The Toronto World.

NO. 83 YONGE-STREET, TORONTO

A One Cent Morning Paper.

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The Health Department.

The removal of the chief officer of the Health Department on the sole ground that he, a physician, whose duties are scientific, placed confidence in a subordinate who kept the accounts of the department imperfectly is such a striking contrast to the treatment of his predecessor as to suggest the inquiry why one was treated with such indulgence and the other with such severity.

Prior to Dr. Allen's appointment the health office was in the worst possible state of disorder, as regards its most important functions. Since his appointment these functions have been discharged with the highest efficiency and, we fear, with only too much zeal for the public welfare. But as negligence created no personal grievance amongst the aldermen, the general welfare of the city was regarded as of trifling moment. Immediately the new broom began to sweep clean, its operations disturbed certain city officials and they resented its activity, the general welfare of the city being again made subordinate to aldermanic interests.

This suggests that an officer charged with duties that bring him into conflict with aldermen ought to be independent of them so that they could not avenge themselves upon him for doing his duty.

The very fact that the necessity for any care being shown for the sanitary conditions of the city was ridiculed in the Council Chamber proves that the aldermanic mind is not cultured enough to have control of a health department. The citizens need to give this matter their earnest consideration, as the sanitation of this city is too serious an affair to be left in the hands of men who regard scientific protections against disease a matter for jest.

Reciprocity As a Step To Annexation.

The New York Tribune has a noticeable article on the relation of Cuba and Hawaii to the States, with a highly significant allusion to Canada.

It affirms that "the Reciprocity Treaty has strengthened American interests in Hawaii, and enabled the United States to control their destiny." Reciprocity has enabled the States to take possession of the key of the North Pacific, and to establish its supremacy on the line of commercial intercourse with Australia, China and Japan. Thus, reciprocity is regarded as having prepared the way for the annexation of a country hitherto independent.

An analogy is drawn between the position of Cuba and Hawaii. The same policy is shown to have placed Cuba in a state of dependence upon the States, and its ultimate annexation is foreshadowed. Cuba is regarded as of great strategic importance with reference to the inter-oceanic canals and the Atlantic and Gulf seaboards, and on that account any economic or commercial policy which enables the United States Government *to control its destiny* is one of "enlightened self-interest."

Throwing off all disguise, The Tribune declares that "there is a strong and steadily growing feeling in Cuba in favor of annexation," which has been created and fostered by the Treaty of Reciprocity having drawn the Island of Cuba into such close commercial relations with the States. Reciprocity has placed the American Government in control of the political and commercial affairs and destinies of both Cuba and Hawaii.

The article declares that there is a steadily growing feeling in the Canadian Provinces in favor of annexation, as the attractive power of the American market is doing for Canada what it has done, and is likely soon to do, for one of the possessions of the Crown of Spain.

That is a plain intimation of the purpose the American Government would have in view in making a treaty of reciprocity with Canada. It would be only granted with an ulterior object, that object being declared to be the securing control of the political and commercial affairs and destinies of the Dominion.

Allusion is made to the refusal of the States in 1852 to join in a treaty guaranteeing to Spain the undisturbed possession of Cuba, which arose from strategic reasons, as the island is regarded as necessary to the States, "from a military point of view."

This "military point of view" is one which is taken in looking at Canada, and the analogy is drawn between Cuba and this country in this respect, both being regarded as essential to the American system. Desirable then as some form of reciprocity with the States may be, it will be necessary to bear in mind what it is desired for, what its ultimate results are expected to be.

Reciprocity is plainly declared to be a preparation for our destinies being controlled by the States. In vain is the net spread in sight of any bird. We want reciprocity with the States in certain natural products, but if it can only be had by a treaty that threatens our national existence, that treaty will never be approved by Canadians.

Mr. Awde as a Milk Inspector.

The question of an efficient milk inspection is one of the most serious that our Health Department has to deal with. There is no doubt in the world that milk is one of the most potent agencies in the dissemination of disease. Ample proof of this is afforded by an outbreak of typhoid fever that occurred four or five weeks ago in Montreal. The disease broke out in some 30 families, and on tracing the matter up it was found that all these families were supplied with milk by the same dairyman. The 30 families formed a considerable percentage of the total families supplied by this dairyman, showing that milk was capable not only of exciting disease but that it was particularly effective in that line. The Montreal authorities discussed the situation, and among other technical knowledge elicited it was brought out that the ordinary, what might be called, mechanical inspection of milk was altogether useless in the detection of disease-giving microbes. Milk might be rich in butter fat, of agreeable taste, and cleanly, and yet be unhealthy. It requires a medical expert or a skilled chemist to decide whether or not a given sample of milk is free from the class of microbes that prey upon the human system. The proposition of the Mayor to make Mr. Awde the milk inspector of this large city is one that will not meet with the approval of those who understand the question. Mr. Awde is merely a mechanical inspector. He can no doubt determine the percentage of cream and decide as to the cleanliness of the article, but there his capacity ceases. In a case like the one that Dr. Allen has just brought to the notice of the committee, Mr. Awde would be quite incompetent, and that for the reasons pointed out above. In reconstructing the machinery of the Health Department it is therefore essential that provision be made for the speedy inspection of milk suspected of being germ-laden, and for a proper medical inspection of the animals producing the suspected article.

The public will watch with interest the developments of the case of tuberculosis reported to exist in a herd of cows up Yonge-street. As the disease has been found to exist among the cattle, and as it is a fact that milk from these animals has been supplied to different families in the city, it would seem to be a sensible idea if some official of the Health Department got a list of the houses supplied with this milk and collected data as to the health of the people who have partaken of it. No effort should be spared in making the investigation comprehensive and thorough. It is of more importance in educating the public to cite one actual case of sickness in the community caused by milk than to quote fifty pages from medical authorities.

It takes Mayor Fleming a long time to start a public work, however needful it may be; but when it comes down to dispensing with an official against whom he has taken a dislike the Mayor moves with wonderful celerity.

THE AMUSEMENT WORLD.

Cholera Coming.

From present indications it is more than likely that cholera will visit our country early this spring, and while the health boards throughout the country are doing all in their power to protect the people from this dreadful disease, the people should in some measure try and protect themselves. If every lady and child in Toronto will visit the Musee on Friday afternoon next they will receive as a souvenir a handsome picture locket containing a most powerful disinfectant, which when worn or carried upon the person is a sure preventive of not only cholera but of all other disease. Mothers should not fail to obtain one for their little ones.

Toronto Ladies' Quartet.

The Toronto Ladies' Quartet concert tomorrow evening in Association Hall promises to be an unusually successful and interesting local event. Mr. George Fox, violinist, and Mr. J. D. A. Tripp, pianist, will each play two solos, in addition to the selections by the Ladies' Quartet. The plan is still at Nordheimers'.

Talmage's Lecture.

Dr. Talmage telegraphs that he was sure that his subject, "School of Scandal," would be better appreciated than "In Stirrups, etc.," in Toronto, as found elsewhere. It has been decided to give as the subject to-morrow night "School of Scandal" in consequence.

Toronto Vocal Society.

The next concert of the above society, which takes place on April 27, will be one of the greatest attractions of the season. In addition to the society's own work, the New York Symphony orchestra, Walter Damrosch conductor, will appear, and among the soloists are Miss Lillias Blanvelt, prima donna soprano, from the Royal Opera House, Brussels, and Miss Evelyn de Latre Street of Toronto, solo violinist, who has just returned after five years' study at Leipsic, and will made her first appearance before a Canadian audience on this occasion.

Canadian Foresters' Concert.

It seemed as though every seat would be taken before noon when the Canadian Foresters opened their plan at Nordheimers' yesterday, but there are still 400 choice seats that may be reserved up to 5 o'clock on Thursday. Arrangements have been made to increase the seating capacity of the Pavilion to 2000 persons.

Glover-Botsford.

Those who have not yet heard our clever soprano, Miss Florence Mabel Glover, should not miss the opportunity which will be presented to them on Friday evening at the Pavilion. Miss Belle Botsford, who is well known throughout the States as a violinist, and Miss Grace Bullock, violoncellist, will appear with her. The plan is now open at Nordheimers' and those desiring good seats should select them at once, as it is a popular price concert.

Notes.

The celebrated English reader, Mr. George Grossmith, will give two of his famous entertainments in the Grand Opera House next Monday and Tuesday evenings, March 13 and 14, when those who were unable to procure seats during his former engagement will have a chance to enjoy his wonderfully clever performance. The sale of seats will begin on Friday morning next.

To-morrow evening the ever-popular Rosina Vokes will begin an engagement of three nights at the Grand Opera House. The little English comedienne is supported by the clever Felix Morris and her London comedy company.

Lieutenant-Governor Kirkpatrick and Mrs. Kirkpatrick will occupy a box at the annual banquet of the Theatrical Mechanics' Association on Friday afternoon at Jacobs & Sparrow's.

Kookagaming.

This is the Indian name of one of those beautiful, island-studded, rock-bound lakes that abound in Northern Ontario, and this name has been adopted by a mining company proposing to operate on some of the auriferous rocks on the shores of that lake.

Ontario is one of the richest countries in the world in natural resources, and notwithstanding its great agricultural wealth, its immense forests of white and red pine, spruce and other valuable timber the time is coming—and that soon, if we are alive to our interests—when we must look for our greatest source of income from our inexhaustible deposits of mineral wealth.

Everybody admits that our iron and nickel deposits are of the best quality and greatest extent of any country, but perhaps few are aware of the fact that the indications are that Ontario has more gold than was ever found in far-off California. The development of our mining industries will do more to restore confidence, advance the interests of Ontario, build up the city of Toronto and make it the metropolis of Canada, if not of America, than any dozen other enterprises combined.

The Kookagaming Gold Mining Company of Ontario (limited) is the pioneer in this great work.

Fire Insurance Exchange.

The position which this company has attained in the sixth year of its existence is worthy of all praise. The annual statement, which will be found elsewhere, shows that the loss ratio for 1892 amounts to 58.25, while the average of other companies is over 71, with a guaranteed capital of $200,000 deposited with the Government. Together with a substantial surplus there is a brilliant future ahead. The management and supervision is such that the underwriters, Messrs. Scott & Walmsley, may certainly be congratulated on the results obtained.

Help your children to grow strong and robust by counteracting anything that causes ill-health. One great cause of disease in children is worms. Remove them with Dorne' Graves' Worm Exterminator. It never fails.

Through Wagner Vestibule Buffet Sleeping Car Toronto to New York via West Shore Route.

The West shore through sleeping car leaves Union Station, Toronto, at 4.55 p.m. daily except Sunday, arriving in New York at 10.10 a.m. Returning this car leaves New York at 5 p.m., arriving in Toronto at 10.35 a.m. Sunday leaves Toronto at 12.00 p.m.

TALK ABOUT THE RAILWAY

THE TORRENT FREELY FLOWED THE LIVELONG DAY.

York Township Council Spends Another Day Discussing the Richmond Hill Railway—Speeches Pro and Con—What Will the Verdict Be?—To-day May Decide the Fate of the Project.

Compared with Monday, yesterday was a mild day for the York Township Council in Eglinton Town Hall. There was a diminished attendance, the speeches were more temperate, and there was an absence of the yelling and hooting which disfigured the first day's discussion of the relation of the township council to the Toronto and Richmond Hill Street Railway Company. Still there was excitement enough to make the proceedings very interesting. Reeve Humberstone is acting with fairness and impartiality, and has declared that the council will not give its decision till all who wish to take part in the discussion and are affected beneficially or prejudicially have had their say. On the first day all the speeches were from petitioners against the passing of the bylaw and agreement favoring the proposed railway. Yesterday several speeches were made in favor of the company, the chief orator being Mr. M. C. Ellis, one of the directors of the Richmond Hill Railway, who brought the day's discussion to a close by a speech which occupied an hour and a half. The flow of oratory will commence again at 11 o'clock this morning.

Reeve Humberstone presided, and the other four members of the council, Messrs. Welsh, Macdonald, Peterman and Fogg, were in their places when the council was called to order at 11 a.m.

The proceedings commenced by the reading of a number of petitions against the passage of the bylaw and agreement between the township council and the Toronto and Richmond Hill Railway Company. The number of names attached to the petitions was 509.

The Rapacious Monster's Death Struggle.

Mr. McLeish, Deer Park, made a temperate speech against the company and its project. It was inimical to the interests of the township. He likened the agreement to a rapacious monster, but rejoiced that it was in its death struggle. The origin of the railway was a desire to develop Bedford Park; its motive was to help the lot-owners. Running to Richmond Hill was a secondary consideration.

The money privilege of holding so many roads to prevent competition was, the speaker argued, worth much more than any bonus. Let the township council rectify the wrong done. If the company had to proceed de novo he was sure, with the information the ratepayers now had, they could not procure a single bonus.

"From letters received I have reason to believe that the Toronto street railway would come up to Eglinton for a single fare.

The Reeve disputed this and demanded the proofs.

Mr. McLeish said they would be produced at the proper time. He concluded by saying: "If the council's hands are tied let them resign and others take their places."

The Reeve: Carried.

Toronto's Joe Speaks.

Mr. Joseph Tait, M.L.A., commented on the willingness of the company to withdraw some objectionable features. "Let them be wiped out and have the agreement modified so that it may be carried. [Applause.] These bonuses cannot be claimed if the agreement be not carried, and they never could be got again. People voted for the bonuses not knowing what they were doing. They know it now, and to pass the agreement would be to take money out of people's pockets which could not be got now.

"Mr. Reeve, you have the opportunity of setting yourself right. Let the company bring in another agreement. [Applause.] You could refuse to pass this bylaw and test the matter by resigning. I was glad when you stated yesterday that you would do so if the council did not sustain you."

Mr. Tait pointed out how the value of property would be depreciated by a dozen roads being tied up for 20 years against any street railway accommodation.

How Will the Legislature Act?

"When the township council come to the Ontario Legislature to have this agreement, if carried here, ratified, and 2000 petitioners appear and say that the township council paid no attention to their representations, what chance would there be of the members of the province ratifying such agreement?" [Cheers.]

In conclusion, Mr. Tait said that after the lawsuit already it was inexcusable to have such objectionable provisions in the agreement. Law suits are inevitable if the bylaw and agreement pass. This is a purely business matter. There is no objection to a straight road, but to a blanket mortgage rendering property unsaleable for years. The will of the people had been unmistakeably shown to be against the agreement, and he felt convinced that the Reeve and council would do right and carry out the wishes of their constituents.

Serving Two Masters.

Mr. St. Germain spoke independently. He justified the construction of a railway from Toronto to Richmond Hill, and praised the energy of the Bedford Park Company. He did not approve of taking hold of so many streets. He had confidence that the council would not be influenced by any outside interests, but would do their duty independently. He regretted the personalities in all the speeches of the previous day save those of Dr. Bryce and Mr. Dunbar. He described Monday's meeting as the most disgraceful one in the township for 30 years. The opposition came from districts not concerned. It was much ado about very little; it was a mountain out of a mole hill, and it would end in a tempest in a teapot. "There is only one of the attributes of Old Nick about it, and that is selfishness."

Mr. St. Germain said he was on the fence and serving two masters. When he began to criticize Mr. Moore's speech there were interruptions.

He Had Had Impudence Enough.

The Reeve would not allow explanations, stating that he had had impudence enough to put up with the day before.

In conclusion Mr. St. Germain said he was not in favor of this railway unless the clauses as to obtaining roads on which the Richmond Hill railway would not be built were dropped out of the agreement.

As to bonuses, he objected to them himself, but said that the people who contributed did so with their eyes open. [Applause and cries of "No."] All who voted for the bonus did so from a selfish interest. Let them then suffer. [Applause and dissent.] A little sympathy should be shown to this railway company, which had done nothing which other corporations such as the Belt Line had not done.

Mr. J. T. Moore: Mr. Reeve, will you allow me to reply?

The Reeve: No, sir, you are out of court.

Opposed to Monopoly.

Mr. Joseph Watson made a good speech against monopoly. He also pointed out objectionable features in the agreement.

Further, Mr. Watson said the name of the company was deceptive. They did not intend to run to Richmond Hill.

The Reeve: The Government is responsible for the name of the company.

Mr. Watson said the railway was primarily for the benefit of the Bedford Park residents. There a number of ladies had been comfortably settled. [Laughter, and cries of "Oh, oh!"] "I know what I am talking about," added Mr. Watson, "for they roped one of my daughters in. But they don't forget to bring them down in cabs to vote." [Renewed laughter.]

Why Not Extend the Metropolitan?

Mr. Gibson asked if a railway were wanted, why not extend the Metropolitan? A railway was not needed to go by lone farms where every farmer had his team and always required to carry goods to and from the farm. He hoped the council would not injure the ratepayers by passing this agreement.

Mr. George Wood objected to all monopolies and bonuses, but he did not object to a straight railway up Yonge-street. He did not sign petitions either for or against the bylaw, but would like to see the agreement amended.

Were the Farmers Gulled?

Mr. Thomas Manton said the farmers in the outlying districts had been gulled into signing the petitions against the bylaw by representations that the bonuses voted would be spread over the whole of the township. "Take no notice of the claptrap of the agitators, but pass this bylaw," was his concluding sentence.

Mr. C. H. Shaver of the Forest Hill district said if he had known the provisions of the bylaw as he knew them now he would never have voted for it. He regretted having done so. He said he voiced the sentiments of all the ratepayers of the second concession of West York when he said he was utterly opposed to the bylaw. [Loud applause.]

It Might Abolish Toll Gates.

Mr. A. H. Dewdney made a speech in support of the railway company. He thought it would be the means of abolishing toll gates. "I am willing to pledge 20 years of my future into the hands of the Toronto and Richmond Hill Railway."

On every line of the agreement he was in favor of its becoming law.

In conclusion Mr. Dewdney said: "At the proper time, Mr. Reeve, and on the hustings I will stand by you and throw back into the faces of the dastards the cowardly insinuations which have been made upon your fair fame and the reputation of this council." [Cheers and laughter.]

The Agreement Dead.

Mr. A. L. Willson, ex-reeve, said it was questionable if an agreement could be revived which depended for its existence on one which was dead. He was in favor of any company building a line in any portion of the township provided they did it with their own money. [Applause.] He was decidedly opposed to tying up any streets not intended to have railways. It would be soon enough for this council to take action after certain matters in connection with this proposed railway had come before the Legislature. [Applause.]

Mr. W. H. Doel justified the granting of the bonus in the eastern section and said he believed they would do the same again. He, however, objected to certain points of the agreement.

A Capital Suggestion.

The best way to get over the difficulties, he suggested, was for a committee representative of the people of the township, to confer with the council and the directors of the Toronto and Richmond Hill Railway, and see if an agreement could not be drawn up satisfactory to all parties. [Loud applause.]

Mr. George Banton spoke briefly in favor of the railway.

Mr. W. B. Newsome, who announced himself as "a parasite" from Bedford Park. He wished the bylaw to be made law, as his property was of very little use without a railway. Farming land around Bedford Park, he said, would increase 100 per cent. if the railway were built. [Applause.] He justified the tying up of the roads, for he thought it better to have one good company than half a dozen in the township. The object of the railway was to enable property-owners to dispose of their land. This would induce the company to give a good service. He did not believe that the Toronto Street Railway would be out to that district within 20 years. Therefore, he asked the council to encourage the Richmond Hill Railway.

The First to Sign, And Sorry.

Mr. W. H. Moore spoke in opposition to the bylaw. He said he was the first man to sign the petition for a bonus of $25,000 for the company. He had not then seen the agreement, but was told all the interests of the township were safeguarded. He had since found out his mistake and was totally opposed to this agreement. He said his bonus tax was $96, double the amount of the county and township rate.

Defended the Company For An Hour And a Half.

Mr. M. C. Ellis, one of the members of the railway company, explained every section of the agreement. He maintained that the interests of the township are fully conserved. There were proper safeguards, sufficient guarantees and most onerous conditions. He maintained that in the agreement the township council had looked after the interests of the ratepayers. He contended that at every meeting held the representatives of the railway had met all objections in a fair and courteous manner.

He Analyzed the Speeches.

Having gone through all the clauses Mr. Ellis took up the speeches of the previous day seriatim, and replied to all the arguments and allegations.

Next he dealt with the statements of the "Inflammatory Pamphlet." He held that many of the statements were slanderous and untrue, and said that there would be a different feeling on the part of the farmers when they knew the true inwardness of the agitation against the railway.

Mr. Ellis spoke for an hour and a half, and concluded by saying that the Toronto and Richmond Hill Railway Company are honestly desirous to develop the County of York.

On motion of Councillor Welsh, seconded by Councillor Peterman, the further discussion of this thorny topic was at 7 p.m. adjourned till 11 o'clock this morning.

MALONEY WAS JUSTIFIED.

The Jury Gave Him $100, But Judge Armour Set It Aside.

John Tracey, at one time in the employ of Michael Maloney, sued that gentleman at the Assize Court yesterday for $5000 damages for false arrest. Witnesses for the defendant swore that Tracey had been instructed to take a horse to Grand's to be sold, but that Tracey brought back another horse in exchange. Maloney had also had arrested and prosecuted for horse stealing, but the latter was honorably acquitted. The jury granted the plaintiff $100.

Judge Armour, however, decided that Maloney was justified in his conduct and ordered a verdict to be recorded in favor of Maloney.

WHO SHALL APPOINT Q.C.'S?

Carriers of Red Bags Are Interested In This Case.

The Queen's counsel case is on the peremptory list for argument before the Court of Appeal to-morrow. The question is as to whether the Ontario or the Dominion or both Governments should appoint Q.C.'s.

The Western Congregational Church.

This spacious church was crowded to its utmost capacity last evening when Miss Pauline Johnson, the Indian poet-elocutionist, and Mr. Owen A. Smily gave one of their popular recitals. Both artists were the recipients of hearty encores, to which they responded. All of Mr. Smily's encores were of his own composition, as are Miss Johnson's. The excellent choir of the church, together with Mr. and Mrs. William McClelian and Mrs. H. McClellan, rendered splendid musical assistance. The Rev. William Johnson acted as chairman. Miss Johnson and Mr. Smily are to appear shortly in Chatham, Orangeville and other towns.

The great lung healer is found in that excellent medicine sold as Bickle's Anti-Consumptive Syrup. It soothes and diminishes the sensibility of the membrane of the throat, and air passages, and is a sovereign remedy for all coughs, colds, hoarseness, pain or soreness in the chest, bronchitis, etc. It has cured many when supposed to be far advanced in consumption.

Massey Music Hall.

The Massey Music Hall is beginning to take practical shape. Tenders for excavation have been asked for and the work will be in active operation by April 1. The revised plans were examined by the advisory board at a meeting held yesterday and with general satisfaction. The building will be of a substantial character and modern in all its appointments. The site purchased is the southwest corner of Shuter and Victoria-streets.

Sleeplessness is due to nervous excitement. The delicately constituted, the financier, the business man, and those whose occupation necessitates great mental strain or worry, all suffer less or more from it. Sleep is the great restorer of a worried brain, and to get sleep cleanse the stomach from all impurities with a few doses of Parmelee's Vegetable Pills, gelatine coated, containing no mercury, and are guaranteed to give satisfaction or the money will be refunded.

FIRE INSURANCE EXCHANGE.

Guaranteed Capital Two Hundred Thousand Dollars.

Established 1886.

The annual meeting was held at the offices of the company, 32 Church-street, Toronto, on Monday, 27th February, 1893, the President, Frederick Wyld, in the chair, the manager acting as secretary, when the following report was submitted:

REPORT.

Your directors beg to submit the sixth general statement of the business of the company, comprising Revenue and Profit and Loss Accounts for the past year, and statement of assets on 31st of December, 1892.

The number of policies in force at the close of the year was 415, covering, after deducting reinsurances, the sum of $1,146,409.25.

The revenue of the company for the past year amounted to $29,055.54, and after deducting reinsurance and all expenses, including claims for fire losses, the balance remaining to carry over was $13,396.17.

By referring to the Profit and Loss Account it will be seen that the surplus over all liabilities, including Reinsurance Reserve, amounts to $21,649.38.

The retiring directors this year are: W. H. Howland, J. F. Eby, W. B. Hamilton, S. F. McKinnon and Hugh Scott.

All of which is respectfully submitted,

HUGH SCOTT, Manager and Secretary. FRED'K WYLD, President.

THE FIRE INSURANCE EXCHANGE. (MUTUAL AND GUARANTEE.)

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Dr.

To premium income	$28,317 62
Interest	748 92
	$29,055 54
Cr.	
By re-insurance $2,999 58	
Cancelled policies 1,289 60	$ 4,239 18
Salaries, rent, office supplies, advertising, postage, traveling expenses, etc.	3,009 20
Claims—fire losses	8,421 90
Balance to Profit and Loss	13,396 17
	$29,055 54

PROFIT AND LOSS ACCOUNT TO 31ST DEC., 1892.

Dr.

To balance carried over from 1891	$14,913 88
To balance from Revenue Account, 1892	13,396 17
	$28,310 05
Cr.	
By directors' fees, 1892	$ 435 00
Reinsurance reserve	6,226 67
Balance surplus over all liabilities	21,649 38
	$28,310 05

Assets.

Security to policy-holders—Guaranteed capital deposited with Ontario Government		$200,000 00
Undertakings in force	$10,370 10	
Debenture, M. & N. W. Loan Co.	5,000 00	
Dominion Bank stock, 55 shares	7,000 00	
Prince Albert bonds	2,000 00	
Office plant	202 98	
Standard Bank deposit	5,211 75	
Debtors and creditors' balance	830 22	
		30,575 05
Assets available to meet claims		$230,875 05
Policy-holders' protection—Ratio of assets to amount of risks in force		$20.14 per cent.
Ratio of surplus assets alone over all liabilities to amount of risks in force		$1.88 per cent.

AUDITOR'S REPORT.

I hereby certify that I have audited the books and examined the vouchers and securities of the company for the year ending 31st December, 1892, and find the same correct, carefully kept and properly set forth in the above statement.

HENRY WM. EDDIS, F.C.A., Auditor.

Toronto, Feb., 1893.

The President in moving the adoption of this report said: I have, as in the past, much pleasure in drawing your attention to this company's experience as compared with that of other similar organizations during the year 1892, which was so prolific of fires over the whole of this continent.

Our fire loss ratio to net cash income was only 58.25 per cent., whereas the average fire loss ratio of other Canadian companies doing a general business throughout the Dominion was 71.31 per cent., and the combined fire loss and expense ratio of this company from its organization up to the close of the past year was only 66.26 per cent.

Such results on a limited business should, I think, stimulate the guarantors to make a special effort by not only giving their own business to this company, but also by influencing others to do likewise, representing as their names do the most prominent mercantile, banking and legal interests in this province.

The Vice-President, on seconding the adoption, added: Although, as the President has stated, we cannot boast of a large volume of business, we should be satisfied with such marked results at the close of such a year for fires as that of 1892. One very pleasing feature to me is that this company is, comparatively, in as prosperous a position at the same stage of its existence as was that of its consort the "Queen City," which can now claim as having an unprecedented record of prosperity from a limited business conducted on the same lines that govern this company.

The report was adopted, the retiring directors unanimously re-elected; and, at a subsequent meeting of the board, Frederick Wyld was re-elected president and W. H. Howland vice-president.

Shareholders: W. A. Allen, C. T. Bate & Co., R. J. Devlin, J. M. Garland, J. C. Brennan, Ottawa; W. R. Brock, C. W. Bunting, Bain, Laidlaw & Co., Hugh Blain, A. H. Campbell, Thomas Long, Robert Darling, W. Elliot, E. Gurney, Robert W. Elliot, J. F. Eby, W. J. Gage, Sir W. P. Howland, John Hallam, H. S. Howland, W. B. Hamilton, James Hedley, Wm. Ince, W. H. Howland, A. S. Irving, C. Martin, Henry O'Brien, Donald Mackay, S. F. McKinnon, Elias Rogers, G. M. Rose, R. L. Patterson, W. W. Park, James Scott, Hugh Scott, J. L. Spink, Frederick Wyld, James Watson, William Wilson, Thomas Walmsley, John J. Withrow, Hon. S. C. Wood, John Waldie, G. W. Yarker, Toronto; V. Cronyn, London; J. Muckleston, Kingston; A. T. Wood, Hamilton.

Toronto Art Students' League.

The annual meeting of the Toronto Art Students' League was held at their rooms in the Imperial Bank buildings last evening. The various reports presented showed the league to be in a flourishing condition financially and otherwise. The following officers were elected for the ensuing year: President, R. Holmes, acclamation; vice-president, Mr. J. D. Kelly; treasurer, D. S. Thomson; recording secretary, F. H. Brigden; corresponding secretary, Mr. W. Alexander.

Thousands Like Her.—Tena McLeod, Severn Bridge, writes: "I owe a debt of gratitude to DR. THOMAS' ECLECTRIC OIL for curing me of a severe cold that troubled me nearly all last winter." In order to give a quietus to a hacking cough, take a dose of DR. THOMAS' ECLECTRIC OIL thrice a day, or oftener if the cough spells render it necessary.

Queen City Fire Insurance Company.

The twenty-second annual meeting of the Queen City Fire Insurance Company, which was held at their offices in the company's buildings, Church-street, showed results that are not only gratifying to the shareholders but unequalled by any other company doing business in Canada. A reference to their statement, which appears in another column, will show that this company has risen to its present pre-eminent position by the executive ability and unflagging zeal of its management, and for which the underwriters, Messrs. Scott and Walmsley, may feel justly proud.

The Lungs, Liver, Kidneys, Bowels, &c., act as so many waste gates for the escape of effete matter and gases from the body. The use of Northrop & Lyman's Vegetable Discovery helps them to discharge their duty. Mr. W. H. Lester, H. M. Customs, Toronto, writes: "I have personally tested the health-giving properties of Northrop & Lyman's Vegetable Discovery, and can testify as to its great value."

Dyer's improved food for infants is recognized as the very best possible food for children. It is easily digested, made from pure pearl barley and highly recommended. Druggists keep it.

Queen City Fire Insurance Company.

Report of the directors of the twenty-second ordinary general meeting, held at the offices of the Company, Church-street, Toronto, on Saturday, the 25th day of February, 1893.

REPORT.

The directors beg to submit to the shareholders the Revenue account and the Profit and Loss account for the past year, and the balance sheet showing liabilities and assets on 31st December, 1892.

The number of policies at the close of the year was 2910, covering at risk, after deducting re-insurance, the sum of $2,349,225.

By referring to the Profit and Loss account it will be seen that the total sum at the debit of this account on 31st December was $42,040.58, out of which has been appropriated the regular shareholders' dividend, equal to twenty-five per cent. of the original paid-up capital, leaving a balance at the credit of this account to cover re-insurance reserve, etc., of $39,540.58.

In accordance with Act of Incorporation all the directors retire and are eligible for re-election.

W. H. HOWLAND, President.
HUGH SCOTT, Managing Director.
THOMAS WALMSLEY, Secretary.

QUEEN CITY FIRE INSURANCE COMPANY.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Dr.

To premium income and rents		$23,026 39
Interest		4,376 90
		$27,403 29
Cr.		
By reinsurance	$1,434 97	
Canceled policies	1,752 15	
		$3,187 12
Salaries, directors' fees, stationery, advertising, commission, rent and postage		7,450 75
Claims—fire losses		3,995 51
Balance to Profit and Loss		12,769 91
		$27,403 29

PROFIT AND LOSS ACCOUNT TO 31ST DECEMBER, 1892.

Dr.

To balance carried over from 1891	$29,270 67
Revenue account, 1892	12,769 91
	$42,040 58
Cr.	
By Dividend No. 23 to shareholders (25 per cent. on original paid-up capital)	$ 2,500 00
Re-insurance Reserve, Government Standard, 50 per cent. $14,741 87	
Balance (to balance sheet) 24,799 21	
	$39,540 58
	$42,040 58

BALANCE SHEET, 31ST DECEMBER, 1892.

Liabilities.

To capital stock (50 per cent paid up)		$100,000 00
Rest or Reserve Fund		75,000 00
Dividend No. 22, shareholders	$2,500 00	
Dividend No. 23, policy-holders	1,498 84	
		$3968 84
Sundry creditors		89 85
Re-insurance Reserve, Government Standard, 50 per cent.		14,741 87
Balance—Profit and Loss, 1892		24,799 21
		$218,599 27
Assets.		
By capital stock liable to call		$ 50,000 00
Real estate — company's building, Nos. 30, 32 and 34 Church-street		$ 8,050 70
First mortgage on real estate valued at $72,055		23,984 00
Debenture, Freehold Loan & Savings Co.		10,000 00
Bank stocks—97 Imperial Bank, 300 shares Dominion Bank		54,500 00
Accrued interest and rents		2,059 93
Sundry debtors		3,163 23
Cash on deposits, Dominion Bank	6,698 45	
Goad's plans	262 98	
		168,599 27
		$218,599 27

Ratio of surplus assets alone over all liabilities to amount of risks in force $4.24 per cent., a larger surplus ratio than any other purely stock fire insurance company transacting business in the Dominion.

Auditor's Report.

I hereby certify that I have audited the books and examined the vouchers and securities of the company for the year ending Dec. 31, 1892, and find the same correct, carefully kept and properly set forth in the above statements.

HENRY W. EDDIS, F.C.A., Auditor.

Toronto, February, 1893.

The President, in moving the adoption of the report, said: Among the many pleasing reminiscences in connection with this company none is so gratifying to me as the fact that the "Queen City" has never been forced into a court of law. As early as the second year of its existence, 1872, the well-known, to the law courts, "Elliot Fire" occurred, and of the eight companies interested in that claim, this company was the only one that declined to be dragged into court and participate in the payment of costs, which amounted to about $30,000 in addition to the claim, which was sustained, amounting to $47,500.

A somewhat similar case occurred in a later stage of our existence, and was referred to by the Treasurer of this province in his Budget Speech on 14th February, 1889, in the following language:

"I suppose the House will be pleased to learn that the province has been successful so far in the suit with the insurance companies for recovering the loss sustained through the London Asylum fire. The House is aware, as I informed hon. gentlemen last session, of the fact that out of some twenty-six companies two companies only (the "Queen City" and "Hand-in-Hand") acknowledged the claims, and twenty-four resisted it. We appealed to the courts and judgment was given for the province."

Such facts speak for themselves.

The financial statements before you exhibit a position which we may well be proud of, having a ratio of surplus assets alone to amount of risks in force of 4.24 per cent., thereby placing this company at the head of the list of stock companies in the protection it affords to its policy-holders.

A resolution was moved and adopted, ordering that an additional dividend, equal in amount to the regular ordinary dividend, be paid forthwith out of the Profit and Loss Account of the past year.

In 1882 a bonus dividend of four hundred per cent. was declared to shareholders, thereby increasing the paid-up capital to the sum at which it now stands, and during the past two years alone dividends have been paid to them equal in amount to the total capital originally paid up, all of which has been accomplished without resorting to the forced attainment of an inflated revenue.

The report was adopted. The old board, viz., W. H. Howland, James Austin, Hon. Justice Maclennan, Hugh Scott and Thomas Walmsley, were re-elected directors for the current year, and at a subsequent meeting of the directors W. H. Howland was elected President and James Austin Vice-President.

NERVE BEANS

NERVE BEANS are a new discovery that cure the worst cases of Nervous Debility, Lost Vigor and Failing Manhood; restores the weakness of body or mind caused by over-work, or the errors or excesses of youth. This Remedy absolutely cures the most obstinate cases when all other TREATMENTS have failed even to relieve. Sold by druggists at $1 per package, or six for $5, or sent by mail on receipt of price by addressing THE JAMES MEDICINE CO., Toronto, Ont. Write for pamphlet. Sold in Toronto by R. O. SNIDER, Market Drug Store 155 King-street East.

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TORONTO AHEAD.

One of the Pretty Milliners Gives Her Opinion.

Perhaps you have not noticed the number of ladies that are in and out, around and about our wholesale establishments looking after the latest thing in bonnets, hats and trimmings. They seem to have very little time for anything but business; however, we managed a few minutes' conversation with one from Hamilton, and in that time heard more about light and shade, dark and heavy colors, bows and rosettes, flowers and feathers, than