THE

## GANADIAN MUTUAL AID ASSOCIATION.

sment System. Life Insurance

## ANNUAL REPORT.

The Seventh Annual Meeting of the above Company was held in the Company's Office on Thursday, the 19th inst., the President, Mr. Rennie, in the chair. In opening the meeting the President referred to the large increase of business over that of the previous year. The new business, new policies issued, being 20 per cent. greater, while the death rate was 12 per cent. lighter. The lap-e rate was also lighter, the result being a large increase in the membership of the Association.

Insurance has been given at a very small cost compared with that of stock companies, about one-hird. Security under our system of insurance we consider equally good. The benefits thus afforded, of reliable insurance at reasonable cost, is becoming appreciated by the public, hence the large increase in our business last year, and the prospect of still greater increase the coming year.

The following is a condensed report from the report submitted by the Directors:—

FINANCIAL STATEMENT.

pplications for Insurance re-		
caived 1887	1,174	
Policies issued, 1887	1,097	

Applications for Insurance re-	
ceived, 1887	1,174
Policies issued, 1887	1,097
Representing insurance	
amount of	\$1,866,200
Applications not accepted	77
Number of deaths during the	
vear	34
Total disability claims paid	~~ l
Present membership, Dec. 31st,	"
Fresent memberants, Dec. 11st,	3,904
Amount of insurance now in	3,9,4
	2 450 605
force, Dec 21st, 1887	8,479 625
, A SSETS.	
Amount Wanted upon real es-	
tate by mortgage, first lien	
tate by moregage, mist nem	\$26,300 00
(reserve hunds)	\$137 39
Cash at head office	
Cash in banks	8,588 12
Agents' ledger balances	1,442 98
Total	10,168 49
Interests due on mortgages	621 00
Interest accrued	366 86
Total	987 86
Amount due from members on	'
assessment to be made for	
claims accepted (estimated)	17,200 00
Forniture and fixtures	250 00
Total assets	\$54 906 35

LIABILITIES.	
Claims for death losses,—  1. Due and unpaid None	
2. Adjusted but not due \$14,525 00	1
3. Unadjusted, but not re-	
sisted 5,000 00	
4. Resisted—in suit 1,300 00	
Total	\$20,825 00
Due on account of general ex-	
penses	2,542 98
Total liability	\$23,367 98
Surplus on policy-holders' ac-	\$21,528 27

penses		2,542	98
Total liability Surplus on policy-holders' ac-		\$23,367	98
count		\$31,538	37
INCOME.			- 1
Membership fees\$11.721	02		1
Annual dues, expense assess- ment and for changing			ı
policies 9,460	86		- 1
Received after assessment closed, placed to reserve 174	28		
Collected on assessments for			
the year 71,372	: 52	•	
Total paid by members		\$92,728	68
Total interest collected		763	65
Total income		93,492	33
of year		6,097	80
Total		99,590	

EXPENDITURI	ŝ.			
Cash paid for death losses\$ Cash paid for total disability	61,124	72		
claims	3,650			
Legal expenses	437	33	\$65,212	
Total			\$65,212	0
Non- Of the above periment	of ala		1 ha ame.	

\$16,889 21

3,740 89 85,842 15 2,278 67 11,469 21 \$99,590 13

RESERVE AND DISBURSEMENT

Amount on hand, Dec. 31st, \$33,734 70 WM. RENNIE, President

W. PEMBERTON PAGE, Secretary-Manager.

AUDITORS' REPORT.

To the President and Directors of "The Canadian Mutual Aid Association,"—

dian Mutual Aid Association,

GENTLEMBN,—We have carefully audited the mooks and accounts of your company, also compared vouchers with expenditure, for the year ending 31st Dec., 1887, and have found them correct. We have also examined all bonds, mortgages and securities, and have much pleasure in certifying to their accuracy as shown in foregoing report.

JOHN PETERS, Hastings, JOHN WALES, Oakville, Auditors.

Toronto, Jan. 19th, 1888.

"ALL'NATIONS WITNESSES."

THE WONDERFUL MISTAKES OF SCIENTISTS AND EDUCATORS.

"Prove all things" seems to be the guiding maxim of the people of this age.

This would be all right were it not for the "know-alls" in every community, who are sure that every introducer of a new idea is a "crank," and that every new invention is "utterly impracticable."

The astonishing fact is that in this class educated men and scientists are found. In the days of George Stephenson, the perfector of the locomotive engine, the scientists proved conclusively that railway train could never be driven by steam-power successfully without peril; but the rushing express trains all over the world show how mistaken they were. There went up a guffaw of laughter at Professor Morse's proposition to make the lightning of heaven his errand boy, and it was proved conclusively that the thing could never be done; but now all the news of the wide world by Associated Press, put in your hands every morning and night, has made all nations witnesses.

Rev. Dr. Talmage in one of his sermons

morning and night, has made all nations witnesses.

Rev. Dr. Talmage in one of his sermons says: "If ten men should come to you when you are sick with appalling sickness, and say they had the same sickness and took a certain medicine and it cured them, you would probably take it. Now, suppose ten other men should come up and say, "We don't believe that there is anything in that medicine." "Well," I say, "Have you tried it?" "No, I never tried it; but I don't believe there is anything in it." Of course you discredit their testimony. The sceptic may come and say, "There is no power in your religion." "Have you ever tried it?" "No, no." "Then avaunt!" "Let me take the testimony of the millions of souls that have been converted to God, and comforted in trial, and solaced in the last hour. We will trial, and solaced in the last hour. We will take their testimony as they cry, "We are

The proprietors of Warner's safe cur

The proprietors of Warner's safe cure have received over 10,000 voluntary testimonials to the efficacy of that medicine. These have come from almost every civilized country, and they may fairly claim "it has made all nations witnesses."

The evidence comes from all classes. The highest medical authorities, like Dr. Robson, late Surgeon in the English Navy, and Dr. Wilson, editor of "Health," of London, England, and clergymen of the highest reputation, like Rev. Dr. Rankin, exchaplain of the U.S. Senate, and Dr. Kendrick, of the Rochester University, one of the international revisers of the New Testament, are among the published witnesses.

Hundreds of these testimonials have been and are being published. They can be easily verified. A standing offer of \$5,000 for proof that any one of them is not true so far as the proprietors know, is a fair guarantee of their genuineness.

If a man is suffering from any one of the ailments, of which there are so many, growing cut of kidney derangement, is it not more than foolish for him to refuse to try Warner's safe cure when thousands testify they have been cured by it?

Think of it!

The men who refuse to believe that some

The men who refuse to believe that any thing can be valuable because it is in conflict with the old ideas and methods are the men who "get lest" in this world and go before their time to try another.

Why call a man a crank when no one can turn him?

MANY an old book has been bound over to keep the piece.

GENTLEMEN learning the coronet should employ private tooters.

A BOUQUET of enchanting sweetness-"Lotus of the Niie" Perfume.

It would seem natural for a carpenter to walk with a lumbering gait. EPITAPH on an editor's tombstone in

Maine:
Within this town he lived and lied

For forty years, and then he died.

If you have a cough do not neglect it; buy at once a bottle of Allen's Lung Balsam.

A MAN died last weak from the effects of tobogganing. This miscellaneous chutting must be stopped. THE people's best friend is Perry Davis' Pain-Killer, because it is ever ready to alleviate suffering.

No More Pills.—Campbell's Cathartic Compound is specially prepared to take the place of those nauseous Pills,

TEACHER: Correct the sentence: "The liquor which the man brought was drank."
Smart Boy: The man which brought the liquor was drunk.

A TIMELY PRECAUTION. -To prevent serious disease regulate the stomach, liver, bowels, kidneys and blood with Burdock Blood Bitters. Remember that prevention is better than cure.

As soon as the German Crown Prince was "given up" by the doctors he began to grow better. This shows that the doctors can cure a man if they only go about it in the right way.

CHESTER G. PARKER, of Oneida, N.Y., was entirely cured of an affection of the throat and lungs, accompanied by a severe cough of several years' standing, by the use of WISTAR'S BALSAM OF WILD CHERRY.

"NOTHING is more pernicious than the habit of contracting debts," remarked a father to his spendthrift son. "Don't you think expanding them is a little worse?" asked the latter.

asked the latter.

COUGHS and colds are often overlooked. A continuance for any length of time causes irritation of the Lungs or some chronic throat disease. BROWN's BRONCHIAL TROCHES are offered with the fullest confidence in their efficacy, giving almost invariably sure and immediate relief. 25 cents a box.

"My works will be read when the writings of Gothe and Schiller are forgotten," remarked an arrogant, but by no means able author. "Undoubtedly, but not before," retorted Saphir.

IMPORTANT TO WORKINGMEN.—Artisans, mechanics and labouring men are liable to sudden accidents and injuries, as well as painful cords, stiff joints and lameness. To nll thus troubled we would recommend Hagyard's Yellow Oil, the handy and reliable pain cure for outward or internal use.

Physician (to patient): Your case is a serious one, sir, and I think a consultation had better be held. Patient (too sick to care for anything): Very well, doctor, have as many accomplices as you like.

In a Dangerous Condition.—Any person troubled with irregular-acting kidneys or any form of kidney comp'aint, however slight it may seem, is in a dangerous condition if the trouble is neglected. Burdock Blood Bitters should be taken at once; it is the best regulator of the kidneys, liver and blood known to the world.

A WISE reflection by Jones: Doesn't it strike you as rather odd that while the papers are daily commenting on the decease of celebrated men they never announce their

TIME and labour saved by the use of PYLE'S PEARLINE. Sold by greers everywhere, but be sure you are not imposed on by the vile imitations in the market.

MAKE a point to be in church in good time. People don't think any more of you on account of your late entrance, even if you have a new suit of clothes or a duck of a bonnet just from the milliner's.

For Scrolula, Impoverished Blood and General Debitity,

Scott's Emulsion of Fune Cod Liver Oil, with Hypposphit's, has no equal in the whole realm of Medicine. Read the following: "I gave one bottle of Scott's Emulsion to my own child for Scrofula, and the effect was marvellous."—O. F. Gray, M.D., White Hall, Ind.

AFTER the dinner given to Mr. Roswell Smith, Mr. Frank R. Stockton remarked carelessly: "We were seven hours at the table." Now, three meals a day at that rate would be all that any man ought to

I HAVE been a sufferer from cotarrh for I HAVE been a sufferer from cotarrh for the past eight years. Having tried a number of remedies advertised as "sure cures" without obtaining any relief, I had resolved never to take any other patent medicines, when a friend advised me to try Ely's Cream Balm. I did so with great reluctance, but can now testify with pleasure that after using it for six weeks believe myself entirely cured. It is a most agreeable remedy—an invaluable Balm—Joseph Stewart, 624 Grand Ave., Brookiyn.

#### A Ruined Life

is often the result of wasted opportunities, or failure to take advantage of the good chances offered. Those who take hold of our work make \$1 an hour and upwards. We start you free, and put you on the highway to fortune. Both sexes, all ages. No special ability or training required. You can live at home and do the work. After you know all, should you conclude not to take hold, why, no harm is done. Those who are enterprising will learn all, by at once addressing Stinson & Co., Portland, Maine,

# SILK AND SATIN RIBBONS FREE LADIES, THIS IS FOR YOU!

The second secon



ranteed. Money refunded to any one not perfectly satisfied tercut this out, or send at once for probably it wou't appearagain tress, H. HALLETT & CO., PUBLISHERS, PORTLAND, MAINE



THE MOST DISTRESSING FORMS OF skin and scalp diseases, with loss of hair, from infancy to old age, are speedily, cconomically and permanently cured by the CUTICURA REMEDIES, when all other remedies and methods fail.
CUTICURA, the great Skin Cure, and CUTICURA SOAP, an exquisite Skin Beautifier, prepared from it, externally, and CUTICURA RESOLVENT, the new Blood Purifier, internally, cures every form of skin and blood disease, from pimples to scrofula.
Sold everywhere. Price, CUTICURA, 75C.; SOAP, 35C.; RESOLVENT, \$1.50. Prepared by the POTTER DRICG AND CHEMICAL CO., BOSTON, MASS.
Send for "How to Cure Skin Diseases."

Pimples, blackheads, chapped and oily skin prevented by Cuttoura Soap.

Relief in one minute, for all pains and weaknesses, in CUTICURA ANTI-PAIN PLASTER, the only pain-killing plaster. 50c.

## A MAN OF A THOUSAND. When death was hourly away

When death was hourly expected, all remedies having failed, and Dr. H. James was experimenting with the many herbs of Calcutta, he accidentally made a preparation which curred his only child of Connumption. His child is now in this country, and enjoying the best of health. He has proved to the world that Connumption and periodical can be positively and permanently cured. The Doctor now gives this receipe free, only asking two 2-cent stamps to pay expenses. This Herb also cures Night Sweats, Nausca at the Stomach, and will break up a fresh Cold in twenty-four hours. Address CRADDCCK & Co., 1,032 Race Street, Philadelphia, naming this paper.



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ine which has not thus trade mark on the bottle containing it.

A Well-tried 'Frentment for Consumption, Ashma, Bronchitis, Dyspepsia, Catarrh, Headache, Debility, Rheumatism, Neuralgia, and all Chronic and Nervous Disorders.

Treatise on Compound Oxygen free on application to CHAS. G. KING, 58 Church St., Toronto.

TO BEMOVE DANDRUFF.—Cleanse the scalp with Prof. Low's Magic Sulphur Soap. A delightful medicated sond for the toilet.