No charge for city delivery or postage. Sub riptions payable in advance ADVERTISING RATES: FOR EACH LINE OF NONPARE LE statements as reading Condensed advertisements a cent a word. Deaths, marriages and births 25 cents. Special rates for contract advertisements, or reading notices and for preferred positions.

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TUESDAY MORNING, FEB. 3, 1885.

What They Fail to See. Special despatches by the Mackay-Ben nett cable give even a more gloomy view of the prevailing want of employment in England than that conveyed by a recent letter of Mr. George Potter's, elsewhere referred to. On both sides of the Atlantic there are men, profound in statistics, who will prove to you as clear as daylight that Great Britain cannot be losing any in the industrial race, seeing that her total ex changes, imports and exports together, keep growing even in these so called dull

But there is one thing which these wise

men fail to see. They overlook the fact that, while the aggregate of Britain's commercial transactions with foreign nations may be very large, and even now increasing over recent years, they net far less profit per cent, than was the case in the golden age of the nation's prosperity. Goods are now being sent abroad at 5 or 10 per cent. profit, or no profit at all, that formerly used to realize a profit of 20, 30 or even 50 per cent. In order to sell abroad in these times, prices must be cut down until the profit comes to a very mall figure indeed. That means that sales are more difficult because of foreign competition, and it also means that wages must come down too. It is quite within the mark to say that in these times British manufacturers must sell three million pounds' worth of goods abroad in order to make as much profit as they used to make on exporting only one million pounds' worth. But this important fact is quietly ignored by Mr. Giffen and others of his school. They point to the big figures showing the aggregate of transactions as i these were conclusive: but they fail to see that the cream of business profits has gone in great part-for the present at all events It is notorious that ocean ships have bee kept on old established and once profitable routes, until they had at last to be laid up

But, it may be asked, will people really continue a business of any kind, if it does not pay? We reply-yes, that very thing is being done all the while; in good time to a small extent, and in bad times to very large extent. You may say-oh, England would certainly not keep on ex porting iron and cotton goods, unless at a fair profit. But there is just where you are m's akon, f ir the story of a large business done at a loss is no dream, but too frequently a solid reality. It is quite frequent commercial experience that business is actually done at a loss, until the capital, and more besides, is clean gone. If people would but reflect how frequently even large and apparently wealthy firms have been known to do business at a loss while living on their capital, what we now point out would not seem so very extra-

because they were not paying.

Land and Labor.

The depression in England is not mend ing, but rather getting worse; and a very serious view of it is taken by Mr. Potter, president of the London workingmen's association. By the Liverpool trades council the causes are said to be the vast productive power of modern machinery the enormous amount of wealth in the hands of large capitalists, and the locking up of land from cultivation. The farmed area of the United Kingdom is 48,000,000 acres, but of this only six million acres are arable lands Between 1847 to 1873 over four million acres were taken from tillage and put into pasture, and now the area in pasture is about 24,000,000 acres. Arable land pro duces three times as much food as grass land, and gives five times as much work to the farm laborer, and indirectly to all other portions of the people an amount of employment and profit to which the proceeds of grass land bear no comparison. And with her land rapidly all going to grass, she has to import for her increasing population every year more and more of foreign

food products. Although the doctors of policical econ omy, so called, will not admit the fact. there may be some people of opinion that the entire abolition of the corn laws was a gigantic blunder. Had moderate duties on grain of all kinds been retained, at least half of them would have been paid by foreigners selling in the British markets. From the great triumph of free trade thirty five or forty years ago, dates the rapid decline of grain production in England. Had moderate grain duties been retained, England would probably have to day twelve million acres of arable land, instead of only half that extent, with the effect of creating double the amount of work for her people, on the land and otherwise. And the "poor man's loaf," in all probability, would not have been one halfpenny dearer than it is now.

Mr. Bright in a Rage.

Mr. Bright is quite "wrathy" over the

aration at once, and that when-England will not object. It might take place without any disturbance.

From the brief cable report it scarcely appears whether Mr. Bright had before is mind the fact that Mr. Blake has taken strong ground in favor of the independent treaty-making power for Canada. It rather looks as if he was aware of this fact after all; considerable interest will attach to the full reports of his Birmingham speech on Jan 29, when they come to

We might ask what Mr. Bright would have us to do? Protection or no protection, we continue to buy from England, one year with another, just about as much s we can conveniently pay for. Too frequently, indeed, we buy more than we can pay for, and sometimes losses occur to English merchants in consequence. We are not here arguing the trade question at all, on its merits: we say merely that we buy from England all we are able to pay for now. Does Mr. Bright want us to buy more than we can pay for; and so get both urselves and our English creditors into trouble ?

Throw theories aside for a moment, and let us take a regular Gradgrind view of the largely from England, far morg per head than our republican neighbors do, should surely count for something. We buy these goods in England, we pay for carrying them across the ocean, and Mr. Bright will add that whatever duties we impose at the custom house are taxes, paid by ourselves, too. So be it, then, if so you will have it. But don't get angry with us because we do not buy more than we can pay for.

Rejection of the Nicaragua Treaty. The most remarkable Washington even of last week is the rejection of the Nicar agua treaty in the senate. A two-third najority of the senate is required for rati cation, and the votes in favor lacked five of the number. There was opposition on the part of both democrats and republicans, but what did most to throw out the treaty appears to have been the pronounced stand aken by Senator Bayard (dem.). He contended that no such important action should be taken now, for the reason that it would hamper the incoming administration. It is generally believed that on this point Senator Bayard voiced the views of Mr. Cleveland, and that several democrats voted against it for this reason.

The New York Herald thinks that s grave blunder has been committed-by its own party-and hopes that the president elect will at an early day find means of letting the country know what his policy s. Meanwhile the country has been humiliated, so thinks the Herald, by its having been made to appear that the treaty was rejected for fear it might clash with the old Clayton-Bulwer treaty with England. As we said yesterday, the present is not a good season for treaties in Washing on; and we say as well, "hold on" unti it be seen what the incoming administra ion has to say on the subject.

Tht report of the North American Life surance company of this city, which appears in this day's issue, will be read with satisfaction by the policy-holders and guarantors. Although only four years in existence, the company can already boast of having last year issued policies amount ing almost to two millions of dollars, a record claimed to be unequalled in this ountry by any company of the same age. In every branch tending to success large additions over the previous year have been made. This is very noticeable in the case of the assets, premium income and surplus. Great success has attended their tontine and semi-tontine branch, many people otherwise opposed to insurance taking out policies on these plans.

Mr. Chamberlain has said that the Brit ish forces should retire from the Soudan when Gordon is rescued; but a man who is bidding so vigorously for popularity as he is may change his tune very quickly if need be. Mr. Cowan, M.P. for Newcastle, is a pronounced radical jingo, and Mr. Champerlain may take the same turn any day It may be depended upon that these two radical constituencies-Birmingham and Newcastle-are jingo to the backbone. The policy of weakly surrendering England's rights abroad will find no favor

Being interviewed the day following the London explosions, Inspector Byrne, of the New York police, boastingly said, "Suc a state of things could not possibly exist in New York." Considering that that city has always been the headquarters of the dynamiters, that within the past two days couple of explosions have occurred one of the principal business streets, an that the king dynamiter has been shot, it certainly appears that such a state of hings, or something very similar, not only can but does exist there. To Inspector Byrne we would suggest that "he that exalteth himself shall be abased," and to the government that has permitted the avowed dynamiters to thrive and flourish ander its fostering care, "As yé have sown, ven so shall ye reap."

It is rather startling to learn that jurors have been tampered with, or at least talked at, by a York dounty constable. There has long been a suspicion that there are back stairs about the court house, and the present case affords a good reason for their exploration. If the truth were all known perhaps some of the vagaries of the law might be explained.

One of the deplorable effects of these lynamite deviltries will probably be to arouse the imitative faculties of every erank in christendom. Every wrong headed mortal who has a real or imaginary idea that Canada should have anything to grievance, or who feels ambitious to fire say about federation of empires, or colonial the Ephesian dome, may have it suggested alliance, or anything of that kind, while to him that dynamite is the agent which keeping up a protective policy. As for will serve his great purpose. It is not so power to make her own treaties, as well easily obtained as is gunpowder, but about the Directors have every confidence that Out of 2000 patients treated during the parties.

public works cartridges may be purloined, and its manufacture is no very profound secret. It will be strange if the mischiev ous crank does not seek better acquaintance with this destructive agent.

Even the fenians are not unanimous as to the wisdom of the dynamite policy. Men like O'Leary, of the old Stephens school, are opposed to it, but it is in the hands of a class over whom they have no influence. The dynamiters are the disciples of the modern scho lot nihilism although they may not be affiliated with the thugs of the continent. Their gospel is the same—the gospel of destruction. Where such things are done, too, there must be little faith in God Dec. 31. or fear of hell. As for O'Donovan Rossa he is a poor rag on a bush, a mere scare crow in the open field. He is a brainless blatherskite. A failure in ward politics and in saloon keeping, he now lives upon the tolls he takes from the poorer and more credulous extremists, but if we were looking for the treasury of the dynamiters we should not go to Rossa's garret. He is one of the "flannel-mouthed" patriots who never do anything but talk. Men who take dynamite in their pockets and their lives in their hands do not trust to such as he. We are weary of this Rossa facts. The fact that we import very myth, and so ought the English authorities to be.

> NORTH AMERICAN LIFE ASSUR-ANCE COMPANY.

The annual meeting of this Company was held at the Company's Head Office, Toronto, on the 19th inst. The President ccupied the chair. The meeting was a very large and influential one. The Annual Report, Revenue Account, and Balance Sheet was read, as follows:

In presenting the Report of the business of the Company for the year ending December 31, 1884, and of its present financial standing, the Directors of the North American Life Assurance Company are again enabled to congratulate the members of the institution upon its continued success and prosperity.

During the year, applications for \$2,037. 550 have been received, upon which were ssued 931 policies for \$1,905,800, and 6 policies were revived for \$22,500, making a total of 937 policies for \$1,898,300, being an increase of 37½ per cent. upon the business of the previous year. This large increase in the Company's business is specially gratifying, and speaks volumes for the popularity of the Company with the insuring public.

A very large addition has been made in very department, tending to increase the prosperity and high standing the company had already attained. Out of the revenue for the year, the large sum of \$84,688 35, or 541 per cent. has been added to the assets to increase the reserve and surplus. The Premium and Interest incomes have very largely increased, a noticeable feature in the latter being that it more than exceeded the death losses of the year.

From the outset, the directors have recognized the importance of building up the Company on a solid foundation. This can be done only by holding a large and increasing reserve fund and surplus, so that when policies mature by death, endowment, or termination of tontine period, they will be enabled to fully meet the contracts held by policy-holders. A reference to this held by policy-holders. A reference to the Revenue Account and Baiance Sheet will. ally demonstrate how very successful the

Company has been in this respect.

The large amount held in reserve by the Company added to held by prominent gentlemen in all the older Provinces of the Dominion, jurnishes a security to its policy-holders unsurpassed

The very large number of Semi-Tontine Policies issued during the past year is evidence that this plan is specially acceptable to insurers, combining as it does the privalent lege of the paid-up surrender value given to the holders of ordinary policies, with all the options given to holders of its favorite Tontine Investment Policies.

No extra charge is made by this Com-

pany on the premiums on its Tontine or Semi-Tontine Policies, but the premiums re the same as on its like ordinary policies. are the same as on itllike ordinary policies. It is very gratifying to notice the great progress being made by our Home Companies. The Government reports show that the life insurance business of Canada is being very largely done by these companies. By the success of such home institutions the money which would otherwise have gone abroad is retained in Canada and thus used in building up, and extending. hus used in building up and extending anadian interests. The Directors conconsider when contemplating insuring.

The Government reports also show that
the entire and rapidly increasing resources companies in this country, and of this only \$88,051.11 is in Canadian securities. It is manifest also that the advantages and con

enience to policy-holders are largely in avor of dealing with well managed Home favor of dealing with well managed Home Companies.

Without disparaging any of our home competitors, it is interesting to notice that this company has secured a nuch larger amount of income mount of income, new assurances, and ousiness in force, and more especially laid by a much larger sum in reserve than any f them accomplished during the corre sponding period of their history. This result is largely due to the efforts of the Directors to place the great advantages which life insurance affords within

tages which his insurance allords within the means of the largest number of persons possible. While recognizing the importance of keeping within the lines of safety, the Directors have from time to me endeavored to make their policy con tract a very liberal one. Objectionable and technical clauses to be found in many policies have been omitted. This policy is also made indisputable after being three years in force. It is also made payable immediately after satisfactory proof of claim has been furnished, instead of compelling the beneficiary to wait 60 or 90

r payment. The Directors recommend that a dividend The Directors recommend that a dividend at the rate of 8 per cent. per annum to June 30 next, payable on July 2, be paid to the Guarantors as interest for the use of the Guarantee Fund, paid in cash by them. Of the dividend over six per cent has been earned by the Guarantee Fund, which, with the profits from non-participating policies, gives the policy-holders the benefit of the security of that Fund at a trifling cost. The efficient services of the Inspectors Agents, Medical and Office Staff again derve special recognition. In resigning the trust confided to them

the same prudence and watchfulness which have placed the Company in its present satisfactory position will be maintained and perpetuated in the uture. The Directors a retire, but are eligible

ALEXA DER MACKENZIE,

Toronto, Jan. 19 1885. To balance. 117 78 \$347,933 63 Cr. By expenses \$ 22,068 31 Commissions and salaries to Agents.....

Claims paid under policles Surrendered policies ... Aunuities ... Interest on Guaranteed Fund at 8 per cent, from dates of cash payments by Balance as in 2d sched-BALANCE SHEET. LIABILITIES.

To Guarantee Fund . "Assur'ce and

annuity
funds...\$200,000 00
Less for re-insurances and reinsurce policy 20,150 00 To Contingent Fund to provide for the collection of outstanding and deferred premiums, and other charges according on year's business....

1 'Amo'nt' paid in advance 'Surulus

\$277,292 82 ASSETS. 1884.
Dec. 31.
By Dominion Gov. cernment deposit debentures.....48,400

"Do. do. cash 6,440....
First mortgages on real estate....
"Loans on stocks, nearly all on call."
"Reversions." 25,671 08

Loans on policies..... Special deposit...... Commuted commis-306 78 875 00 sions
Interest due, \$14.00; accrued, \$3,462.22
Agents' balances
Cash in head and branch offices
Cash in banks 7,500 00 3,476 8 324 7 \$277,292 8 WILLIAM McCabe,

We have examined the books, docu ments, and vouchers representing the fore-going revenue account, and also each of the securities for the property in the above Jan. 2, 1885.

JAMES CARLYLE, M.D., Auditors.

Seats for the Christy Minstrell Editor World: A correspondent in you Saturday's edition states that reserved seats to the number of 400 were secured by two members of the committee before the public had received a fair show. The facts are simply as follows: Two gentlenen (neither of whom is even a me the committee) were at the box office about 8 45 a.m. (with a number of other people who waited until 10 o'clock when the pla was opened. One secured 191 seats and the other, whose turn was fifth in the crowd, secured 80, making a total of 27 seats which these two secured for friends who were unable to attend the box office at You can see by the above that at least two of your correspondent's statements were untrue. A CHRISTY STIFF.

Danger in the Air. -In the chilling winds, the damp at mosphere and suddenly checked perspira-tion, colds are lurking. Hagyard's Pectoral Balsam cures colds, coughs, asthma

\$3 to \$3.50, good \$3.60 to \$5.60, western Canadian interests. The Directors consider this an important element tending to increase the prosperity of Canada and one that intending insurers should carefully consider when contemplating insuring insuring that in tending insurers about carefully flour firmer at \$3 40 to \$3.80. Cornmeal unchanged Wheat—Receipts 29,000 bush. spot dull; ½c to ¾c lower; ortions weaker the outire and rapidly increasing resources of our Home Companies are invested in this country. On the other hand, of the reserve of \$7,200,756.45 required for the security of Canadian policy-holders only \$1,708,051.18 is held by the United States companies in this country, and of this only companies in the country are considered in the country and of this only companies in this country. Corn—Receipts 231,000 bush.; spot and options shade lower; sales 524,000 bush future, 281,000 bush. spot, exports 93,000 bush.; No 2 49½c to 500 for cash, 49¾c sugar, molasses, rice, petroleum and tallow unchanged. Potatoes firm, rose \$1.50 to \$2.25, peerless \$1 50 to \$1.75. Eggs heavy, state 26c. Pork, beef, cut meats middles unchanged. Lard higher at \$7.171 to Butter and cheese quiet and

changed. CHICAGO, Feb. 2.-Flour quiet and unhanged. Wheat weak and lower; closng quotations show a decline of fc to le: Feb. closed 76%c, March 76%c, May 82%c No. 2 spring 76gc. Corn duti and a shade lower; cash 36c, Feb. closed 36c, May 39gc to 39½c. Oats weaker; Feb. closed 26½c, May 30c to 30½c, samples active; No. 2 29½c to 29½c. Rye steady; No 2 61½ to Barley nominal. Pork high 614c. Barley nominal. Fork nigher; cash \$12 20 to \$12 25, Feb. closed \$12 224 to \$12.25, May \$12 50 to \$12 524. Lard firm; cash \$6 824 to \$6 85, Feb. \$6.85, May \$7.05 to \$7.07. Boxed meats steady. Whisky steady at \$1.15. Receipts-Flour 24,000 bbis., wheat 64,000 bush., corn 185,000 bush., oats 17,000 bush., rye 7000 bush., barley 56,000 bush. Shipments— Flour 13,000 bbls., wheat 21,000 bush., orn 104,000 bush., oats 63,000 bush., rye 000 bush., barley 26,000 bush. After-tion Board—Wheat to to thigher. Corn

nd oats to higher. Catarrh-A New Treatment. Perhaps the most extraordinary success has been achieved in modern science has been attained by the Dixon treatment for catarri

cured of this stubborn malady. This is none the less startling when it is remembered that not five per cent, of the patients presenting themselves to the regular practitioner are benefited, while the patients presenting themselves to the regular practitioner are benefited, while the patent medicines and other advertised cures never record a cure at all. Starting with the claim now generally believed by the most scientific men that the disease is due to the presence of living parasites in the tissues, Mr. Dixon at once adapted his cure to their extermination; this accomplished, the catarrh is practically cured, and the permanency is unquestioned, as cures effected by him four years ago are cures still. No one else has ever attempted to cure catarrh in this manner, and no other treatment has ever cured catarrh. The application of the remedy is simple and can be done at home, and the presentseason of the year is the most favorable for a speedy and permanent cure, the majority of cases being cured at one treatment. Sufferers should correspond with Messrs. A. H. DIXON & SON, 395 King street west, Toronto, Canada, and enclose stamp for their treatise on catarrh.—Montreal Star. 28

Read the following:—

HARRIETSVILLE, Ont., Oct. 7, 1884.

22,068 31

20,521 63
9,532 73

8,991 01
1,054 83
212 00

Bear Sirs, My wife was affected with Catarrh for over iffteen years, the inside of the nose was badly eaten away with the disease. For the past five years it was almost impossible for her to breathe through her nostrils. For the last year she has constantly taken doctors medicine without receiving any benefit, and finally we were told that the Catarrh had got so bad that there was no cure for her. Without any hope we sphiled to you for your remedicine without any hope we sphiled to you for your remedicine and the disease had entirely disappeared—but as you advised, she took a second treatment. It is now nearly four months since she used the remedy and she has had no signs of Catarrh, and we consider it a permanent cure. Her general health, which was not good, is also improving through the use of your Blood Remedy. Wishing you every success, I remain-faithfully yours.

SETH CLINE, Harrietsville, Ont. W

GENTLEMEN,

I feel it my duty to state to you the merits of your remedy for Catarrh. I had the obnoxious disease for the past four or five years and after the first treatment of your remedy I felt entirely a new men. Before I was cured I frequently had colds in the head, but now I seem to be entirely free from them. If sceptical minded people could only be persuaded to try your treatment I honestly believe that suffering humanity would be greatly diminished. Wishing you every success.

I remain yours truly,

E. W. NORTON,

Of Norton & Knight, Merchants,

Port Arthur, Ont. JULY 29, 1884.

An Excellent Report. Hon. Jos. G. Goodridge of Brooklyn, N.Y., writes: "I cannot express much in sufficiently praiseworthy terms of Burdock Blook Bitters which I have used for the past two years with great benefit."

NOTICE MONDAY, THE NINTH DAY OF FEB. will be the last day for receiving Petitions for Private Bills.

Monday, the sixteenth day of February next, will be the last day for introducing Private Bills to the House. Friday, the twenty-seventh of February next, will be the lust day for presenting Reports of Committees relative to Private Bills. CHARLES T. GILLMOR,
Clerk of the Legislative Assembly.
27th December, 1884.

MOTELS AND RESTAURANTS. VENUE HOUSE.

HANDSOMELY REFITTED. The best appointed bar in northern part of ity. Choicest liquors and cigars. Billiard WM. J. HOWELL, 448 Yonge street.

EST IN THE CITY. RCADE BILLIARD AND POOL HALL. Yonge street, opposite Temperance street. Fourteen tables. Latest improvements. The Hall is an exhibition of itself, worth traveling miles to see. Second flat of the Arcade Open from 8 a.m. annil midnight. TURN BULL SMITH, Preprietor. 246

TRAY'S CHICAGO RESTAURANT, 1461 King Street West. OPEN DAY AND NIGHT. first-class Meals for 25c. Meals at hours. Good accommodation for travelers. 246

Z ERBY'S RESTAURANT. 81 KING STREET WEST. This popular Restaurant is now opened by George & Prax (late of Staneland's) and offer wery defint the market affords, Dinner and Luncheons in first-class style at any hour GEORGE & PRAX, Prop. N. B.—Choice wines and liquor, etc. 246

MARSHALL'S RESTAURANT. Mrs. Marshall (of the Wiman Baths Researchment Rooms) has opened a Lunch and sining Room, 62 King street east, for ladies and gentleman, where she is prepared to give all dinners from 12 to 3 o'clock. Lunch at all sours on the European plan. Tea and coffee always ready. Guests promptly attended 246

MARKET HOTEL. COR. JARVIS AND FRONT STREETS. Board by the week (including Sundays) \$3.50. Excellent bill of fare daily. Dinner 25c. Five tickets for \$1.00.

- McKINNON, Proprietor OYSTERS-CHARLIE FYLES (LATE of the Hub) begs to notify his many friends that he has rented the lunch counter in the well known Elliott House, Church street, where he will be happy to meet his numerous acquaintances and friends. Charlie can supply families with first class oysters, in bulk or shell. Give him a trial.

O'CONNOR HOUSE, 94 FRONT STREET EAST, OPPOSITE THE HAY MARKET, R. H. REID, PROPRIETOR. Best Brands of Irish and Scotch Whisky, Bass Ale and Guinness' Stout on Draft. Every-

O'CONNOR HOUSE.

197 and 199 King street east. Importer of Dunville's Irish whisky and asse's ale. Family liquors a specialty. Fintumes, choicest cigars. JAMES NEALON, Manager. 246 ROSSIN HOUSE. - SPECIAL RATES are given to those requiring board for the winter at the Rossin House; engagement book now open. MARK H. IRISH, Projection

THE CLUB HOTEL, 416 Yonge street, V. T. BERO, Proprietor.

Late Chief Steward G. T. R. Refreshmen rooms and Dining Cars. Choicest brands o liquors and cigars, latest combination billiard and pool tables. THE CRITERION WINE VAULTS AND LEADER RESTAURANT,

Corner Leader Lane and King street, H. E. HUGHES. WELLINGTON HOTEL, COR. YORK vy and Wellington streets; thorong novated and re-furnished throughout, best one dollar per day hotel in the city. IAMESON. Proprietor.

DAIRY. CARVILLE DAIRY. 4811 YONGE STREET, Guaranteed Pure Farmers' Milk.

Supplied Retail and Wholesale at Low Market Rates. FRED. SOLE, PROPRIETOR.

SPECIAL BARGAINS

For a Few Days.

WOMEN'S FELT LINED SKATING BALS. \$1.25 WORTH \$1.75.

BOYS' BUFF FOXED BALS. \$1.00 WORTH \$1.50.

CORNER KING AND JARVIS STREETS. DOMINION ORGAN AND PIANO COMPANY.

Grand, Square and Upright Pianos, Parlor, Student and Church Organs. HIGHEST AWARDS Wherever Exhibited.

66 FIRST PRIZES AND DIPLOMAS IN 1883 AND 1884. Instruments for Artists a Specialty. Wholesale and Retail Salesrooms, 64 King Street west, where we keep a large stock of Instruments at Factory Prices.

JOSEPH RUSE, Manager.

TWENTY-FIRST The Travelers

OF HARTFORD, CONN. January 1, 1885. Paid-up Cash Capital, \$600,000

. \$7,826,456.83 LIABILITIES. . 5,879,006.15 SURPLUS, . . \$1,947,450.68

SUMMARY OF BUSINESS. LIFE DEPARTMENT. No. Policies written to date, 42,072

New Life Insurance written in 1884, . . \$5,479,850 \$908,600 more than written in 1883.) Gain during Year in Amount in Force, . \$2,323,210 AID LIFE POLICY-

HOLDERS, \$2,910,726,23 Paid " in 1884, \$343,086.64 ACCIDENT DEPARTMENT. Policies written to date, 1,078,067 No. written in 1884, . 115,476 No. of Claims paid, . 119,631

No. Paid in 1884, . 17,850 AMOUNT OF CLAIMS PAID, . . \$7,260,116.07 Am't paid in 1884. \$949,478.51

PRESENT PAYMENTS TO POLICY-HOLDERS, \$4,000 a Day. ALL CLAIMS PAID ON RECEIPT

OF SATISFACTORY PROOFS. JAMES G. BATTERSON, PRESIDENT. RODNEY DENNIS, SECRETARY

Western Canada Loan AND SAVINGS COMPANY.

The Annual General Meeting of the Share-noiders of this Company will be held at the Company's Offices, No. 70 Church street, Foronto, on Wedvesday, the fourth day of February, 1885, at 12 o'clock noon, for the elec-tion of Directors and General Business. WALTER S. LEE,

T. IK IN HE ME. Member of Porento Stock Exchange, British America Assurance Buildings, Buys and sells on commission Stocks, Bondand Debentures. Orders from the country wireceive prompt attention.

LOWNSBROUGH & CO. Exchange & Stock Brokers, 22 KING STREET EAST.

Deal in Exchange on New York and London, American Currency, Gold and Silver, etc. Buy and Sell on Commission Ca-nadian and American Stocks. 246

COX&CO. STOCK BROKERS. Members of the Torunto Stock Exchaighy and sell on commission for cash or margin all securities dealt in on the Toronto, Montreal, New York STOCK EXCHANGES. Also execute organs on the Chicago Board of Trade in grain and Provisions Hudson's Bay Stock bought for casi

A LARGE AND WELL Assorted Stock of ry, School Books and Fancy Goods at MRS. MAHAFFY'S,

500 QUEEN ST. WEST.

26 TORONTO STREET

Daily cable quotations received.

CLOTHING. West. The highest prices paid for cas off clothing. Those having such to dispose

ANNUAL STATEMENT LIFE INSUITANCE.

Business of all Companies in Canada Last Year:

Business of the New York Life Insurance Co. Last Year: niums received..... insurances issued..... il business in force....

Poronto Branch Office, Mail Build'g. DAVID BURKE,

Assurance Company

DIVISION OF PROFITS 1885.

The profits of five years ending 30th April

The successful progress of the business warrants the expectation that they will prove of a satisfactory character. ASSURERS JOINING NOW will share in e profits about to be declared.

J. D. HENDERSON, Agent TORONTO.

INSURE IN THE Confederation Life Associa'n

Has made greater progress than any Canadian Company in similar time. .

R. S. BAIRD, J. K. MACDONALD, City Agent. Man'g. Director. CHEAP

LIFE INSURANCE

The Old Etna's Time-tested Re-newable Plan. The following table shows the results of Re-newable Term Policies for \$1000 issued by the Jotna in 1875, and now being renewed at the same very low premiums for another ten years

AGTUAL RESULTS or ten years with \$1000 policies issued 1875. Age at Prem'ms Paid.

P'd-up of Paid Av'r'ge Pres Polic's up Policies.

Value Av'r'ge Pres Annu'l ent icies.

\$11 00 \$115 00 \$35 21 \$7 57 12 64 135 00 45 86 8 05 14 67 157 00 59 85 8 69 17 36 184 00 77 86 9 47 21 02 210 00 101 36 10 88 21 02 210 00 101 36 26 19 231 00 124 29 33 17 247 00 148 20

Annual cost average of all ages, \$10 96.

On this plan there are no Entrance Fees, Expense Charges, Monthly Dues, Night Meetings. Traveling Expenses, Relief Assessments, Funeral Calls or annual Increases. All Policies are Nonforfeitable and Indisputable after three years and can at any time be exchanged for Endowments, and the money which has accumulated be applied to and vaying the endowment premium. Or they may be cannownent premium. Or they may be cannownent of the condition of the end of any ten years, or in changing to any other plan while the original is in force.

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NOTICE of REMOVAL

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OUR LONE FARM

CANADA'S EXHIBIT AT ORLEANS EXPOSITI

A Walk Through the Main What is to be Seen Ti for the Toronto Show Man Dear World: I have starte main building. Coat's Threa have a splendid canopy of threads arranged'in colors. C the manufacture from the raw the completion of the spool, the

giving all explanations. The both interesting and good. Biscuits—The show is some cannot be described. Our M had better come and see it and les for our exhibition. The tr

Soap-Where is "Morse's Come John Taylor, wend your w Orleans and see the finest displa of all kinds the world ever sate leaf or book seep. Your can your own. The manager presents a book. You strip off a lea enough to wash your hands.

Drugs—The show in this department of the same strip of the sam very grand. Guns and Revolvers—In this of Colt and Remington make a bes

play. Stoves-Come on, Gurney. Se est exhibition of stoves of every made. One range made at Louis best and most useful article fo family houses I ever say.

The Heno Tea House—They opy of bamboo, a pretty counte of their best for all visitors. Silver Exhibit-Near one trances is a mass of silver in its r It is the Mexico exhibit. The pi 5640 pounds, and is valued at \$1 King & Lamb of Chicago have did display of prepared cereals to

did display of prepared cereals for a canopy and a pyramid, and mad of their preparations.

Wines—A California firm sho large display of native wines, and and as it was just time to see the of Carolina, we "smiled." Both brandy are of excellent quality, the train will exhibit at Toros customs seem to trouble them. customs seem to trouble them, must see a man, I mean the wine man. An English house very large stock of ale, wines, spir pagne, etc.
Tobacco is a very large and in

to every manufactured article.

Canned Meats—The Banner canned Meats—The Banner company has a large space, and play of all packed meats is one of in the building. I spent over minutes looking through it.

Turkish Stores—I do hope oution committee will not allow on swindlers in their building. swindlers in their building. here a perfect nuisance, runni ladies to buy. I spoke to on officers in charge to stop it.

Mexican Band During the this band of sixty, performer native, as their songs come in at I tried to talk, but forgot all my

and could only either yell or head. The band is a very fine credit to any country.
Russian Exhibit—Not yet unps
Jamaics shows a splendid exhib her native growth and manufact floating stone is one of the feat piece on exhibition weighs about and don't sink. We took it up an and don't sink. We took it up an it down, but up it came again.

British Honduras has a magnif play of woods. The exhibit ren of that in the English exhibition show one codar log 3 feet square blong, a mahogany stick 2 feet by wood they call "knock me back answer well for policemen's staves Japan has a splendid exhibit have figures of all their nobles in costume. It is not a cocket head of the start of spurs; no. sir. gold emi

pair of spurs; no, sir, gold emi garments of the toga shape and y talets, truly very handsome. T show what is done at their medica They have one human figure mad university showing all the must university showing all the must veins. These can be taken off every bone in the body, i. e. a per eton invisible. It takes eight ter man to pull through their sche Republique de Honduras has a exhibit of woods of every kind their republique. There of Henel sugar cane, cereals, minerals a quantities of sarsaparilla in origi ages for export.

There is a large space set aside ada, and it is placarded in very ters, and it is occupied by a solita farm gate. Whoever is respon this, or whether it is a joke on C not I can't say. If Canada was to represent the growth of its the government should have and seen that we had samples industries, cereals, etc. 15 wor paid well as as an advertiproperly carried out could have exhibit equal to any of the states. The Mexican exhibit will, I sh from all told me, be a very fine on have a large space allotted to the

the cases are very fine. Only at third is as yet filled. We are very comfortably loca the care of Wolz & Chadwick, street, and can recommend our the house. It is almost impossible scribe the exhibition, but this I c those that can get away and funds, the visit will amply repay New Orleans, Jan. 27, 1885. Throw Away Trusses

and employ the radical, new guaranteed to permanently cure cases of rupture. Send two letter for references, phamplet and World's Dispensary Medical As 663 Main street, Buffalo, N. Y. The old lady who asked for a.

six teen parsnips fine was probable to the elderly gentleman who daughter was attending the conof music. - Mrs. Barnhart, cor. Pratt an

way, has been a sufferer for twe through rheumarism, and has tr remedy she could hear of, but the benefit until she tried Dr. Thom tric Oil; she says she cannot e satisfaction she feels as having entirely removed and her ricured. There are base imitation medicine for sale; see that you Thomas' Eelectric Oil. Says an epigrammatic writer: in feeding is criminal." And thave added, the more feeding,

—Mr. John Magwood, Victor writes: "Northrop & Lyman's V Discovery and Dyspeptic Cure is a medicine. My customers say thused anything so effectual. Good value from personal experience, been troubled for eight or nine ye dyspepsia, and since using it diges