

| THIRD MONTH 31 DAYS | | | March | S. JOSEPH |
|-------------------------------|-------------|--------------------|--|-----------|
| 1903 | | | | |
| DAY OF MONTH | DAY OF WEEK | COLOR OF VESTMENTS | | |
| 1 | Su. | v. | Vesper Hymn "Iste Confessor." | |
| 2 | M. | w. | S. Simplicius. | |
| 3 | T. | w. | Conversion of S. Paul. | |
| 4 | W. | f. | Ember Day. S. Lucius. | |
| 5 | T. | f. | S. Casimir. | |
| 6 | F. | w. | Ember Day. The Lance and Nail which pierced Our Lord. | |
| 7 | S. | w. | Ember Day. S. Thomas of Aquin. | |
| Second Sunday of Lent. | | | | |
| 8 | Su. | v. | Vesper Hymn "Fortem Virili Pectore." | |
| 9 | M. | w. | S. Francis of Rome. | |
| 10 | T. | f. | The Forty Martyrs. | |
| 11 | W. | w. | S. Peter's Chair at Antioch. | |
| 12 | T. | f. | S. Gregory the Great. | |
| 13 | F. | w. | The Holy Winding Sheet of Our Lord. | |
| 14 | S. | v. | Of the Feria. | |
| Third Sunday of Lent. | | | | |
| 15 | Su. | v. | At Principal Mass and Vespers, Anticipated Solemnity of S. Joseph. Vesper Hymn "Te Joseph Celebrant." | |
| 16 | M. | w. | Of the Feria. | |
| 17 | T. | w. | S. Patrick. | |
| 18 | W. | w. | S. Gabriel. | |
| 19 | T. | f. | S. Joseph. | |
| 20 | F. | w. | Five Wounds of Our Lord. | |
| 21 | S. | w. | S. Benedict. | |
| Fourth Sunday of Lent. | | | | |
| 22 | Su. | v. | At Principal Mass and at Vespers, Anticipated Solemnity of the Annunciation. Vesper Hymn "Ave Maris Stella." | |
| 23 | M. | w. | S. Cyril of Jerusalem. | |
| 24 | T. | w. | Of the Feria. | |
| 25 | W. | w. | ANNUNCIATION OF THE B. V. MARY. | |
| 26 | T. | f. | Of the Feria. | |
| 27 | F. | w. | The Most Precious Blood of Jesus. | |
| 28 | S. | w. | S. Xystus III. | |
| Passion Sunday | | | | |
| 29 | Su. | v. | Vesper Hymn "Iste Confessor." | |
| 30 | M. | w. | S. John Damascene. | |
| 31 | T. | w. | Of the Feria. | |

cheeks aglow with gladness, eagerly enters.

"Father! Mother!" he cries, kissing them. "After these long ten years, I've come to spend Christmas with you all. How happy I am! But my brothers, my sisters, where are they?"

"They're all gone, Edwin," answers his mother.

"What! Can it be that they are—?"

"Yes, too true," interrupts his father, sadly. "They're all married. We're all alone."

There are perhaps some of our readers who have felt like that sometimes.

A CHAT WITH THE GIRLS.

Have confidence in your mother, girls. Go to her with all your troubles. Tell her when you come home at night, just how you have passed the day. She takes a special pleasure in listening to every detail, no matter how small. When a young girl goes to strangers for advice in preference to her mother, she is treading a dangerous path. It is easy to get sympathy in sunshine, but when the dark cloud of sorrow and suffering comes over you, there is no one to lean on like your mother. Keep no secrets from her, girls, no matter who asks you. Ruin and shame will follow if you do. Beware of the friend be he man or woman, who wants you to keep secrets from your parents.

THE SAME OLD PAIN IN THE BACK

May Lead to Diabetes or the Readed Bright's Disease

Unless it is Promptly Banished by Dadd's Kidney Pills—Berlin Man Talks About it.

Berlin, March 2.—(Special.)—The remark "My back is bothering me again," is so frequently heard nowadays that aside from its discomfort many people look on pain in the back as something too trivial for more than passing notice. They forget, and often until too late, that it is one of the surest symptoms of Kidney Disease, and unless cleaned out of the system will almost inevitably lead to Bright's Disease, Diabetes, or some of those other terrible complaints which are but Kidney Disease in a more advanced stage.

This is what makes the case of Andrew Hauss, of this place, of particular interest. "I had been troubled with a pain in my back for over a year," says Mr. Hauss. "I tried everything that I could get to rub with or to take inwardly, but could not get relieved from it. One day I was advised to use Dadd's Kidney Pills, which I did, and I got better from the time I started to take them till I had finished one box, when I was completely cured."

All kidney pains and dangers fly before Dadd's Kidney Pills.

NOT TO BE CAUGHT IN THAT TRAP.

The next witness was a hard-fisted, resolute yeoman with a bristling chin beard.

"Mr. Gigson," said the attorney for the defense, "are you acquainted with the reputation of this man for truth and veracity in the neighborhood in which he lives?"

"I reckon I am," replied the witness.

"I will ask you to state what it is."

"Well, sir, his reputation for truth ain't no good. His reputation for veracity—well that's different. Some says he does, and some says he don't."

"Witness," interposed the judge, "do you know the meaning of 'veracity'?"

"I reckon I do."

"What do you understand by the word?"

The witness twirled his hat in his fingers a few moments without replying.

Then he looked up defiantly.

"I refuse to answer that question, Judge," he said, "on the ground that it might discriminate me."—The Chicago Tribune.

THEY WERE ALONE.

The following little sketch was written by J. P. S. Kelleher in The Columbiad of Portland, Ore., and will interest readers of "The Home Circle."

It is Christmas eve. The moonlight night is bitter cold, and the stars seem to lend a chilling gleam to the biting air. There is a plenty of snow on the ground all round Salisbury, a hilly farming hamlet in Massachusetts. And on the frozen, crusted snow one can easily walk for miles over fences and hedges.

In a small, frame cottage an old man and woman are seated near an open fireplace, staring listlessly at the burning logs as they crackle, and send thick clouds of bluish grey smoke up the chimney.

The woman is knitting a pair of stockings. Every now and then she stops to watch some fantastic figure made by the curling smoke. She heaves a sigh; for she is lonely. Her husband rests his elbows on his knees places his head between his hands and blows slow puffs of smoke from his corn-cob pipe into the fire.

Silently they sit in this room, lighted only by the blaze from the burning logs. They are thinking of the happy days of yore, when all their children were about them, making their home resound with their merry prattle.

But hark! The grating of one walking on the frozen snow is heard. There is a knock; the door opens and a man of about thirty years, his

BRITISH AMERICA ASSURANCE COMPANY

Sixty-Ninth Annual Report

The Annual Meeting of the Shareholders was held at the Company's Office, Toronto, on Monday, February 23rd, 1903.

The President, Hon. Geo. A. Cox, occupied the chair; and Mr. P. H. Sims, who was appointed to act as Secretary, read the following

ANNUAL REPORT

In presenting the Sixty-Ninth Annual Financial Statement of the Company, the Directors have pleasure in calling attention to the following most prominent features shown in the year's accounts:

The Balance of Income over Expenditure is ... \$173,713.63

There has been written off Securities to bring them to actual Market Value at December 31 ... \$ 7,894.42

And written off the Company's Premises and Furniture ... 15,000.00

Two Half-Yearly Dividends have been provided for at the rate of 6 per cent. per Annum, being ... 60,000.00

The Balance, being the amount by which the Reserve Fund is increased, is ... \$90,819.21

Compared with the business of the preceding year, the Premium Income shows an increase of \$164,794.00, while Losses show an increase of \$18,171.00.

The estimated Liability on Policies Current at the close of the year is \$662,312.77, an amount ample, according to the Company's past experience, to run off existing risks.

Geo. A. Cox, Pres.

Financial Statement for Year Ending Dec. 31st 1902

| REVENUE ACCOUNT. | | FIRE PREMIUMS. | |
|---|----------------|---------------------------|----------------|
| Fire losses, including losses under adjustment at Dec. 31st, 1902 | 945,817.29 | Fire premiums | \$2,056,194.44 |
| Marine losses, including losses under adjustment at Dec. 31st, 1902 | 338,299.50 | Marine premiums | 454,363.52 |
| Commissions and other charges | 697,164.72 | Less reinsurance | 346,362.91 |
| Government and local taxes | 51,336.47 | Interest and rest account | 42,136.56 |
| Balance | 173,713.63 | | |
| | \$2,206,331.61 | | \$2,206,331.61 |

PROFIT AND LOSS ACCOUNT.

| | | | |
|---|--------------|----------------------------|---------------|
| Dividend No. 117 | \$ 30,000.00 | Reserve at Dec. 31st, 1901 | \$ 612,001.96 |
| Dividend No. 118 | 30,000.00 | Balance of revenue account | 173,713.63 |
| Written off securities | 7,894.42 | | |
| Written off company's premises and office furniture | 15,000.00 | | |
| Reserve at Dec. 31st, 1902 | 702,821.17 | | |
| | \$785,715.59 | | \$785,715.59 |

ASSETS AND LIABILITIES.

| | | | |
|---|----------------|--|----------------|
| Government and State bonds | \$ 261,075.00 | Capital stock | \$1,000,000.00 |
| Municipal bonds | 559,876.21 | Losses under adjustment | 119,585.13 |
| Railway bonds | 136,335.00 | Fire | \$22,328.83 |
| Loan and Savings Co.'s bonds and stocks | 96,605.50 | Marine | 131,908.96 |
| Toronto Electric Light Co. bonds | 20,000.00 | Dividend No. 118, payable Jan. 5th, 1903 | 30,000.00 |
| Other stocks and bonds | 79,000.00 | Reserve fund | 702,821.17 |
| Mortgages | 10,000.00 | | |
| Real estate (company's building) | 140,000.00 | | |
| Office furniture, business maps, etc. | 33,774.73 | | |
| Agents' balances and other accounts | 392,021.18 | | |
| Cash on hand and on deposit | 115,191.30 | | |
| Bills receivable | 7,001.00 | | |
| Interest due and accrued | 13,850.21 | | |
| | \$1,864,730.13 | | \$1,864,730.13 |

REINSURANCE RESERVE.

Reserve to cover estimated liability on outstanding risks ... \$662,312.77

J. J. KENNY, Vice-Pres. P. H. SIMS, Sec.

We hereby certify that the books of the Company have been audited and the vouchers and securities relating thereto have been examined for the year ending 31st December, 1902, and the same are carefully kept, correct and properly set forth in the above statements.

JNO. M. MARTIN, F.C.A., R. M. WALTON, Auditors. Toronto, Feb. 14th, 1903.

In moving the adoption of the Report, which was seconded by the Vice-President, the President said:

In presenting our Annual Report at the Shareholders' Meeting a year ago, I spoke of the more encouraging outlook in our business at that time as compared with the conditions that had prevailed during the preceding two or three years, and I ventured to give expression to the hope we then entertained that the advances in fire insurance rates which were being adopted by Companies generally, as a result of the adverse experience on this Continent during the preceding three years, would place the business on a footing that would yield a fair margin of profit to underwriters. The figures embraced in the report you have just heard bear evidence that these expectations have, as far as at least as the business of the Company for the past year is concerned, been realized. The Report sets forth the results of the year's transactions so clearly that I need not enlarge upon it to any extent; but I may point out that while the year's earnings, which include some \$42,000 derived from interest on investments, may be regarded as satisfactory, the profit upon underwriting is a moderate one, being equal to about seven per cent. on the business transacted. This profit, I may say, has been realized entirely upon the business of the last six or eight months; the serious conflagrations at Waterbury, Conn., and Paterson, N. J., in February last—to which I referred at our last meeting—have made the loss ratio unduly heavy for the earlier months of the year. These heavy losses, affecting, as they did, most of the fire insurance companies doing business on this Continent, and following closely upon similar disasters in the previous two years at Ottawa, Montreal and Jacksonville, Pa., emphasized the necessity for an advance in rates and brought about a general movement on the part of the Companies to secure this. The conditions of all branches of trade and of manufacturing industries, both in Canada and the United States, have fortunately been prosperous of late, and insurers have, speaking generally, recognized the fact that rates of premium which would afford a fair return upon insurance capital are a legitimate charge upon their business.

In regard to the items written off in Profit and Loss Account, I am sure the policy of placing our securities at their actual market value at the 31st December in each year, and making a liberal allowance to provide for any possible depreciation in the value of the Company's premises, will commend itself to Shareholders.

The substantial addition to the Reserve Fund of upwards of \$90,000 must, I think, be regarded as the most satisfactory feature in the Report, from a Policyholder's point of view, as well as from that of a Shareholder, even though this increase is to a certain extent brought about by keeping the dividends down to 6 per cent.—the rate paid in 1901. The profits on the business of the past year might have warranted a return to a somewhat higher rate, but the Directors feel that the strengthening of the Company's Reserves must be regarded as of primary importance.

I take this opportunity of expressing the appreciation of the Directors of the manner in which the Officers and Agents of the Company have performed their respective duties during the past year, and of saying that I feel that the general outlook is sufficiently encouraging to warrant our anticipating at least equally favorable results from the business, on the lines on which it is now running, to those shown in the report under consideration, the adoption of which I have much pleasure in moving.

The following gentlemen were re-elected to serve as Directors during the ensuing year: Hon. Geo. A. Cox, J. J. Kenny, Augustus Myers, Thos. Long, John Hoskin, K. C. L.L.D., S. C. Wood, Robert Jaffray, Lieut.-Col. H. M. Pellatt, E. W. Cox.

At a meeting of the Board, held subsequently, the Hon. Geo. A. Cox was re-elected President and Mr. J. J. Kenny, Vice-President.

The Rheumatic Wonder of the Age

BENEDICTINE SALVE

This Salve Cures Rheumatism, Felons or Blood Poisoning It is a Sure Remedy for Any of These Diseases.

A FEW TESTIMONIALS

193 King Street East, Toronto, Nov. 21, 1902.

John O'Connor, Esq., Toronto:

DEAR SIR—I am deeply grateful to the friend that suggested to me, when I was a cripple from Rheumatism, Benedictine Salve. I have at intervals during the last ten years been afflicted with muscular rheumatism. I have experimented with every available remedy and have consulted I might say, every physician of repute, without perceivable benefit. When I was advised to use your Benedictine Salve, I was a helpless cripple. In less than 48 hours I was in a position to resume my work, that of a tinsmith. A work that requires a certain amount of bodily activity. I am thankful to my friend who advised me and I am more than gratified to be able to furnish you with this testimonial as to the efficacy of Benedictine Salve.

Yours truly, GEO. FOGG.

Tremont House, Yonge street, Nov. 1, 1901.

John O'Connor, Esq., Toronto:

DEAR SIR—It is with pleasure that I write this unsolicited testimonial, and in doing so I can say that your Benedictine Salve has done more for me in one week than anything I have done for the last five years. My ailment was muscular rheumatism. I applied the salve as directed, and I got speedy relief. I can assure you that at the present time I am free of pain. I can recommend any person afflicted with Rheumatism to give it a trial. I am, Yours truly, (Signed) S. JOHNSON.

288 Victoria Street, Toronto, Oct. 31, 1901.

John O'Connor, Esq., Nealon House, City:

DEAR SIR—I cannot speak too highly of your Benedictine Salve. It has done for me in three days what doctors and medicines have been trying to do for years. When I first used it I had been confined to my bed with a spell of rheumatism and sciatica for nine weeks; a friend recommended your salve. I tried it and it completely knocked rheumatism right out of my system. I can cheerfully recommend it as the best medicine on the market for rheumatism. I believe it has no equal.

Yours sincerely, JOHN MCGROGGAN.

475 Gerrard Street East Toronto, Ont., Sept. 18, 1901.

John O'Connor, Esq., Nealon House, Toronto Ont.:

DEAR SIR—I have great pleasure in recommending the Benedictine Salve as a sure cure for lumbago. When I was taken down with it I called in my doctor, and he told me it would be a long time before I would be around again. My husband bought a box of the Benedictine Salve, and applied it according to directions. In three hours I got relief, and in four days was able to do my work. I would be pleased to recommend it to any one suffering from Lumbago.

I am, your truly, (MRS.) JAS. COSGROVE.

7 Laurier Avenue, Toronto, December 13, 1901.

John O'Connor, Esq., Toronto, Ont.:

DEAR SIR—After suffering for over ten years with both forms of Piles, I was asked to try Benedictine Salve. From the first application I got instant relief, and before using one box was thoroughly cured. I can strongly recommend Benedictine Salve to any one suffering with piles.

Yours sincerely, JOS. WESTMAN.

12 Bright Street, Toronto, Jan. 15, 1902.

John O'Connor, Esq., Toronto:

DEAR SIR—It is with pleasure I write this word of testimony to the marvelous merits of Benedictine Salve as a certain cure for Rheumatism. There is such a multitude of alleged Rheumatic cures advertised that one is inclined to be skeptical of the merits of any new preparation. I was induced to give Benedictine Salve a trial and must say that after suffering for eight years from Rheumatism it has, I believe, effected an absolute and permanent cure. It is perhaps needless to say that in the last eight years I have consulted a number of doctors and have tried a large number of other medicines advertised, without receiving any benefit.

Yours respectfully, MRS. SIMPSON.

65 Carlton Street, Toronto, Feb. 1, 1902.

John O'Connor, Esq., 199 King Street East:

I was a sufferer for four months from acute rheumatism in my left arm; my physician called regularly and prescribed for it, but gave me no relief. My brother, who appeared to have faith in your Benedictine Salve, gave enough of it to apply twice to my arm. I used it first on a Thursday night, and applied it again on Friday night. This was in the latter part of November. Since then (over two months) I have not had a trace of rheumatism. I feel that was to the efficacy of Benedictine Salve as entitling to this testimonial in removing rheumatic pains.

Yours sincerely, M. A. COWAN.

Toronto, Dec. 30th, 1901.

John O'Connor, Esq., Toronto:

DEAR SIR—It is with pleasure I write this unsolicited testimonial, and in doing so I can say to the world that your Benedictine Salve thoroughly cured me of Bleeding Piles. I suffered for nine months. I consulted a physician, one of the best, and he gave me a box of salve and said that if that did not cure me I would have to go under an operation. It failed, but a friend of mine learned by chance that I was suffering from Bleeding Piles. He told me he could get me a cure and he was true to his word. He got me a box of Benedictine Salve and it gave me relief at once and cured me in a few days. I am now completely cured. It is worth its weight in gold. I cannot but feel proud after suffering so long. It has given me thorough cure and I am sure it will never return. I can strongly recommend it to anyone afflicted as I was. It will cure without fail. I can be called on for living proof. I am,

Yours, etc., ALLAN J. ARTINGDALE, with the Boston Laundry.

256 1/2 King Street East, Toronto, December 16, 1901.

John O'Connor, Esq., Toronto:

DEAR SIR—After trying several doctors and spending forty-five days in the General Hospital, without any benefit, I was induced to try your Benedictine Salve, and sincerely believe that this is the greatest remedy in the world for rheumatism. When I left the hospital I was just able to stand for a few seconds, but after using your Benedictine Salve for three days, I went out on the street again and now, after using it just over a week, I am able to go to work again. If anyone should doubt these facts, send him to me and I will prove it to him.

Yours forever thankful, PETER AUSTEN,

Toronto, April 10, 1902.

Mr. John O'Connor:

DEAR SIR—I do heartily recommend your Benedictine Salve as a sure cure for rheumatism, as I was sorely afflicted with that sad disease in my arm, and it was so bad that I could not dress myself. When I heard about your salve, I got a box of it, and to my surprise I found great relief, and I used what I got and now can attend to my daily household duties, and I heartily recommend it to anyone that is troubled with the same disease. You have this from me with hearty thanks and do with it as you please for the benefit of the afflicted.

Yours truly, MRS. JAMES FLEMING.

13 Spruce street, Toronto. Toronto, April 16th, 1902.

J. O'Connor, Esq., City:

DEAR SIR—It gives me the greatest pleasure to be able to testify the curative powers of your Benedictine Salve.

For a month back my hand was so badly swollen that I was unable to work, and the pain was so intense as to be almost unbearable. Three days after using your Salve as directed, I am able to go to work, and I cannot thank you enough.

Respectfully yours, J. J. CLARKE.

72 Wolsley street, City. 114 George street, Toronto, June 17th, 1902.

John O'Connor, Esq.:

DEAR SIR—Your Benedictine Salve cured me of rheumatism in my arm, which entirely disabled me from work, in three days, and I am now completely cured. I suffered greatly from piles for many months and was completely cured by one box of Benedictine Salve.

Yours sincerely, T. WALKER, Blacksmith.

Address C. R. 199 KING ST. E.

JOHN O'CONNOR,

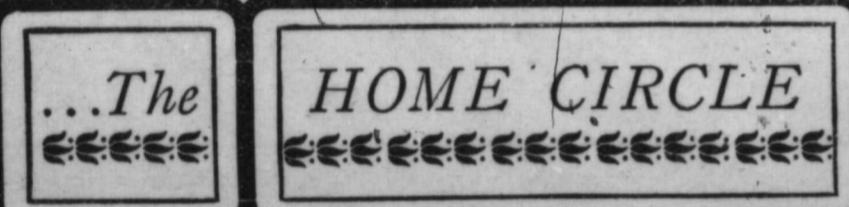
FOR SALE BY

WM J. NICHOL, Druggist, 170 King St. E.

J. A. JOHNSON & CO., 171 King St. E.

Price, \$1 per box.

Not a "Pick Me Up" But a "Keep Me Up" **Dunlop CREEPER RUBBER Heels**



CARE OF LAMPS.

Every lamp owner should know that a new wick should be soaked in vinegar—some housekeepers boil it in vinegar. This having been done, there will be neither smoke nor smell while a much brighter light will be given.

Wicks are the main thing to be considered in connections with lamps. Unless a wick is well cared for, a satisfactory light cannot be had.

In the first place, those who have the care of lamps should never cut the wicks; the charred portions from them should be rubbed off with a soft rag every day. If the wick becomes too short to carry up the kerosene, do not throw it away, but fasten a piece of cotton cloth to the end below and it will prove a good feeder. Wicks should not be allowed to grow too short, however, for then they clog the burners.

No better treatment for burners can be suggested, when they have become gummy and prevent the wicks from moving freely, than to boil them in suds over the fire for a short time. In this way they can be kept clean, and a clean burner always works well. By boiling the burner all incrustations from the settlings of oil are removed.

Once in a while the lamps themselves become corroded and should be washed out with soap suds and very small shot or a little sand and should be shaken vigorously for a few minutes.

The admonition thoroughly to dry all parts of a lamp seems hardly necessary to give, but so important is it to have the wick and the lamp and the chimney perfectly dry that every one should be warned on this point.

New chimneys are often put into salt water that is allowed to come to a boil. This is said to toughen them, but a good chimney can best be cleaned by wiping it over in the usual way with a soft cloth that has been dipped in methylated spirit. This will clean it better than by washing in water and it does prevent the glass from breaking so easily. Polish with chamois.

When lamps become waxy dirty, a teaspoonful of soda to a quart of hot soap suds will cleanse them thoroughly, but the washing should be quickly done, lest the soda should injure the metal.

Never use an almost empty lamp, as it is not safe to do so. The space that is empty is sometimes self-filled with an explosive gas.

Wipe the outside of the whole lamp perfectly dry with a soft cloth. Lamps sometimes smell from oil that is left on the outside.—New York Sun.

LENTEN FISH COOKERY.

The cooking of fish depends very largely on taste, for various methods apply frequently and most appetizingly to the same fish. Take halibut, for instance. It may be baked, broiled, fried or boiled, and be quite as delicious in one way as another. This rule is also true of cod, haddock and nearly every kind of white-fleshed fish, says a culinary authority in Collier's Weekly. What a cook or

The Surest Remedy is

Allen's Lung Balsam

It never fails to cure a SIMPLE COLD, HEAVY COLD, and all BRONCHIAL TROUBLES.

Large Bottles \$1.00. Medium Size 50c. Small or Trial Size 25c.

Endorsed by all who have tried it.