...AMS WON

"Blackbirds" Got After Our Crow in Great Shape.

AGRICULTURAL BALL.

For first-class agricultural baseball, Saturday's game Leafs vs. Hamilton certainly ranks very high. It is questionable if any exhibition this season equals it. Not only did the Leafs put up an exceedingly poor game, but the visitors were nearly as far behind in their general work. That they won the game is due to their hard hitting, which was the only thing that was anything like up to the mark. The weather which was as every one knows very tropical may have had something to do with the playing, as the bad work was so general. Fielders on both sides let balls run between their legs with monotonous regularity and once Fischer, our star left fielder, actually lost the ball in the grass, and before he had discovered it Si Lauer had gone around from first to home, and sending in a man ahead of him.

Crow pitched until the 8th innings, when he was replaced by Bradford who was little if any improvement.

Cochrane pitched a fairly good game for the visitors, but was a little wild at times. In the 3rd innings when the Leafs got four runs he forced a man in by sending O'Brien to first on balls.

A rather peculiar play took place in the Hamiltons second innings Hoffner hit safely and was advanced by Cochrane's tap. McDonald struck out but Dean got his base on Crow's bad throw to the bag letting in Hoffner. Then Marr Phillips got first on fielder's choice, but Cochrane was boxed between third and home, not having quite enough to get in. Dean was following him too close and crossed third bag. Both men were then between 3rd and home, but as the effort was to put out Cochrane as Dean was making no fuss, but playing possum. Cochrane was finally nipped right at the plate, and Dean quick as a flash fell over him and tried to touch the rubber. He was given out thus making a rather unusual double. Had Powers touched the plate merely, in the first place Cochrane would have been out, as he was forced in, but apparently nobody was watching Dean, who was playing a sly game.

Another feature of the game was Dyson's umpiring, and he must also in all justice be allowed the same excuse as the players, viz., the hot weather. His work was not much improvement on that of the Leafs and naturally kicks were coming frequently. Any person who knows Dyson would never charge him with being intentionally unjust, but like anybody and everybody he occasionally has an off day. The score:—

Guelph.	A.B.	R.	B.H.	P.O.	A.	E.
Fischer, lf	5	1	1	1	0	1
Green, ss	4	1	2	0	2	0
L. Brown, 3b	5	1	2	1	3	0
McElroy, rf	4	2	2	5	0	1
O'Brien, 2b	4	2	1	4	1	1
Congalton, cf	5	1	2	3	0	0
O'Connor, 1b	3	0	0	8	0	1
Powers, c	2	0	0	4	3	3
Crow, p	1	0	0	0	1	1
Bradford, p	2	0	0	1	3	0
*Dark, cf	1	0	0	0	0	0
Totals	36	8	10	27	13	8

Hamilton—	A.B.	R.	B.H.	P.O.	A.	E.
McDonald, rf	6	2	1	2	0	2
Dean, 2b	5	2	2	2	3	1
Phillips, ss	5	2	3	2	3	2
Lauer, 1b	6	3	4	13	1	1
Mallot, cf	5	1	3	1	0	0
Gilkrell, c	5	0	2	2	0	0
McAndrew, 3b	5	0	2	3	8	1
Hoffner, lf	4	1	2	1	0	1
Cochrane, p	5	2	2	1	0	1
Totals	46	13	21	27	15	9

* Batted for O'Connor in the 9th inning.

By innings—

Guelph	0 0 4 0 0 0 3 1 0—8
Hamilton	2 1 1 3 0 2 0 2 2—13

Earned runs, Guelph 3, Hamilton 6.
Two base hits, Congalton, Phillips.
Home run, Lauer.
Sacrifice hits, McElroy, Powers 3, Phillips, Hoffner.
Stolen bases, O'Connor 2, McDonald, Dean 2, Malott.
Double plays, McAndrew to Dean to Lauer.
Bases on balls, by Bradford, Dean, by Cochran, Green, O'Brien, O'Connor, Crow.
Struck out, by Crow, McDonald, Dean; by Cochran, Lauer, Brown.
Passed balls, Powers 2.
Wild pitch, Crow 1.
Hits off Crow 11, off Bradford 10.
Left on bases, Guelph 9, Hamilton 9.
Time of game, 2 hours 5 minutes.
Umpire, F. C. Dyson

GRANDSTAND WHISPERS

Only a fair crowd.

The Leafs are now due to win a game.

As a team the Leafs were in very poor shape.

Very few were bleaching. It was too blooming hot.

Dyson got a couple of nasty raps with the ball.

The "Blackbirds" were rather rough on our Crow.

Congalton is the Leafs most reliable and timely hitter this season.

"Hi Yu Bill" was coaching in his old time form. He had his voice sharpened for the occasion.

Vigneaux watched the game from the bench, and Powers caught. He put up a fair game, but displayed bad judgment at times.

The boys deserve a roasting and they are likely getting it in common with other people. The last few days Old Sol has been guilty of a deal too much scorching.

WHAT SHALL IT BE?

The Leafs Are Either to Strengthen or Disband.

A mass meeting of everyone interested in baseball is called for tonight at the City Hall at 8.30.

The object of the meeting is to take some definite action either to strengthen the team or disband altogether. Those who are anxious for the team to be braced up and keep on going should be present.

THE "SPURS" WON

Armstrong Was in the Box For the Dauntless.

Eddie Armstrong, the printer's wonder, pitched for the Dauntless on Saturday against the Spurliners, when the former were defeated by a score of 12 to 2. Armstrong's big curves and speed availed little. When he put the ball over the plate the Spurs slashed them out for singles. Occasionally he was wild and his support ragged. Johnson pitched a steady game for the Spurs. This is the first game the Dauntless have lost.

Official score:—

SPURLINERS.

	A.B.	R.	B.H.	P.O.	A.	E.
Lynch, cf	3	2	2	0	0	1
Coulter, lf	5	1	1	1	0	0
Green, rf	3	1	0	0	0	0
Gibbs, 1b	4	2	2	5	0	0
O'Neil, 3b	2	2	1	1	1	0
Bulger, c	4	1	3	7	0	0
Squirrell, 2b	4	1	2	4	1	0
F. Johnson, p	4	2	2	1	0	0
Fred. Johnson, ss	3	0	0	2	2	1
Total	29	12	13	21	4	2

DAUNTLESS.

	A.B.	R.	B.H.	P.O.	A.	E.
Beamer, rf	4	0	1	2	0	0
Kelso, 2b	3	0	1	2	2	1
Till, lf	3	0	0	0	0	0
Armstron, p	3	0	0	2	1	2
Behzie, 1b	3	0	0	5	0	0
Millar, c	1	1	0	4	1	0
Marshall, ss	3	1	1	2	1	1
Egan, 3b	3	0	0	2	2	0
Congalton, cf	2	0	0	2	0	0
Totals	25	2	3	21	7	5

Score by innings:

Spurliners	5 0 1 0 5 0 1—12
Dauntless	0 0 0 0 0 0 2—2

Two base hits, Gibbs, Beamer.
Double plays, Fred. Johnson to Gibbs, Marshall unassisted.
Base on balls, by Johnson 2, by Armstrong 3.
Hit by pitcher, Fred. Johnson, Millar.
Struck out, by Johnson 3, by Armstrong 5.
Wild pitches, Armstrong, Johnson.
Passed balls, Bulger 4, Wilkinson 1, Millar 2.
Stolen bases, Spurliners 8, Dauntless 1.
Time of game, 1 hour 40 minutes.
Umpire, E. H. Johns.
Scorer, H. S. Johns.

STANDING OF THE LEAGUE.

	Won.	Lost.
Dauntless	8	1
Spurliners	4	4

Sporting Notes.

BASEBALL.

EASTERN LEAGUE STANDING.

	W.	L.		W.	L.
Buffalo	36	20		25	25
[illegible]	36	21		27	27

...w righ in the
...y-nine stores in a
...a month at least,
...osing money. Our
...h means lower
...u've ever known

Douglas.

STYLISH WEDDING

...os Miss Nell and Mr. A. E. ...gory at Brantford.

(Brantford Expositor.)

...rch was the scene of a fash...ble wedding Wednesday, when Minnie, youngest daughter of ...Margaret Neill, of this city, was ...in marriage to Mr. A. E. Greg...well-known young business man ...say, Ont. The church was lav...ecorated with palms and white ...of every description. At the ...imposing bank of flowers was ...before which the bridal party ...2.30 the bride was driven ...rch, and entered the sacred ...ing on the arm of her eldest ...Robert Neill, of Peterboro. ...harmingly attired in white ...with overdress of silk ...e hat and carried a shower ...hite roses. Supporting the ...Misses Carries Sparrow, of ...and Emma Woods, of Lind...Miss Jean Neill, a daughter ...Neill, and Master Samuel ...Mr. S. Neill, Guelph. The ...accordion-pleated ...carried shower bou...ne flowers. The little ...was decidedly chic in ...er white silk, with gold ...ring a bouquet of Mar...ariag a wreath of the ...m was assisted by Dr. ...of Peterboro, and Mr. ..., of Oshawa. The ush...s. N. D. Neill, of this ...Gregory, of Oshawa. ...party entered, Miss ...lented organist of the ...l the wedding march, ...ing and after the cere...

...chrane tied the nuptial ...rch was filled with guests ..., who comprised the rela...tracting parties and out...hered to witness the ...

...ion of the ceremony ...riven to the home of ...r, 78 Brant avenue, ...dejeuner was served ...Mr. and Mrs. Gregory ...g train, followed by ...ishes. Their future ...Lindsay. Among the ...ce from a distance ...

...the July Harper's ...y General George ...illustrated by R. F. ...aum. ... articles appropriate ...e month of ... are "The Military ...emy as an Element in the system of ...onal Defence," by Captain James ...er, U. S. A., and "The Modern ...rican Mood," by W. D. Howells. ...Martian," by George du Maurier, ...es its tenth and last instalment; and ...stead appears the first part of "The ...uckians," a novel by John Fox, jr., ...rated by W. T. Smedley "The ...Stone of Sardis," illustrated by ...Newell, goes into its second part. ...ninth part of "White Man's Africa," ...Poultney Bigelow, illustrated by R. ...on Woodville, is "Natal: A Colonial ...adise." "The Celebrities of the House ...ommons. Part II.," by T. P. O'Connor, ...P., is illustrated by Paul Renouard. ...first of two articles on "Physics," ap...in the series of articles on the con...ions of the nineteenth century to ...ce, by Henry Smith Williams, M. D. ...oems are "Two Sonnets," by Helen ...the daughter of our ambassador to ...Court of St. James; and "Beneath the ..." by Alice Archer Sewall. The ...stories are "The Love of an Ideal," ...Spencer Tozer; "Miss Eurita ...on's Relaxation," by E. A. Alexan...llustrated by J. W. Alexander; and ...rtrait by Cabanel," by Robert C. V. ..., illustrated by Albert E. Sterner. ...Editor's Drawer" opens with "The ...Burglar," by Hayden Carruth. ...Editor's Study" Charles Dudley ...gives "An American View of ..." and discusses "Brunetiere and ...and "A Snub to the Professions ...ay at New York."

EARLY CLOSING!

Late hours Saturday night along with a busy tiresome day, are an evil which calls for a remedy. It is an evil too for which the people can easily apply a remedy. We are convinced that nearly all the purchasing which is usually done Saturday night, could just as easily be done on Friday afternoon, and we are much mistaken in the Christian and humantarian sentiment of this city if when they understand the extent and magnitude of this evil they do not insist upon, and assist in its cure.

WE BELIEVE PEOPLE DO NOT KNOW

that every Sabbath is broken by the delivery of goods in the early morning, the result of orders given late Saturday night. That they do not know, that, in some departments the employees are forced to work dangerously near to one o'clock or disappoint valued customers, whose orders were delayed till Saturday, and that employees as well as principals are debarred Sunday morning Church services, if not for the entire day, or, are in no condition of body or mind to enter into the services of the day, which should be the brightest, happiest and most enjoyable of the week. These are more serious matters than appear at first sight, and lie at the bottom of much Sabbath desecration directly and indirectly. We have put this matter frankly before you and kindly ask your co-operation and assistance in bringing about a better state of things.

We have decided to **Close our Stores sharp at 8 o'clock every Saturday Night, commencing Saturday next, 10th inst.**, with the hope that we will soon be able to close even earlier.

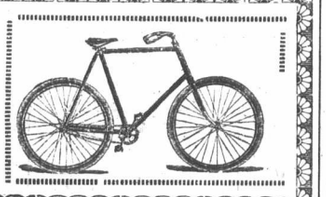
We will make it worth your while to trade on Friday, as that will be our **GREAT BARGAIN DAY.**

Most of the Special Bargains advertised Friday, hold good for Saturday

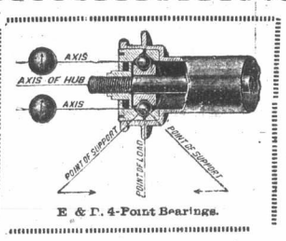
The Ziegler-Hinch Co.

A Widespread

reputation has been won by us every season for anticipating the wants of the "hard-to-please" rider. Our bicycle has kept pace with the improvements of others and is in advance of them in its own special features. An experienced wheelman wants a bicycle that pushes easy, is rigid in all parts, beautiful in finish, has high class material in its make-up, thorough workmanship, etc.



The E. & D. Bicycle



E & D. 4-Point Bearings.

has all these necessary requisites, beside a number of new departures Its bearings—the four-point kind—are a common sense invention. Study the cut below. See how the load is supported. There is no twist of the ball, friction is reduced to a minimum and long life is assured. They are dust proof. The felt washer effectually prevents dust getting in or oil getting out. They are guaranteed for three years. Require oiling but once a year.

These Bicycles will please the most fastidious rider. If you are hard to please go and see those wheels and you cannot but acknowledge they are all right.

Canadian Typograph Co, Limited Windsor, Ont.

JOS. PEQUEGNAT, AGENT, GUELPH.

Wood's Fair

Little to Pay. Lots to Save.

SOAP.

Purest Laundry Soap 10 bars for 25c. Each bar weighs 8 oz. and is well worth 3c. In fact it can't be bought for less than that any place else.

12 Pencils, Rubber tipped, for 10c.

WRITING PADS.

We are still keeping up our Stationery Department.

There is no shortcomings except as regards the prices.

Large size Pads, with blotter lined Cover, good paper at 10c. 5 quires Riverside Note Paper, will go for 10c.

GLASSWARE.

Large Fruit Dishes 10c.

Half doz Nappies to match 18c.

Large Fruit Dish with stand 15c. Value 25c.

Celery Trays and Spoon Trays only 15c.

1 qt Water Jug 20c.

ROCKINGHAM WARE.

The best Glazed Rockingham Ware, usual y commands a good price. But it goes for half during this sale.

Large size Bowls 4c.

Large size Pitchers 15c.

Teapots with those never fall-out lids only 20c.

Toy Wheelbarrows only 15c.

Toy Carts, four wheels, only 15c.

Croquet Sets, a bargain, 50c.

HAT PINS.

Trifling prices are all we ask for lovely Black, Colored, Designed and Steel Hat Pins. Sale prices less than half.

TOILET SOAP.

Imported Castile, made from purest materials, small shell brank Cakes at 2c. Large size Cakes, Drug Store price 10c, sale price 5c.

SHOE POLISH.

Large stock to choose from Try 10c. bottle Oil Shoe Dressing, will not injure the finest shoes.

Our own Dressing at 19c, value 25c.

Try our Peerless Washing Crystal only 1c, package.

TINWARE.

Extraordinary bargains in the way of Tinware have been placed on sale.

1 Brown Tin Pepper Castor 3c worth 4c.

FURNITURE POLISH.

This is a genuine bargain formerly sold at 10c. We have reduced it to 7c. Highly recommended by our regular customers.

A Bargain For Barbers.

Six cakes (weighing 1 lb.) of Williams' Barber Soap for 29c. Come quick, the lot won't last long.

Express Wagons, Velocipedes, Hammocks 35c and up.

Belts all kinds and prices.

Stick Pins, lovely goods, only 10c each.

Jubilee Pins, Sterling Silver only 25c.

Collar Buttons, Cuff Links, Fans, Fancy Hair Pins.

BOILERS.

The very best that skilled labor can produce. Each one has a perfect copper bottom. Not a mite of burt about any of them. All we ask—

Size 8 at 80c.

Size 9 at 90c.

BICYCLE SHOE SALE

A HANDSOME LOT OF

Bicycle Shoes in Black, Chocolate and Oxford, just Arrived.

Being a little late, we have cut the prices down to less than it cost to manufacture them. We will clear them all out.

Men's from $1.25 up. A Nice Line of Ladies' Bicycle Shoes from $1 up.

Every Shoe is a picture and for fit and comfort have no equal.

Dark Tan, Russia Calf with Felt Soles and Goodyear Welts.

QUIGLEY & CO.

Guelph and Berlin.

8h, 2e.

Providence, 9r, 11h, 1e; Wilkesbarre, 3r, 3h, 3e.

Springfield, 15r, 13h, 2e; Scranton, 3r, 5h, 5e.

Rochester, 3r, 8h, 3e; Syracuse, 8r, 9h, 1e.

National League.

New York, 2r, 8h, 3e; Boston, 2r, 9h, 1e.

Philadelphia, 2r, 9h, 1e—7r, 11h, 3e; Brooklyn, 5r, 9h, 1e—5r 10h, 4e.

Louisville, 0r, 6h, 4e; Cincinnati, 12r, 12h, 1e.

Chicago, 2r, 3h, 4e; Pittsburg, 8r, 7h, 1e.

Cleveland, 8r, 14h, 2e; St. Louis, 4r, 7h, 3e.

Leafs are playing in London to-day.

London does not play here tomorrow as at first arranged. The next is on Friday with Hamilton.

For the Waterloo County League the scores were as follows: Waterloo, 9r, 9h, 3e; Galt, 2r, 4h, 5e. Hespeler defeated Berlin by 7 runs to 4.

Gallagher, late of the Maple Leafs, is pitching winning ball for the Newport club leaders in the New England League.

LACROSSE.

The Victors of Grand Valley got away with the Arthur team by six straights in a C. L. A. match at home Friday.

At Waterloo the Tecumsehs, of Toronto, defeated the Twin-City club by 7 goals to 2.

BICYCLE.

The 15th annual meet of the C. W. A. closed at Chatham on Saturday afternoon, and was the most successful of any ever held. The first event on Saturday was the century run, which was won by A P. Gimpert, of the Toronto Tourists in 5,40.30, establishing a new record The time is within 19 minutes of the world's record. The one-mile amateur handicap was won by Stackhouse, of Ottawa, 2 18 4-5 One mile professional, handicap, Tucker, Brantford, in 2.16 3-5. One mile, tandem, Moore and McEachren, in 1.59 4-5. McLeod paced by a 'quad,' did a mile establishing a paced record of 1.51 flat.

Scraps of Sporting.

On Saturday, at Berlin, the Riversides, of Toronto, defeated the champions of the Western Football Association by 3 goals to 0.

The Trinity College School Rovers, a crack cricket eleven, are in the city to-day playing the locals, Messrs. D. W. Saunders, his younger brother Stewart, and Watty McConkey are on the team.

The first round of the tournament of the Guelph Lawn Tennis Club will be played this afternoon.

FALL FAIRS.

CENTRAL, GUELPH—Sept 15, 16.
Western, London, Sept. 9-18.
Central Canada, Ottawa, Sept 17-25.
Montreal, Sept. 19-28.
North Perth, Stratford, Sept. 23, 24.
Centre Wellington, Fergus—Sept 23,24.
Pilkington and Elora, Elora—Sept 30, Oct 1.
Eramosa, Rockwood—Oct 7, 8.

A cyclone passed over Rapid City Manitoba, Saturday afternoon about four o'clock and did considerable damage west of the town. A widow named Mrs. Mattise, who lived alone, was instantly killed by the roof of her house falling on her.

Father Mario del Val, the Papal Abdegate, dangerously ill at Ottawa from some fever, brought out by over-ex...

...ht Liberal, was ...As ...

SEPARATE SCHOOLS.

Promotion Examinations for the Past Term.

Boys' Department.

To Senior First—J. Baliski, W. Checkley, J. Erquhart, W. Flick, G. Hurley, R. May, J. Manning, H. O'Donnell, L. McGrath, W. Newstaad, J. Ryan, K. Schmuck, J. Searle, A. Drohan, C. McTague, H. Kelly.

To Junior Second—G. Heffernan, J. Keleher, W. Biokers, E. Lingwood, J. Brabson, A. Brooks, J. Johnston, J. Merlihan, J. Teeney, W. McGowan, Z. Novaswki, R. Cardy, J. Binoski, G. Heffernan, W. Tovell, J. Brohman, J. O'Boyle, A. Brohman, P. Boulger, J. Boyle, S. Flick, C. O'Drowski, W. Rafferty, J. O'Halloran, J. Searl, N. King, G. Searle, J. Holland, J. Costigan, E. Beattie, T. Whalen, F. Arnold, J. Welch, F. Hurley.

To Senior Second—W. Clarke, J. McGuire, L. Kennedy, T. Kennedy, G. May, L. May, J. Kelly, E. Billings, R. Daly, F. Duignan, F. Foltz, T. Brunton, J. Gibson, J. Henry, H. Oakes, A. Neubauer, J. Biliski, J. Drohan, J. Koblaski, J. McAstocker, J. Smith, C. Steffler, J. Sosnoski, B. Tryon, T. Burns, S. Burns.

To Junior Third—J. Hegg, R. Tovell, N. Hurley, H. Heffernan, J. Chambers, J. Rawe, F. O'Donnell, F. Holland, J. Walsh, H. Condy, F. O'Callahan, T. Boyle, J. Smith, T. Bickers, J. Barrow, J. Bergin, J. Savage, W. Coughlin, E. Mulroney, P. O'Drowski, J. Hassan, R. Boulger, D. Duggan, R. Lynch, W. Drohan.

To Senior Third—A. Daly, C. Carroll, W. Drohan, D. Carmichael, R. Carroll, J. Keleher, W. McAstocker, J. Sullivan, A. Readwin, F. O'Drowskey.

To Junior Fourth—H. Blekers, F. Korman, H. Day, F. O'Connor, E. Manning, J. Malone, T. Readwin, J. Stewart, S. Foster, L. McAstocker, J. Sauer, T. Carroll, T. Wealsh, A. Savage.

To Senior Fourth—D. McAstocker, O. Wagner, V. McElderry, J. Murphy, H. Desroches, J. Fitzpatrick, N. Reinhart, J. Lingwood, C. Heffernan, H. Chamberlain, F. Howard, T. Keleher, J. McNab.

Girls' Department.

To Senior Fourth—L. Condy, A. Costigan, L. Johnson, M. Coughlin, J. Clarke, R. Foster, H. Hurley, F. Johnston, A. Keleher, E. O'Connor, R. Ryle, J. Smith, E. Easton, A. Boyd, M. Tovell, B. Hoban, J. McNab.

To Intermediate Fourth—U. Sullivan, M. Smith, M. Kennedy, A. Manning, E. McCarron.

To Junior Fourth—E. Lingwood, M. McDonald, G. Howard, R. Runstedtler, M. O'Boyle, U. Duignan, A. McGinnis. Recommended—M. Bicker.

To Senior Third—C. Hurley, M. Korman, A. Foster, E. Clarke, M. Blanchfield, D. O'Boyle, N. Kennedy, M. Savage, I. Sheahan, J. Collins, L. Hazelton, M. Mulrooney, K. Hurley, M. Carmichael, M. Hurley, N. Brunton, M. Boyd. Recommended—R. Beliski.

To Junior Third—M. Kennedy, M. O'Halloran, B. Oakes, T. Walsh, C. Benoski, R. Cox, E. O'Connor, M. Gibson, A. Runstedtler, E. Brohman, G. O'Connor, V. Coughlin. Recommended — F. Hurley, G. O'Boyle.

To Senior Second—C. Hurley, B. Beliski, K. Brown, M. Nunan, L. Hoban, P. Sheahan, H. Fitzpatrick, M. Foster, A. Hurley, J. Drohan, M. Duggan, H. Bennett, C. Debroskie, T. Flecks, A. Hussey, F. Hussey, F. Hewer, M. Mulchinock, R. Lefneski, I. O'Flaherty, A. Breese.

To Junior Second—F. Runstedtler, M. Smith, M. Lingwood, I. Mulchinock, S. Bennett, M. Hurley, A. Hicker, A. King, I. Flaherty, M. Searle, N. Barrow, N. L. Carroll, N. Lynch, M. Tryon, M. Sosnoski, M. Beliski, F. O'Drouski, M. Lynch.

To Senior First—N. Steffler, A. Heeg, K. Kennedy, F. Foster, F. O'Connor, S. Lefneski, B. Tovell, F. Malone, M. Johnston, K. Kennedy, L. Oakes, B. Drohan, B. Coughlin, E. Hunt, M. Carney.

A young woman named Maggie Degroat, 20 years of age, attempted to commit suicide in Victoria Park, Brantford, by swallowing morphine. She will probably recover.

At about 11.30 Sunday William and Samuel Barber, two brothers, aged respectively 22 and 24, were drowned in what is commonly known as Weir's pond, near Uxbridge. William got beyond his depth and Samuel went to save him; neither could swim.

The British barque Overdale, bound for South America, came into collision with the steamer Pandau, off Hooghly Point, near the mouth of the westernmost branch of the Ganges, at Calcutta, and sank almost immediately. All on board were drowned except the captain, the pilot and one seaman.

27TH ANNUAL MEETING

Of the Ontario Mutual Life Assurance Company.

The 27th annual meeting of the Ontario Mutual Life Assurance Company was held in the town hall, Waterloo, Ont., on Thursday, May 27th, 1897. The attendance was a most representative one, including quite a large number of the policy holders in addition to the directors and the principal agents of the company throughout the Dominion.

The President, Mr. I. E. Bowman, occupied the chair, supported by the manager, Mr. Wm. Hendry.

On motion of Mr. Alfred Hoskin, Q. C., Toronto, seconded by Mr. Robert Melvin, Guelph, Mr. W. H. Riddell, Secretary of the Company, acted as secretary of the meeting. The minutes of the last annual meeting were formally taken as read and adopted. The President then read the Directors' report:

Report,

Your Directors have the pleasure of submitting to you the following statements as their report of the business for the year ending the 31st December, 1896, and in doing so it affords them great satisfaction to be able to inform you that the uniform and uninterrupted success which has attended the Company since its organization has continued during the past year to a very marked degree.

The report shows an increase in the number and amount of new policies issued, as compared with the previous year, and there has also been a substantial increase in the premium income, the interest income, and in the surplus available for future distribution among the policy holders.

The net premium income for 1896, including $2,278 for annuities, was $601,617.30, and we received for interest on our investments the sum of $158,785.94, making the total income $760,403.24.

Although the rate of interest on first-class securities continues very low, and great care is required in the selection of the investments, yet the rate of interest earned on our assets during the past year was somewhat higher than the previous year, which shows that the funds of the Company have been satisfactorily invested.

The total assets of the Company at the close of the year were $3,404,907.69, and the reserve required to be held by the company's standard is $3,176,716, which ...

...to $358,800, if our reserves were based on the Government standard of Hm. 4 1/2 per cent, instead of the Actuaries' 4 per cent.

The surplus earned by the Company for the year has been quite satisfactory, amounting to $94,605, of which $71,825 has been paid to the members, and the balance has been added to the general surplus fund.

The Company commenced issuing 20-year Distribution Policies in July, 1891, and the surplus belonging to this class is being kept distinct from the general surplus account.

During the past year 1,825 new policies were issued for assurance amounting to $2,838,250, and 82 applications for $108,750 were received from persons whose health and family history were not up to our standard, and therefore had to be declined.

Our death rate for the year was somewhat higher than usual, the cause being largely accidental, there having been no less than 16 deaths from unforeseen accidents, involving losses to the amount of $44,000, so that the ordinary normal death rate was much below the average.

The Executive Committee has again carefully examined the securities and cash held by the Company, and found them correct as reported by your auditors.

You will be called on to elect four Directors in the place of C. M. Taylor, Robert Melvin, W. J. Kidd and Robert Baird, all of whom are eligible for re-election.

On behalf of the Board,

I. E. BOWMAN, President.

In commenting on the report, Mr. Bowman said that the business for the past year had been very satisfactory indeed. There was an increase of something over $200,000 in the amount of new policies issued, as compared with the previous year, and this augmentation in new business still continues, for during the first four months of the present year we issued $1,016,050, an increase over the same period of last year of $232,200, so that the company is progressing and the business increasing all the time. Notwithstanding that the rate of interest tends downward, it will be a source of satisfaction to our policy holders to learn that the rate of interest earned on the Company's investments for 1896 was higher than either of the two previous years, owing to the purchase in that year, on very advantageous terms, of $180,000 worth of mortgages, guaranteed by the county of Huron, and to the fact that all our money was kept continually invested during the whole year, so that at its close we had no funds lying idle in the banks. While competition for new business among existing companies has not decreased, there are a number of new ones about to enter the field which, doubtless, will add to its intensity; but I am sure the Ontario Life will be able to hold its own against both old and new competitors, and without measurably increasing the cost of procuring a fair, if not a liberal, share of business.

On the whole we have much cause for congratulation in view of the marked success that has attended the management of the Company's affairs, and the efforts of its energetic staff of agents during the past year; and I think it may be fairly claimed that the Company has now reached a position among life companies second to none, a position that is creditable to everyone identified in any way with the Company.

Having presented the certificate of the Examining Committee, the President moved the adoption of the report, submitting the following abstract of accounts for 1896:

Income.

Premiums, net	$ 599,339.30
Interest, annuities, etc.	161,063.94
Total	$ 760,403.24

Disbursements.

Payment to policy-holders for death claims, endowments, surplus, surrender values, etc.	$ 376,032.18
Expenses and taxes	125,558.94
Total	$ 501,591.12

Assets.

Loans on first mortgage	$1,832,664.09
Municipal debentures	764,884.92
Loans on Company's policies	484,384.02
Real estate	69,942.00
Cash on hand and in banks	8,151.15
Other assets	244,881.51
Total	$3,404,907.69

Liabilities.

Reserve, actuaries 4 per cent	$3,176,716.00
All other liabilities	14,401.74
Total	$3,191,117.74

Surplus.

On Company's standard 4 per cent	$ 213,789.95
On Government standard 4 1/2 per cent.	358,800.00

Mr. Melvin, 2nd Vice President, in speaking to the motion, desired to express his pleasure, and that of the Board, to see so many of our agents present today, and he thought it might be interesting to make a comparison ...ied as Can...ies with ...tistics that British and American offices transacted by far the largest proportion of life assurance in Canada at the time the Ontario Mutual Life began business in 1870, thus diverting large sums of money from the industries of the country to enrich foreign lands, and that our own companies for many years past had done, and were doing, the bulk of the life business in the Dominion, he felt sure it must be gratifying to every Canadian, and especially to the two pioneer companies, the Canada and the Ontario, that in so short a time the Canadian companies have gained the confidence and support of their countrymen to such an extent that they have been able so largely to supplant British and American companies. I do not mean to reflect in any way on either the British or American offices, for we know they are managed by competent, upright men, who are capable and willing to meet their obligations; but I do feel proud of the fact that without any special favor or protection we have been able by fair and honorable competition to reverse the position of affairs that existed in 1870.

And, sirs, looking at the business of the past year and the position this company now holds, as compared with past years, I am happy to say that largely in all that denotes progress and growth, the report presented to the policy-holders today bears ample testimony to the high standing of the company and its ability to fulfil to the utmost limit any and every obligation to its policy-holders or the public; and I have to congratulate you upon the success of your efforts, and hope that during the coming year they will be crowned with still greater success. The report was then adopted unanimously.

On motion of Mr. S. Snyder, Mayor of Waterloo, seconded by Mr. George Moore, manufacturer, the Rev. John McNair, B. D., and Mr. Geo. Wegenast, Actuary of the Company, were appointed scrutineers. The balloting which followed resulted in the re-election of Messrs. C. M. Taylor, Robert Melvin, W. J. Kidd, and in the election of Mr. James Fair, Mr. Robert Baird having declined to be a candidate for re-election.

Mr. James Fair, miller and manufacturer, Clinton, Ont., on being introduced to the meeting, thanked the policy-holders for the honor they had conferred upon him, and assured them that he would do his utmost to promote the interests of the Company. He had been a policy-holder for 20 years, and had always tried to put in a good word for the company, and will do so now with renewed energy.

Votes of Thanks.

Mr. J. A. Halstead, banker, Mount Forest, moved, seconded by Mr. J. C. Burt, of Listowel, "That a hearty vote of thanks be tendered by this meeting to the President, Vice-President and Directors for the care and attention which they have given to the Company's interests during the past year." In supporting the resolution, Mr. Halstead said, after hearing the report read by the President, I think every policy-holder present will be heartily in favor of this resolution. I am well pleased that the business of the Ontario Mutual, notwithstanding the hard times, has kept up with that of any other company in this country, and I am also proud to know that our Canadian people are showing a decided preference for their own companies;

Monthly Cattle Fairs.

Acton—Thursday following Guelph.
Bosworth—Friday before Guelph.
Brampton—First Thur'y in each month.
Ayton—On the forenoon of Tuesday before the Clifford fair.
Clifford—Thursday before the Guelph.
Charleston—Third Thursday in January, April, July and October.
Douglas—Monday before Elora fair.
Dundalk—Third Tuesday in each month.
Drayton—Saturday before Guelph.
Dundalk—Tuesday before Orangeville.
Elora—The day before Guelph.
A cattle fair will be held at the Junction Hotel, Elora Road, the same day as the Elora Fair.
Eden Grove—Pinkerton Station, Bruce County of Bruce, last Tuesday in each mo.
Erin—At Erin village, on every Tuesday before the Orangeville fair.
Elmira—Monday before second Tuesday in each month.
Eden Mills—Monday before Guelph.
Fergus—Thursday following Mt. Forest.
Galt—Wednesday after second Tuesday.
Guelph—First Wednesday in each month.
Hespeler—First Thursday in each month.
Harriston—Friday before Guelph fair.
Hillsburg—The Tuesday before the second Thursday in the month.
Rockley—The last Thursday in January, April, July and October.
Hanover—Monday before Durham.
Hamilton—Crystal Palace Grounds, the day after Guelph.
Luther—Tuesday before Orangeville before the second Wednesday in each month.
Listowel—First Friday in each month.
Mono Mills—Third Wednesday in January, April, July and October.
Masonville—First Tuesday in February, May, August and November.
Mount Forest—Third Wednesday in each month.
Marsville—Second Wednesday in each month.
Waterloo—Second Tuesday of every mo.

A rear end collision took place near Chicago between two trains carrying delegates to the Christian Endeavor convention ... Three ...