NORTH MIDDLESEX FARMERS

Listen to a Recital of Their Difficulties and the Remedies Prescribed.

The Electorate in the Vicinity of Coldstream Welcome Several Familiar Speakers from London and Elsewhere.

A largely-attended meeting of the North Middlesex farmers was held in Coldstream Town Hall the other afternoon. Mr. Chas. Simmons, president, occupied the chair. Mr. J. M. Denton was the first speaker called upon. He confined his remarks chiefly to the discussion of the symptoms of a very dangerous disease which had recently been noticed among farm stock—abortion produced by a vegetable parasite—ergot. The most dangerous phase of the disease, he said, arose from the propagation of bacilli or germs which might be transmitted through contact to a whole herd.

Mr. McMillan, of South Huron, gave his views on ensilage as a fodder crop, as to its management and its feeding to stock. He ensiled sixteen tons of silage to the acre and fed about 35 pounds of it per day. A ton of it was, in his judgment, equal to a ton of hay. He had never fed silage alone, but had fed it with cut straw and hay. He had invariably found that the cows picked out the silage. It was better than corn when cut and cured on the desiccating principle. If kept from the air silage could without difficulty be kept one year, and if this system of feeding was adopted the silage could be had during the summer season in time of drought, which was an important consideration. The speaker said that he had fed ensilage to horses with very gratifying results. He was of the opinion that silage would be as profitable to small farmers as to large-landed stock raisers.

Mr. J. S. Pearce addressed the afternoon meeting on the selection and change of seed. He explained that many of the best varieties of fancy seed were obtained by sowing over seed, sowing, repicking, and in this way obtaining what he called a pedigree seed. The farmers he contended could manage this themselves, and with proper attention they could in this way increase the acreage yield of their farms very materially. It would also be advisable to exchange seed with farmers living at a distance, as in this way it is possible to get seed from an entirely different kind of soil. Farmers who changed seed regularly had always the most marked success. The cause for so many failures in farmers' ventures was to be found in the lack of co-operation, coupled with its attendant, frequently misdirected efforts. The solution must be found, he said, in the adoption of measures and systems founded on the basis of common sense.

Mr. Nicholas Awrey, M.P.P. for South Huron, addressed the meeting upon practical farming. The farmers of Ontario, he said, would soon be compelled of necessity to adopt more improved systems of farming. The virgin fertility of the farms of Ontario had passed away and the trick of tickling the soil into yielding a paying crop had passed away with it. Ontario and the Northwest the farmers could produce better and cheaper wheat than could Ontario, and if some improved method of farming was not adopted by the Ontario farmers, the difference in the fertility of the soil would ruin this Province. It could be found advantageous to farmers feeding stock, if when the animals were fully fattened, they were kept or killed in the stance, so that after they had taken off the land they might be used to give something in return. The dairying branch of farming the speaker also held that there was room for much improvement. That Canada did not supply the English market with more cheese was to be found rather than in the fact that the Canadian manufacturers needed the English market than that the Danish and Danish butter-makers excluded them. Canadian farmers could catch a portion of the English trade if they paid more attention to winter dairying and better cheese-making. If cows were fed, especially for dairying purposes, they should be reared from specially selected stock, and they should be made to come in the fall when butter sold at the higher price. Shorthorns, Herefords and Angus were good beef cattle, but if milk cows were wanted they should be selected as they developed these qualities. Advised farmers to keep their cattle indoors the year round, especially when flies were numerous, as the average cow gave more muscular energy in keeping flies than could be made up by the udder on the best feeding. Concluded his hearers in concluding to advise in the purchase of implements not to take a firm stand against the combines and forms of monopoly they were continually robbing them.

Charles Simmons, in a ten-minute address threw out several hints to inexperienced stock raisers. There was no demand, he said, for heavy sheep. What was wanted was sheep that, when dressed, would weigh about 80 pounds, lambs, the live weight of which would be between 80 and 90 pounds. Every farmer, he said, should feed his sheep at least one year, when he would have the benefit of the wool and manure. It would be found profitable for farmers to use Lincolns and Leicesters pure, as the wool for them in their pure state was warm.

Mr. T. B. Scott, E. M. Zavitz, Nicolas Awrey and McMillan addressed the evening.

Dyspepsia

Ruins lives of many people miserable, and leads to self-destruction. We know of no remedy for dyspepsia more successful than Hood's Sarsaparilla. It acts gently, yet surely and speedily, tones the stomach and other organs, removes the faint feeling, creates a healthy appetite, cures headache, and refreshes the tired mind. Give Hood's Sarsaparilla a fair trial. It will do you good.

Examine of public and high school teachers at Allaster's.

A Pointer.

The Manufacturers' Life Insurance Company, the Manufacturers' Accident Insurance Company, Traders' Bank Building, have two separate and distinct paid-up stock capital, Government deposit, but are under the same management. Thus the two companies can be combination of life and accident insurance never before presenting to the public. To professional men and all who are likely to incur serious inconvenience when laid aside by accident, such policies are fitted to be a great boon. They afford a more complete protection than life policies alone, cost at a comparatively small additional and may be applied to all plans of insurance.

Lapses of thousands of life policies have been surrendered in consequence of financial difficulties occasioned by accident; while in a similar circumstance combined life and accident policy would have proved a source of great relief and embarrassment in time of need. This improved system of compensation for injury renders its policies much more valuable than any other policy issued. 53i

SUCCESSIVE SUCCESSES.

The London Mutual Fire Insurance Company Grows in Public Confidence.

Splendid Review of the Year's Business—Retiring Directors Re-elected—Shall the Jack Be Made Compulsory by Legislation.

The 31st annual meeting of the London Mutual Fire Insurance Company was held in the offices, Richmond street, Wednesday afternoon. The reports of the year's business show the company to be in a most satisfactory condition. While the losses have been unusually heavy, the burden has fallen comparatively lightly upon the members, and especially so when their condition is contrasted with the records of many similar companies. The following were among those in attendance: Messrs. Duncan McMillan, James Cameron, James Armstrong, C. C. Hodgins, J. A. Leitch, Thos. Woolley, J. H. Marshall, James Black, John Burnett, Richard Whetter, Robert McEwan, Archibald McBrayne, Gilbert Roche, D. S. Butterfield, Angus Campbell, Daniel Black, Lauchlin Leitch, T. E. Robson, John Kennedy, Donald Mackenzie, ex-M.P., J. B. Vining, James McClenaghan, Robert Stewart, F. C. Thompson, D. C. Macdonald, Cameron Macdonald and C. J. Timpanny.

DIRECTORS' REPORT.

To the members of the London Mutual Fire Insurance company of Canada:

Your directors now beg to submit their 31st annual report. It exhibits a large array of losses, and furnishes a further instance of events disappointing expectation, for we had full hopes that after a siege of three bad years business with the advent of better crops a falling off would have occurred, but such has not been the case, the "fire fiend" in farm insurance appearing to be still bent in having his way. We must, therefore, in future fight him by using every precaution, and this course your directors have taken every step to adopt. The amount paid for losses during the year has been $95,954 03.

Policies.—During the year 13,629 policies were issued; of these 7,737 were on the premium note system, and 5,892 on the cash system, covering property to the amount of $16,171,169. This must be considered a very large business in the face of the keen competition that exists, and shows at all events that the efforts of your company in keeping in advance in the way of affording protection to farmers and owners of residential property is fully appreciated, and that the confidence reposed in your company for the last 30 years is not abated.

Financial Statement.—Appended to this report will be found a full financial statement of the affairs and standing of the company, carefully prepared and certified to by the auditors. As will be seen that although owing to the heavy losses, and in anticipation of the assessment coming in, it was necessary during the year to ask advances from our bankers, that at the close of the year we had paid off all such claims, and did not owe 1 cent for borrowed money; also during the year your Board were enabled in order to strengthen the company and afford further security to the members to invest $12,366 04, of which sum $7,800 has been laid out in debentures, deposited with the Government as a permanent security, and the balance of available premium notes also has increased, being now $277,126 82.

Rates of Insurance.—Your directors have been able to keep the cash system rates at 90 cents per $100 for three years on ordinary farm property, and trust if proper precaution is taken in the future that they will not find it necessary to raise above that standard, and it is hoped that by taking advantage of the experience of the past this will not be exceeded. On the other hand, if the Legislative assistance suggested hereafter in this report is granted as it should be, then the rates to premium note members can be reduced in a marked degree.

Losses.—The tabular statement of losses appended hereto will give the origin of each fire as nearly as could be ascertained. In this respect, as in most others, your company has taken the initiative in taking into their confidence the members of the company, and although this has been attempted to be imitated by some other offices, yet they fall short. The object of your directors has always been to show their hand, and if objections are taken by any of the members they are always willing to take advice, and govern their actions accordingly. The inspector's report shows that a very heavy loss occurs through the use of coal oil lamps or lanterns in outbuildings; the losses from this source alone in 1890 footed up to $11,469 62. Now this has become a matter for serious consideration, whether it would not be well to prohibit the use of such lamps in outbuildings, until such time as some device was adopted to prevent the danger ever present by the lamps now in use, and insist on the use, when occasion required it, of the old tallow candle lantern, or of some substance less liable to occasion disaster than the so-called coal oil. The steam thresher nuisance, as the inspector says, has again got in its work; there is a possibility of legislation this year on this subject, and perhaps some good may result therefrom. During the past year it has been proved beyond all manner of doubt that steam threshing can be performed by the agency of a "rope-transmitter and jack," patented by Mr. S. J. Laughlin, of Guelph, by the use of which the engine can be placed at any distance up to 500 feet from the buildings or stacks and at any angle, and the threshing easily performed, thus doing away with nearly all danger from fire. J. Howard Hunter, Esq., M.A., the able inspector of insurance for Ontario, has given in his report a full account of the utility of these "jacks," and has written to your manager asking you to-day to express your opinion on the subject, in order to assist him in procuring the necessary legislation, and your directors recommend concurrence in Mr. Hunter's request. On the subject of losses, again, as reported last year, a steady inspection of risks has taken place, and we have cut off, and are daily cutting off, all that were supposed to be objectionable. No risks are now taken unless the dwellings are provided with good sound chimneys, and the result has begun to show itself, for we are happy to say for the last three months losses have materially diminished. This scrutiny of risks involves considerable time, and in order to permit our energetic inspector, Mr. Leitch, to perform the work, it has been suggested that the members of the Board in their respective localities should take a part in investigating losses.

We have to report that since last annual meeting death has called away C. G. Cody, Esq., for many years fire inspector for the company. Your directors cannot allow this occasion to pass without placing upon record their tribute to his usefulness and worth.

In conclusion your directors beg you to bear in mind that this old company was the first to reduce rates on farm and residential property to a fair and legitimate limit; that they have adopted a clear and open policy; that all honest losses have been promptly met; that they have gone through successfully all the big fire calamities that the country has sustained, such as the Ottawa fires in 1872, Victoria and Ontario flames of 1881; that they now stand the oldest farmers' insurance company in the Province, good and strong, and with an honest, intelligent and faithful staff of agents, loyal to the old company to the core, are able and willing to give safe and sure protection to the members. Three directors now retire by rotation; they are: James Grant, C. C. Hodgins and Robert McEwen, Esquires, but who are eligible for re-election.

All which is respectively submitted.

(Signed) JAMES GRANT, President.
D. C. MACDONALD, Secretary

The report was received with applause and adopted.

FIRE INSPECTOR'S REPORT.

To the president, directors and members of the London Mutual Fire Insurance Company:

Gentlemen,—Your inspector begs to report that during the past year he has inspected and reported on 477 claims against the company. Thirteen of the above claims have, for what the Board deemed good cause, been rejected, leaving 464 claims adjusted at $102,163. There were also 39 up to the 31st day of December, 1890. Of these I find 58 from unknown causes, amounted to $25,020 72; 51 from defective chimneys and stovepipes, $16,739 65; 20 from incendiary causes, $15,165 25; 223 from lightning, to buildings and stock, $11,628 03; 24 from lanterns and lamps, $11,469 62; 7 from steam threshers, $3,985; 4 from tramps, $3,734 35; 10 from other buildings burning, $2,242 50, and 2 from smoking, $950. The remainder were from a variety of causes. The losses from lightning were something unusual; we never had the same number before, and only one year as large an amount, and may not meet with the same again.

The losses from lamps, lanterns, defective chimneys and bad stovepipes are, to a great extent, preventible, if due care was taken by the assured to see that their chimneys and stovepipes were always kept in good order, and to exercise a greater caution while using lights and in smoking, more especially about their outbuildings.

The great number of losses from alleged unknown causes I fear due to is many of them being in the interest of the assured. Some whose properties are heavily encumbered and highly insured taking that means to realize and tide themselves over close places. The losses from incendiary causes are also heavy, the year of 1890 starting off with two large ones side by side in our own vicinity. The steam thresher got in its work as usual, but when the use of the "jack" or "transmitter" becomes general this amount will be lessened.

We have taken advantage several times during the year of the act providing for an investigation before a justice of the peace, and very good results have come from it, and I think if more generally resorted to by the fire companies much good would result from it, both to the companies and their patrons, as no honest claimant would have cause to fear the most rigid investigation into the cause of his fire or amount of his claim.

Before closing this report, I must bear testimony to the marked improvement in the work of many of our agents, which will be an advantage to themselves and the company, as our success depends largely upon the care they exercise in choosing their risks.

All of which is respectfully submitted.

LAUCHLIN LEITCH, Fire Inspector.

This report received a reception similar to that of the directors and was adopted.

Capital Account.

ASSETS.

Amount available on premium notes		$277,126 82
Amount due on assessment No. 28		3,525 80
Amount due on assessment No. 29		16,582 05
Balance due by agents, secured by agents' bonds and members' due bills		7,949 25
Bills receivable		1,068 95
Office furniture		1,154 61
Municipal and loan company debentures deposited with Receiver-General for security of policy-holders—	Par value.	Market value.
City of Hamilton	$10,920	$12,558
City of St. Thomas	22,600	24,860
Town of Tilsonburg	6,600	7,475
Ontario Loan and Debenture Company	7,800	7,800
		52,693 00
Accrued interest		565 95
Real estate, office building		14,177 46
Cash in Molsons Bank to credit Receiver-General		7,000 00
Cash in Molsons Bank current account		368 66
Cash in treasurer's hands (postage stamps)		1,035 32
Gross assets		$383,277 96

LIABILITIES.

Losses adjusted in 1890 not falling due until 1891	12,596 67
Net surplus of assets	$370,681 29

Audited, compared with books, and found correct as above set forth.

(Signed) J. HAMILTON, JOHN OVERELL, } Auditors.
London, Feb. 2, 1891.

Cash Account.

RECEIPTS.

To balance from 1889	$ 13,911 83
Received from agents	45,146 93
Assessments	88,989 93
Bills payable	60,000 00
Interest	3,087 78
Transfer fees	335 23
Extra premiums	202 01
Steam thresher licenses	38 90
Assessment in advance	305 46
Mortgage	100 00
Rent	288 00
Law costs returned	576 00
Division court suits	36 07
Reinsurance on loss	2 50
Office furniture sold	100 50
Total	$213,120 64

DISBURSEMENTS.

By losses	$ 95,954 08
Bank commission	24 61
Loss and agency inspection	3,290 77
Commission to agents	20,692 18
Salaries, officials, auditors and clerks	8,969 89
Directors' fees	1,118 50
Postage	1,305 61
Printing, advertising and stationery	1,704 90
Solicitors' fees and law expenses	580 25
Sending annual reports and assessments	240 13
Reinsurance	526 55
Returned premiums	318 11
Taxes	236 43
Rewards and gratuities	35 00
Discount on moneys, stamps, sold and fined letters	78 20
Petty expenses, telegrams, water, gas, etc	615 00
Government inspection	73 17
Paid agents in settlement of accounts	1,613 46
Interest	2,033 87
Bills payable	60,000 00
Cash for debentures	7,800 00
Office furniture	386 95
Building account	4,179 09
Cash balance in Molsons Bank	368 66
Cash in treasurer's hands	1,035 32
Total	$213,120 64

Audited, compared with the books and found correct as above set forth.

(Signed) J. HAMILTON, JOHN OVERELL, } Auditors.
London, Ont., Feb. 2, 1891.

LEGISLATION WANTED.

Mr. James Armstrong introduced the subject of threshing machine engines and the great dangers which property is placed in by their use. The best device known, he said, was the Laughlin "jack" which enabled the thresher to have his engine safely out of harm's way without any additional cost for fuel. Hon. Mr. Drury, late Minister of Agriculture, was to have introduced the subject in the Legislature this term had he been re-elected. The adoption of the "jack" would be in the interests of the farmers as well as of the company. The speaker then moved:

That in conformity with the wish of the inspector of insurance this meeting takes this opportunity of expressing a strong desire to have such legislation enacted as would make it compulsory on the users of steam engines in threshing to bring into use the Laughlin "jack" or some such device that the losses now arising from such steam engines (amounting in this company to something like $45,000, and over double that amount to users) may in some measure be lessened, and further that this meeting recommend the Board to petition the Local Legislature for such legislation.

The motion was carried unanimously.

DIRECTORS RE-ELECTED.

Mr. A. Campbell, when the election of directors was announced as the next order of business, moved that the three retiring directors, Messrs. James Grant, Robert McEwan and Charles C. Hodgins, be re-elected. Mr. James Armstrong cast the ballot and the directors were declared re-elected.

Each of the directors acknowledged the honor done them with thanks. They expressed satisfaction with the way in which the company's affairs were managed and said they felt confident of its ultimate success.

VOTE OF THANKS.

Warden Robson moved that a vote of thanks be tendered all the officers and agents of the company. "I think it may be admitted," he said, "that the success of the company largely depends upon a careful selection of the risks by the agents, and I am satisfied that the great majority of our agents are able men. The zeal, promptitude and fairness displayed by the inspector in adjusting losses and the general efficiency of the officials is worthy of the encomiums of all."

The motion was seconded by Mr. Robert McEwan and carried. Short replies were made by President Grant, D. S. Butterfield, J. A. Leitch, John Burnett, Gilbert Roach, D. C. Macdonald, — Black and Inspector Leitch.

You Can't Get Too Much

Of a good thing. This is eminently the case with Polson's Nerviline, the great pain cure. It is an honest remedy, for it contains the most powerful, the purest, and most certain pain subduing remedies known to medical science. It is honest, for it does all it claims to do. It is honest, because it is the best in the world. It only costs 25 cents to try it, and you can buy a bottle at any drug store. Nerviline cures toothache, neuralgia, pain in the back and side. All pains are promptly relieved by Polson's Nerviline.

Removed to 195 Dundas street, one door west of Crystal Hall. Trunks and valises at factory prices; repairing a specialty. M. SCARROW.

Notice.—I will honor all expired tickets presented at my studio on or before Feb. 1. J. W. NORTON.

Fifteen dollars will buy an organ at Trafford's furniture store. All kinds of furniture very cheap for cash.

SECRET AND OTHER SOCIETIES.

INDEPENDENT ORDER FORESTERS

Mr. David Millar, of Toronto, the H. V. C. R., accompanied the supreme secretary, Mr. John A. McGillivray, Q.C., to Uxbridge on Friday evening last and installed the officers of Court Ontario, No. 85.

The following new courts have been instituted: Court Chicago, No. 733, at Chicago, Ill., with 20 charter members; Dairy, No. 734, at Grand Rapids, Mich., with 20 charter members; Kiowa, No. 735, at Greensburg, Kan., with 14 charter members.

ANCIENT ORDER OF FORESTERS.

The members of Court Forest City purpose visiting Court Forest Queen on Tuesday evening next. It is expected that the members of the East End will turn out in force and pack Forest Queen's hall such as has never been before.

The last regular meeting of Court Hyde Park, No. 7329, A. O. F., was of an unusually interesting nature. The Hyde Park brethren were favored with a visit from Bro. James Foot, grand high organizer, who addressed the court on Grand Lodge matters. After this Bro. Peter McNames, on behalf of the members of the court, presented Bro. Chas. Routledge with a gold pin for bringing into the lodge the most new members during the year 1890.

COMPANIONS OF THE FOREST.

The last financial statement of Pride of the West Circle showed that satisfactory progress had been made during the year. The membership is 70, while there is a cash balance to the credit of the circle of nearly $200. It is intended to hold a concert and box social on Thursday, Feb. 12, and judging from reports of the committee it is sure to be successful. Some good local talent has been secured for the occasion.

MASONIC.

The grafting process has been resorted to in a Springfield, O., Masonic lodge, with favorable results, four members having allowed themselves to be flayed for the benefit of a fellow member whose leg was diseased. "Skin for skin," says Job, "all that a man hath will he give for his life"—but in this age people are loven doing more. They are parting with their own cuticle for the benefit of others.

It is not generally known that the late King Kalakaua was a Mason of high degree, but such is the case. He had taken all the degrees of the York and Scottish rites, including the 33rd.

CANADIAN HOME CIRCLES.

Belmont Circle, the Canadian Order of Home Circles, which was organized in Belmont recently, has settled down to work under most favorable circumstances. The following officers have been elected: Arch. McPhail, P. L.; Mrs. McGrath, L.; D. McCord, V. L.; S. Strachan, Sec.; A. Allison, Treas.; J. H. Strachan, F. S.; John N. Beattie, C.; Jos. Ballard, M.; Malcolm Taylor, W.; Angus Stewart, G.; John Evans, S.

ODDFELLOWSHIP.

The Oddfellows of Ottawa district will tender a complimentary banquet on Feb. 11 to Mr. Freeman Daniels, grand encampment of Canada and brigadier-general of the Patriarchs Militant. This tribute is being arranged as the result of new honors recently conferred on him.

The lodge in Harriston held a public installation and entertainment on the evening of Jan. 23.

Chatham Encampment presented Bro. Jas. Moore with the jewel of a P. C. P. as an evidence of their appreciation of his services as captain of the degree team.

The sixteenth annual meeting of the Kingston Relief Association was held on Jan. 28. The reports of the officers show gratifying prosperity. The membership is now larger than ever, while the mortality rate still keeps very low, being only 6.78 per 1,000.

The death is announced of the oldest Oddfellow in Scotland, Mr. T. Jenkins, Bridge of Earn, who was initiated into the order in 1841.

ORANGE ORDER.

The annual meeting of Loyal Orange County Lodge of Middlesex East, held in Orange Hall, Mecca Institute, on Tuesday, Feb. 3, and the attendance was the largest of any county lodge ever held in this city. There were such a large representation from all the many lodges in the county, that there not sufficient seating accommodation which shows clearly the great interest and enthusiasm of the Orangemen of the county, and proves that Orangemen are not dead nor lacking interest. After the usual routine business was transacted, the credential committees reported that there were seventeen (primary) lodges in the counties, and that every lodge reported a large increase of members. Bros. Wm. Brodison, district master of No. 1 district; Samuel Clare, district master No. 2 district, and James Gourley, district master of No. 3 district, were appointed scrutineers for the election of officers. The county master leaving the chair he requested the past grand master, Bro. W. J. Fitzgerald, to conduct the election and installed the officers-elect, which he accordingly did. The officers elected were: Mayor Taylor, county master; Rev. Thomas H. Brown, deputy master; Thomas Talbot, chaplain; R. D. A. Hillier, secretary; R. A. Smith, treasurer; John Turriff, John McDonald and Samuel Clare, lecturers, and John Showler, director of ceremonies. Past County Master David Baskerville was chosen delegate to Grand Lodge.

KNIGHTS OF PYTHIAS.

At a meeting of Myrtle Lodge, K. of P., held on Tuesday evening, action was taken to memorialize the Grand Lodge to appoint an organizer to make the aims and principles of the Knights of Pythias better understood in Ontario. Similar action will be taken at the next meetings of Mizpah and Prospect Lodges.

It is expected that the officers-elect of Prospect Lodge will be installed on Monday evening next. A number of visitors from surrounding lodges will be present to assist in the ceremony.

At the last regular meeting of Mizpah Lodge, No. 22, Knights of Pythias, District Deputy Grand Chancellor Webb, assisted by Grand Inner Guard James Fitzgerald and Bros. Dr. Jarvis and Ald. F. J. Fitzgerald, installed the following officers for the year: Dr. English, P. C.; William Hill, C. C.; F. Whittaker, V. C.; H. E. Bates, P.; J. E. Avann, M. of E.; C. Patten, M. of F.; W. F. W. Finlater, K. R. S.; C. P. Crofts, M. at A.; Henry Burdick, I. G.; John Walker, O. G.; Dr. Jarvis, Surgeon, and Thos. Hetherington, trustee for three years. The officers being duly inducted to their respective stations, speech-making was the order for the evening. Among the visitors present were Bros. Peacock and Pratt, of Prospect Lodge.

Mr. T. Wheatley, conductor of the G. T. R. passenger trains of Petrolea, was made the recipient of a very handsome Knights of Pythias jewel, the other evening, by the visiting officers of that order who were there on the occasion of organizing Petrolea Lodge. The jewel is a very handsome affair, and Mr. Wheatley is very justly proud of the gift.

KNIGHTS OF THE MACCABEES.

An interesting Maccabee case will soon come up for trial in Michigan. A man by the name of Whalen, in Flint, joined the order, making the policy payable to his intended wife. He died, and now come the heirs with a claim that the constitution of the order, specially names who the money can be paid to, and a man's betrothed is not among them.

CANADIAN ORDER OF FORESTERS.

A new court of Canadian Order of Foresters was instituted on Jan. 19 in Sherwood Hall. Over 100 charter members were present to be initiated, but owing to the lateness of the hour at which proceedings were begun, not more than 60 could be initiated. This was done by the following officers elected: Bro. J. Asselstine, C. R.; O. H. Talbot, V. C.; R. F. Wilson, R. S.; T. Rowe, F. S.; Jones, chaplain; J. D. McCrimmon, treasurer; W. H. O'Rourke, S. W.; W. J. Coomb, J. W.; J. B. Hunt, S. B.; Wm. Dey, J. B.

After considerable discussion "Court Locksley, No. 291," was chosen as the new court's name. H. C. R. Bro. Lowe, H. C. S. Bro. White, D. D. H. C. R. Bros. W. H. Trebilcock, J. McCormick, Strong, McEwing, Orton, Clarke, Jollintz and many others assisted in the election and initiation. The court starts out with prospects of being one of the first not only of the city, but Dominion, and shows how rapidly Forestry is spreading in favor in this city.

An emergency meeting was held on Monday evening last, Jan. 26, at which sixteen new applications were initiated, and fully 25 more are to be on hand for their next meeting. Court Locksley bids fair to be the banner court of the city, if the enthusiasm of its presiding officers and members is to be taken as a criterion.

SONS OF SCOTLAND.

The annual gathering of the Order of the Sons of Scotland began in Toronto on Tuesday, in Occident Hall, where Grand Chief Wingfield welcomed some 60 delegates from all parts of Canada. In his address of welcome the grand chief made reference to the order as having done much good in binding together the sons of Scotia all over the world. The first business was the report of Grand Secretary A. McMillan, who made report that during the past year some 500 members have been added to the order, while only five deaths have been reported over the whole order. The report of Grand Treasurer Alex. Hay showed that almost 48 per cent. all round was the average of the increase in the various funds. Dr. Loss, of Barrie, the grand medical officer, made report as to the health of the order, which showed either a very careful section of members of that Scothemen very rare indeed.

The election of officers resulted in the return of the following gentlemen: Grand chief, J. M. Wingfield; grand chieftain, John C. McNab, Barrie; grand secretary, Wm. Banks, 5 River street, Toronto; grand treasurer, Alex. Hay, Toronto; grand chaplain, D. Mackay, Owen Sound; grand marshal, A. Bell, Ottawa; grand medical examiner, Dr. Ross, Barrie.

It was decided to fix the insurance of all members at $1,000, with the understanding that if the order progresses during next year as it has in the past the amount will be raised to $2,000.

The following officers were appointed by the grand chief in addition to those elected on Tuesday, namely: Charles Munro, Burns' Camp, grand major; Matthew Warnock, St. Andrew's Camp, grand standard bearer; J. Dunedin Camp, grand inside guard; Charles McInness, Elgin Camp, grand outside guard; D. Galbraith, D. D. G. C. for the county; W. D. Forest, D. D. G. C. for Muskoka, Nipissing and Parry Sound; Alex. Horn, D. D. G. C. for the county, and Robert McMurchy for the counties of Grey and Bruce.

The next annual meeting will be held in Hamilton on the last Tuesday in March, 1892.

Sufferers from coughs, colds, bronchitis, croup, influenza, or whooping cough, will find relief in DR. WISTAR'S BALSAM OF WILD CHERRY, which has now been in use for nearly half a century, and still maintains its long-established reputation as the best remedy for all diseases of the throat, lungs and chest.

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Desiccated Rolled Oats	Porridge, easily digested	4 lbs	1 dozen
Snow Flake and Barley	Porridge, puddings, etc	3 lbs	1 dozen
Desiccated Rolled Wheat	Porridge, etc	3 lbs	1 dozen
Buckwheat Flour, S. R.	Griddle Cakes, etc	4 lbs	1 dozen
Prepared Pea Flour	Soup, brose, etc	½ lbs	1 dozen
Baravena Milk Food	For infants	1 lb	1 dozen
Patent Prepared Barley	Invalids, children and any one	1 lb	1 dozen
Patent Prepared Groats	Children, light suppers, etc	1 lb	1 dozen
Barley Meal	For scones, porridge, etc	4 lbs	1 dozen
Rye Meal	For liver and kidney troubles	4 lbs	1 dozen
Farinose or Germ Meal	For porridge, etc	6 lbs	1 dozen
White Corn Grits	For porridge and corn cakes	4 lbs	1 dozen
Wheat Grits	Porridge, etc	4 lbs	1 dozen
Gluten Flour	For diabetes and indigestion	4 lbs	1 dozen
Breakfast Hominy	For puddings, etc	4 lbs	1 dozen
Frumenty	For puddings, soups	2 lbs	1 dozen
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