ave miles of them, they won't last gh February. Same erved, but down to ast piece you'll find ing value.

Queen-Street East.

we claim to do ork in the city?

st improved machinery-all of facture. use for washing is filtered ported wheat starch.

eutral soap. nels by hand, therefore prevent-

are turned by hand. ced hands are employed. RISIAN STEAM LAUNDRY,

Dixon's All-Wool Underwear

and 67 King-St. West Hats and Men's Furnishings.

red—there are some millions of dollars rth of goods in that position. There is another hint the ratepayers i property-owners might take from late action of the insurance companin regard to high buildings.

It is a some successful to the companing regard to high buildings.

It is a some successful to the companing regard to high buildings.

It is a some successful to the companing regard to high buildings.

It is a some successful to the companing regard to high buildings. cope with any fire occurring in builds not over three stories in height-ties who build higher, and thus put-city to extra cost for the necessary, blances to reach their upper stories, lalso increase the risk of an extensive also increase the risk of an extensive ilagration from their extra heightuid, in justice to the great bulk of ratepayers, pay an additional rate each additional story. If these two gestions were adopted by the counand faithfully carried out by the Assument Commissioner and his depute, it would mitigate some of the stretched to above, and would at stretched to above, and would at the ten which produces them.

ALEX. CRICHTON.

Another Great Injustice.

ditor World: I think the time is portupe for a full consideration of ways and means to lessen the evils far as practicable. If the trade of scity is to be handed over to half dozen or more of these sky-scraping titutions, the taxes they should payuld be in keeping with that, privie. The remedy, I think, should be to rge the loss occasioned the city by reduced valuations of the general iness properties to the concerns moolizing the trade, otherwise the city well as the public suffer by their stence. One great injustice to taxers, brought about by centralization trade, is the local improvement taxiness properties reduced in value to mon house property, paying heavy it taxes on expensive sidewalks and manent roadways—sidewalks which three times wider than the value of property (warrants. Being main ries they may be necessary, but inthe new order of things they are a ve injustice to the individual taxer, who finds he has no benefit from nother than an ordinary citizen. Another Great Injustice other than an ordinary citizen. properties outside the central are to-day assessed out of all ortion to their value, the shrinkage hich is largely due to the mam-stores which embrace nearly all dities under one roof. WILLIAM HALL.

Support Ald. Davies. itor World: I uphold Ald. Davies sefforts to bring about a more equal ion of the trade. I am sure most of only done to smaller retail stores, also the city of Toronto is being oralized by large stock companies ing general stores, instead of only less belonging to their lines. And ings go on as they have been for the alled and that the council will to matter in hand. AN OBSERVER

Certificate of Official Examination by Four States' Insurance Departments.

B. B. HARPER,

President.

COMMISSIONERS' CERTIFICATE.

New York City, January 24, 1895.

We, the Insurance Commissioners and Superintendents of the States of Illinois, Ohio, Texas and South Dakota, do hereby certify that we have been for the last two months engaged in an exhaustive and thorough examination of the books and accounts of the Mutual Reserve Fund Life Association and of all receipts and disbursements during the period extending from the

1st day of January, 1894, to the 13th day of November, 1894. We further certify that we have carefully checked and proved all items; that the loans on bond and mortgage have been checked and verified; that stocks and bonds have been accounted for through receipts held for deposits; that cash on hand has been counted, and that cash deposited with sundry banks has been proved by the books of said banks or by proper certificates therefrom; that the real estate has been valued upon the basis of net rentals and from information derived from reliable sonrces, and that the operations of the Association have been subjected to a thorough examination in which every facility has been a 7 orded us by the officers and managers, every book, record and source of information having been laid open to us without reservation.

We further certify that we find the Association possessed of admitted invested and non-invested assets on the said November 13th, 1894, to the amount of \$4,228,120.93, and of contingent mortuary assets to the amount of \$1,340,490.31, making gross assets as of said date to the amount of \$5.568,611.24; that against said assets we have charged actual liabilities to the amount of \$675.767.84 (including bonds but not bond statements) and contingent mortuary liabilities to the amount of \$1,175,041.32, making the surplus of the Association on basis of gross invested and noninvested assets \$3,552,353.09, and on basis of gross assets (contingent mortuary assets and liabilities being included) \$3,717,802.08.

We further certify that we have verified by a competent expert the value of the Association's interest in the building known as the Mutual Reserve Building, and that we are satisfied that its value is largely in excess of the amount at which it stands upon the Association's books. We further certify that we have made a very careful examination of the death claims paid by the Association during the period covered by this examination, and that we are of the opinion that the Mutual Reserve Fund Life Association pays its death claims honorably and promptly, and that it does not in any case wilfully attempt to resist payment of any honest death claim that is made upon it; and that the work of the death claim department is handled with all possible despatch and in such a way that the most critical can have no just cause or reasonable ground of complaint. While under the operation of the fundamental principle of the Association which calls for the collection after death of the sum required to pay a claim, there may be some seeming delay, payment is just as sure as with any other company or association, which fact is fully established by our examination. We further certify that we have made a personal examination of the methods of the Medical Department and feel warranted in saying that the utmost care is exercised in the selection of risks, and that in this respect the Association will compare favorably with any other life insurance company or association.

IN WITNESS WHEREOF, we have hereunto subscribed



our respective names, in

day and year above written.

the city of New York, the

Brutfort K Durfor

Superintendent of Insurance, State of Ohlo

Ano 6 Holling with

A FINE EXHIBIT.

ary, 1895, at 1 o'clock p.m., at the Company's office. Present were the following gentlemen, viz Messrs. J. Fennell. George Lang, Frank Turner, C.E., P. S. Lautenschlager, F. Snyder, H. Knell, C. Pabst, Hon. S. Merner, George Pattinson, H. L. Janzen, L. J. Breithaupt, A. B. Powell, J. A. Mackie, W. Strong, R. B. Cook, J. J. Cook, J. Cook, J. Cook, J. J. Cook, J. Cook, J. Cook, J. J. Cook, J. Cook, J. J. Cook, J. J. Cook, J. J. Cook, J. Cook, J. J. Cook, J. C

The minutes of the last meeting were read and confirmed.

The President read the following Directors' Report:
To the Members of the Economical Mutual Fire Insurance Co.
Gentlemen, In submitting this, the
23rd Annual Report of the Economical,
the Directors are pleased to be able to
present one so satisfactory in every
respect.

respect.

During the year, as will be noticed by the detailed report, 5343 policies were issued, covering \$5,624,965, making the total insurance carried by the Company under 9551 policies \$9,723,336. This is a net increase of \$1,005,471 The net Assets of the Company now amount to \$298,539, an increase of \$11,555.

amount to \$298,539, an increase of \$11,555.

The Company paid for 161 fire losses \$52,026, showing a decrease of \$5204.

The increase in the Premium Income is \$17,834, which enables the Company to add to its Reserve \$15,337.

While the re-insurance liability of the Company is \$23,367, we have a total Cash Assets of \$93,614.

Although the volume of business has greatly increased, we again, with pleasure, call your attention to the Agents' Balances, which at the close of the year amounted to the small sum of \$327.53, showing that our staff of agents are amounted to the small sum of \$324.05, showing that our staff of agents are careful and prompt in remitting. You will be called upon to elect five directors in place of those retiring, namely: Fr. Snyder, Hon. S. Merner, T. W. Thompson, L. J. Breithaupt and C. Pabst, all of whom are eligible for re-election, all of which is respectfully submitted

on behalf of the Directors.

JOHN FENNELL, President.
It was moved by the President, secondd by Mr. Lang, that the above report

Moved by Mr. Mackie, seconded by Mr. Moved by Mr. Mackie, seconded by Mr. Breithaupt, that the financial statement as submitted and read by the Manager and certified by the Auditors, he adopted, and that all payments made by the Manager during the financial year ending 31st December, 1894, he and are hereby confirmed and sanctioned, and that confirmed and sanctioned, and that the action of the Manager is hereby con-firmed in accepting applications, issuing policies, effecting reinsurances and ter-minating risks as implied in the figures After the ballot was taken the scrutineers. Messrs. Anthes and Lackner, declared the following gentlemen elected as Directors. viz.: F. Snyder, Hon. S. Merner, T. W. Thomson, L. J. Breithaupt, Moved by Mr. F. Turner, seconded by Mr. A. B. Powell, that the retiring Board of Honorary Directors be re-elected.
Moved by Mr. Moyer, seconded by Mr. Mackie, that Messrs. J. S. Anthes and J. S. Hoffman be reselected Auditors, Moyed by Mr. Krens seconded by Mr.

Moved by Mr. Kranz, seconded by Mr. To the directors of the Econ

By Mortgages

Building
Deposit on current account
Deposit Receipts
Cash at Head Office
Sundry Cash Assets To unadjusted Losses Balance of Assets

do 1893 2,450 62 do 1894... 25,562 53

Expenditures.

By losses, 1893 \$ 7,088 51

By losses, 1894 44,037 57 1.348 33

Re-Insurance . . Rebate Investment Account. To profit and loss account, 1894 \$15,337.24 Cash reserve, Jan. 1st, 1894 74,817.98 \$90,155 22 551 82 327 53

Typewriter Government License Miscellaneous 160 00 195 45 142 80 32,465 64

w the Change in the Central Prison Rules Contributed to the Unfortu-nate Man's End.

By a recent order of Inspector Noxo of the Central Prison no second-term convicts are furnished with transportation back to the towns from which they have been brought. In accordance with this ruling Thomas Ringer of Hamilton was not provided with a ticket when he was released last Saturday. He boarded a freight train and stole a ride as far as Burlington, where he alighted and endea-When about 11-2 miles from the track he slipped on the ice and was too exhausted to get up again. Monday his dead body, frozen stiff, was found on the

death may result in the cancellation of the order, which is obnoxious in mor ways than one. Not only is a prisone ways than one. Not only is a piece-eyen to the second time, entitled to some consideration, but it is manifestly unjust to turn loose in Toronto an undesirable class of citizens who are brought here various county jails. Col Shervington.

> The Paris Temps has received from The Paris Temps has received from a sketch of the career of Col. Shervington, who is supposed to be the practical commander of the Hova Army. This communication says that Col. Shervington belongs to an excellent Scotch familiar. During his youth he is communication says that Col. Shervington belongs to an excellent Scotch family. During his youth he is said to have dissipated a fortune, and subsequently, after traveling in France, Spain and Algeria, he is described as having broken the bank of Monte Carlo, winning about 250,000 francs. In 1878 he embarked for South Africa, where the Zulu war was on a the point of breaking out. He enfisted in a company of cavalry volunteers, of which he became captain. When that corps was disbanded he went to Madagascar, where Gen. Willoughby is said to have conferred on him the rank of colonel, a-d where he exercised the functions of chief of the staff of the Hova army. Until recently he directed a sort of Hova military cadet college. He had been but a short time absent in England, on a leave of six months, when he heard of the departure of M. Le Myre de Vilers for Madagascar. He consequently embarked on the Dunbar Castle and landed at Munangary.—New York Post.
>
> Reinhardt & Co.
>
> Lager Brewers, Toronto.
>
> Lager Brewers, Toronto.
>
> Notice of Application for Divorce.
>
> Notice is hereby given that Clara Viotoria Fanny Ellis of the city of Toronto, in the county of York, in the province of Ontario, wife of Thomas Danvers Ellis, will apply to the Parliament of Canada at the next session thereof for a Bill of Divorce from the runshand, Thomas Danvers Ellis, traveler for the firm of P. W. Ellis & Co., residing at 583 Sherbourne-street, in Dated at the city of Toronto, province of Ontario, this 10th day of Qet. 1894.
>
> MCSS, BARWICK & FRANKS, Solicitors for the Applicant.
> Dated at the city of Toronto, province of Ontario, this 10th day of Qet. 1894.
>
> MERVOUS DEBILITY.

"Spurred rye" is one of the most deadly poisons known. "Spurred rye" is one of the most deadly poisons known.

The straw of rye is often of far more ralue than the grain.

Pliny mentions outmeal as a favorite food of the German as a favorite food of the German as a favorite for the farman and farman far

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the time. I am as well as if I had never been hurt, and have been so for the dast year. I recommend your truss as the best in use. HERBERT ALLEN.

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barrels of Ale, Porter and Lager.

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street, Toronto.

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market.
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D. POTTINGER.