing Company, addressed a meeting of farmers in the village of Courtright on Friday, April 7. The address of these gentlemen on practical dairying and dairy farming for the farmer of the west and the hog in conjunction with the dairy, were listened to with much interest by those present, and doubtless before long the farmers in that section will be operating a cheese and butter factory. The chair was ably filled by Mr. J. Pigott, of London, who was present, and has large landed interests in that locality.

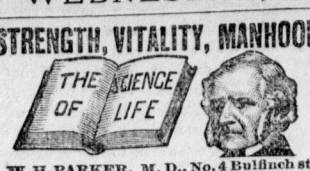
CENTRALIA, April 7.—A number of the farmers in this vicinity assembled last night in Smith's Hall to listen to an address on dairying by Secretary Wheaton, of the Western Dairymen's Association. The advantages to be derived by the farmer adopting an intelligent and systematic line of dairying were clearly shown by the speaker, who dwelt on the necessity of the farmer giving more attention to teaching and improving his cows for the dairy, and by providing them with good succulent food. After some questions were satisfactorily answered by the speaker and a few remarks by the chairman, Mr. John Parsons, the meeting broke up.

The prospectus of the work of the Western Dairymen's Association for the summer of 1893 has been issued. The executive of the association have made arrangements for practical instruction to be given by competent men during April and part of May in the East and West Oxford, Galloway's, Harrietsville and Elma factories, in the very best methods of making a first-class April and May cheese and of operating the Babcock milk tester.

From "Away North."

NORTH GALVESTON, Tex., April 11.—A recent excursion from Canadian Provinces brought hither a large number of northern gentlemen, who came bent on making a thorough examination of the advantages of this spot, so famed for its farming and manufacturing resources. Their purchases of city realty amounted to $65,000 in one day. These Canadians were greatly impressed by the delightful and health-giving climate contrasted with the bitterly cold weather they had left behind.

STRENGTH, VITALITY, MANHOOD



W. H. PARKER, M. D., No. 4 Bulfinch st., BOSTON, MASS., *chief consulting physician of the* PEABODY MEDICAL INSTITUTE, to whom was awarded the GOLD MEDAL by the NATIONAL MEDICAL ASSOCIATION for the PRIZE ESSAY on *Exhausted Vitality, Atrophy, Nervous and Physical Debility*, and all *Diseases* and *Weakness* of *Man*. **CURES** the *young*, the *middle-aged* and *old*. Consultation in person or by letter. Prospectus, with testimonials, FREE. Large book, THE SCIENCE OF LIFE, OR SELF-PRESERVATION, THE PRIZE ESSAY, 300 pp., 125 invaluable prescriptions, full gilt, only $1.00 by mail, double sealed, secure from observation.

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BLOOD POISON A SPECIALTY. Primary, Secondary or Tertiary **BLOOD POISON** permanently cured in 15 to 35 days by New Remedy. You can be treated at home for the same price and the same **guarantees** as those who prefer to come here we will contract to cure them or refund money and pay expense of coming, railroad fare and hotel bills, if we fail to cure. If you have taken **mercury, iodide potash,** and still have aches and pains, **Mucous Patches** in mouth, **Sore Throat, Pimples, Copper-Colored Spots, Ulcers** on any part of the body, **Hair or Eyebrows falling out,** it is this **BLOOD POISON** that we **guarantee** to cure. We solicit the most **obstinate cases** and **challenge the world for a case we cannot cure.** This disease has always **baffled the skill of the most eminent physicians. $500,000** capital behind our unconditional guarantee. **Absolute proofs** sent sealed on application. Address **COOK REMEDY CO., Room 307 Masonic Temple, Chicago, Ill.**

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YOUNG MEN

The same careful attention to detail and finish we give to MEN'S CLOTHING—the same shapes, the same materials—with every little wrinkle of style so desired by nobby young men,

$5, $6, $7, $8, $10, $12, $14, $15.

and thereabout figures.

We illustrate the popular Double-Breasted Sack, at present the premier choice with young men. We beat the custom tailor, young men, in fitting and save you lots of money. See for yourselves.

OAK HALL

150 Dundas St., London.

ALF. TAYLOR, Manager.

McCallum's Mandrake Liver & Stomach Pills.

Sixty pills in a bottle—nearly twice the number usually sold for the same price, 25c. Highly recommended for bilious headache, liver complaint, constipation and improving the complexion. They are carefully prepared and do not cause any unpleasant effects. Sample free.

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Chemist and Druggist,
Cor. Dundas and Richmond Sts.,
LONDON. x

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We are prepared to take contracts for covering steamboat or other boilers, cylinders, steampipes, etc., with above material, or will supply same by barrel. Good quality.

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Extra classes for china, oil and water color painting Monday, Wednesday, Friday and Saturday from 2:30 to 4:30 p.m.
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CHOLERA
Compounds and Disinfectants,
As used by Prof. Koch, in Hamburg.
As used by the Queen's Household,
As used by the Army and Navy and Atlantic steamers.

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Canada Sanitary Compounds Company, agents for Toronto and Montreal. Geo. Beach, London, special agent.

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BEATTIE'S LIVERY—ALBERT STREET—Good horses and first-class rigs. Good accommodation for boarders. Phone 639. D. BEATTIE, proprietor.

HUNTER & SON—SOUTH LONDON Livery and Hack Stand. Rates reasonable. Telephone No. 157.

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NAVIGATION AND RAILWAYS

AMERICAN LINE
New York, Southampton, London, every Saturday.
BERLIN.....Saturday, April 15, 5 p.m.
NEW YORK.....Saturday, April 22, 10 a.m.
CHESTER.....Saturday, April 29, 4 p.m.
PARIS.....Saturday, May 6, 9 a.m.
From Pier 43, N.R., foot of Christopher street, New York.
Shortest and most convenient route to London. Passengers land at Empress dock, avoiding inconvenience and exposure of transfer by tender. First cabin passage to Southampton, London or Havre, $60 and upward, according to steamer and location of room. Second cabin, $35 and $40. Steerage at low rates.
INTERNATIONAL NAVIGATION CO.
General Agents, 6 Bowling Green, New York
F. S. Clarke, A. G. Smythe, E. De la Hooke
London, Ont.

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For Particulars ABOUT THE Settlers' Trains TO MANITOBA AND THE NORTH-WEST
Send to your nearest Railroad Agent and obtain a copy of
"Free Facts and Farms"

THOS. R. PARKER, city passenger agent, 161 Dundas street, southwest corner Richmond and Dundas. City office open 7:30 a.m. zxv

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Tickets by the following and other lines:
FROM MONTREAL—
ALLAN, BEAVER, DOMINION.
FROM NEW YORK—
ALLAN-STATE, AMERICAN, CUNARD, ANCHOR, N.G. LLOYD and WHITE STAR.
First and second cabin and steerage ticket at lowest fares. Berths secured by wire.

E. De la Hooke,
G. T. R. City Passenger Agent, southeast corner Richmond and Dundas streets.

CUNARD LINE
"LANE ROUTE."
From New York to Liverpool via Queenstown. Fast Express Mail Service.
UMBRIA.....Saturday, April 15, 3 p.m.
AURANIA.....Saturday, April 22, 10 a.m.
ETRURIA.....Saturday, April 29, 5 a.m.
CAMPANIA.....Saturday, May 6, 9 a.m.
SERVIA.....Saturday, May 9, 11 a.m.
UMBRIA.....Saturday, May 13, 3 p.m.
AURANIA.....Saturday, May 20, 9 a.m.
GALLIA.....Saturday, May 23, noon
RATES OF PASSAGE—Cabin, $60 and upwards. Second cabin, $35 and upwards according to steamer and location; return tickets to and from Liverpool and Queenstown and all other parts of Europe at lowest rates. Through bills of landing given for Belfast, Glasgow, Havre, Antwerp and other parts on the continent, and for Mediterranean ports.
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Passenger trains leave the depot cor. Clarence and Bathurst streets
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(London Time.)
Tickets to any point at lowest rates. Baggage checked to all points on connecting lines.
JOHN PAUL, City Passenger Agent.
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ALLAN LINE
Royal Mail Steamships. Liverpool, Calling at Moville.
Numidian.....From Portland. April 27 From Halifax. April 29
RATES OF PASSAGE.
Cabin, by S.S. Parisian, $50, $60 and $70, single; $100, $110 and $130, return. By S.S. Sardinian, $50, $55 and $60, single; $95, $105 and $115, return. By other steamers, $45 and $50, single; $95 and $100, return. Second cabin, $30 steerage $24.
MONTREAL AND QUEBEC SERVICE
*Mongolian, from Montreal, May 3, for Liverpool direct. Cabin passengers only, and will not stop at Quebec, Rimouski or Londonderry.
Sardinian.....From Montreal. May 6, daylight; From Quebec May 7, 9 a.m.
Laurentian.....May 13, daylight; May 14, 9 a.m.
Parisian.....May 20, daylight; May 21, 9 a.m.
STATE LINE SERVICE
New York and Glasgow, via Londonderry.
STATE OF NEBRASKA....2:30 p.m., April 12 From New York.
STATE OF CALIFORNIA.....1 p.m., May 3
STATE OF NEBRASKA.....1 p.m., May 17
By State Line New York to Londonderry and Glasgow.
Cabin passage, $40, single, and upward; return, $80 and upward, according to location of berth; second cabin, $30; steerage, $25.
AGENTS—For Allan Line and Allan State Line, E. De la Hooke, southeast corner Richmond and Dundas; Thos. R. Parker, southwest corner Richmond and Dundas, and Henry Taylor, 5 Masonic Temple. For Allan State Line, F. S. Clarke, 416 Richmond street; John Paul, 391 Richmond street.

WHITE STAR LINE
Royal and United States Mail Steamers for Queenstown and Liverpool.
*MAJESTIC.....April 19
BRITANNIC.....April 26
*TEUTONIC.....May 10
GERMANIC.....May 17
*MAJESTIC.....
*Superior second cabin accommodation on these steamers.
From White Star dock, foot West Tenth St.
Saloon rates—On Teutonic and Majestic, $80 and upwards; second cabin rates, Majestic and Teutonic, $40 and $35; round trip, $80 and $90, according to location of berth. Saloon rates on Germanic and Britannic, $60 and upwards. Excursion tickets on favorable terms. Steerage, $25. Company's office, 41 Broadway, New York.
For further information apply to W. Y. BRUNTON & SON, 411 Richmond street, or EDWARD DE LA HOOKE, southeast corner Richmond and Dundas streets, agents of the line for London, Ont.