

# Harold Gilbert's NEW CARPET STORE.

Why this is the best place in the Maritime Provinces to buy  
**CARPETS! HOUSE FURNISHING GOODS.**

1. The Stock is all New, imported this Spring.
2. Bought from the best known makers.
3. Replete with all the novelties, affording opportunities for selection not to be obtained elsewhere.
4. Comprises Goods in all qualities, from the Cheapest to the Best.
5. Everything marked at lowest living profits, no discounts.
6. The most wonderful values ever shown.

Don't forget the address,  
**HAROLD GILBERT, - 54 KING STREET,**

If you reside out of town, send for samples.  
Make your selections early and have your Carpets made and ready to lay at short notice.

## STOCK.

**BRUSSELS AND TAPESTRY CARPETS WITH BORDERS  
VELVET, THREE-PLY, WOOL, UNION, and DUTCH  
CARPETS, OILCLOTHS, LINOLEUMS, MATS,  
RUGS, MATTINGS, KENSINGTON  
SQUARES, FELT SQUARES, CUR-  
TAINS, CORNICE POLES,  
ETC., ETC., ETC.**

**HAROLD GILBERT.**

**5 King Street, - Saint John, N. B.**

Those who desire the best should not fail to examine the BEER and the VOSE PIANOFORTES; also the PIANOS made by JOHN BRIMMER & SONS, London, England, unanimously awarded the highest honors by the most eminent musical authorities in Europe and America. Everyone that wants to get a Good PIANO or CABINET ORGAN with a Chime of Silver Bells in them, are welcome to call and examine before they buy. Prices Low Pianos and Organs taken in part payment for new ones. Also to hire on reasonable terms. Tuning done to order.

**WILLIAM CRAWFORD  
DIRECT IMPORTER.  
86 KING STREET, ST. JOHN, N. B.  
(The Store formerly occupied by G. E. BERT.)**

**MINARD'S  
"KING OF PAIN"  
LINIMENT**

**CURES PAINTS** - External and  
**RELIEVES** - Rheumatism, Contusions,  
**HEALS** - Bruises, Sprains, Burns, Cuts,  
**BEST STABLE REMEDY IN THE WORLD.**

**CURES** - Rheumatism, Neuralgia,  
**LARGE BOTTLE!**  
**POWERFUL REMEDY!  
MOST ECONOMICAL!  
AS IT COSTS BUT  
25 CENTS.**

**G. C. RICHARDS & CO.  
YARBOUR, N. A.**

**"25 Years S. Peabody's"**

## FOR SALE.

In the village of Wolfville, Kings Co., N. B., a nice convenient COTTAGE, nearly new, with all modern conveniences, and situated on a beautiful spot of land, with choice Fruit Trees.

The property adjoins the College Grounds, and is in a most desirable location for a residence. For particulars apply on the premises, or to DR. EGGS, Partridge, N. B.

April 19, 1897. 11-22

## GOOD NEWS!

**H. KIRKPATRICK, 7 KING ST., ST. JOHN,** has constantly in stock new and stylish **READY-MADE CLOTHING**, at our own manufacture.

**WEDDING SUITS,** in all sizes and qualities.

**A Full Stock of GENTLEMEN'S FURNISHING GOODS.** Hats, Caps, White Shirts, Underclothing, Travelling Bags, &c.

All Goods sold at moderate prices, and warranted as recommended. CLOTHING MADE TO ORDER.

**KIRKPATRICK'S, ST. JOHN, N. B.,** No. 7 KING STREET.

**MADE TO ORDER**

**PIANOFORTES.** Universal and Portable.

**MADE TO ORDER**

## Great Summary.

The new steel steamer "Yarmouth" recently built at Glasgow, for the Yarmouth S. S. Co., left on the 20th for Yarmouth direct.

On Saturday next the first issue of a new weekly paper, to be called the *Saturday Gazette*, will make its appearance in St. John. The paper will be under the management of J. A. Brown, and will be devoted to local and general matters.

A terrible accident occurred near Morrisburg, Ont., Friday morning. Noah's Creek, which is now a foaming stream, is spanned by an iron bridge resting on two stone piers. A freight train going west went through the bridge carrying the engineer and fireman to instant death. The brakeman was thrown into the creek and rescued nearly dead. Thirteen loaded cars were piled into the gorge and smashed to atoms. It is said that the bridge was inspected last week and pronounced safe.

A very sad affair lately happened at Falmouth, N. S., which has cast a gloom over the community. A very highly respected single lady, Kate Winters, who had the respect and affection of all who knew her, was some time since overtaken by a depression of spirits, which was noticed by her friends, but no serious consequences were apprehended. On Sunday evening 17th inst., almost immediately after retiring, she rose, partly dressed herself and, rushing from the house, threw herself into the Avon river, which flows on a few rods from the house. She was gone until late next morning, when her body was found short distance from where her tracks were last seen when she was made the night before. An inquest was held, and a verdict given that the deceased came to her death while in a state of insanity. She leaves a brother, an invalid mother and sister, and a large circle of friends to mourn her loss.

We have to congratulate the Dominion Safety Fund Life Association, St. John, N. B., on its inauguration of a system which is unique and certainly has many attractions which commend it to the public. It is today the only regular company on this continent, and so far as we are aware, in the world, devoted exclusively to the business of pure life insurance. Insurance Society, Montreal.

All the low-lying portions of Montreal are flooded, in some places to a depth of six or eight feet. The Nun's island is entirely submerged. The pumping stations are also under water and work on them has been abandoned. Communication in the flooded districts is carried on by boats, rafts and floating sidewalks. The ice is jammed down the river at Sorel and until it breaks the water will continue. The damage to agriculture will be enormous, some persons predicting worst than last year. A large amount of live stock has been drowned and the damage to property is very great. The St. Ann's cotton works at Hochelaga and the Canadian Rubber Factory had to suspend operations Friday, owing to the rising waters. The low-lying villages situated between the city and Three Rivers are partially flooded. The city council met and appointed a relief committee to supply the sufferers with provisions, and also a department to wait on the federal government with a view to getting them to build a boom and piers so as to prevent the lake ice coming down.

Two boys were drowned near Deboque Point, Yarmouth, last week, by the upsetting of a boat in which they were attending their lobster nets.

The Steamer "Northern Light" has escaped the ice jam off Pictou, and reached Georgetown.

Fireman Thompson, of the I. C. R., met with a horrible death last Friday. A tube in the engine burst, blowing Thompson over the tender and on top of the box car from which he fell to the ground. He was terribly scalded and his head crushed, the injuries resulting in his death. He had ceased lived at Campbellton, where his parents resided. He was a young man, running on special trains.

The N. S. Local Legislature will likely close the end of the week.

Alexander West, printer of this city, was an active printer lad at the time of the Queen's accession to the throne fifty years ago, being then working at the press of the Recorder office; and he is as active a printer now, working night and day with any of them. In the Queen's coronation procession in 1838, in this city, he was on the team that printed on a small old hand press, copies of How's coronation poem, as it passed along the street, and he may be seen now any day, fair or stormy, on his way to work. -Halfway Recorder.

The Dominion parliament are discussing home rule with as much vigor as though it had something to do with the government of Canada. A scarcely an hour ago, the Hon. J. G. Thompson, with his usual vigor, was making a long speech on the subject. We have many questions of great importance to Canada requiring consideration, we beg to suggest that our representatives spend a few weeks on our own affairs, and leave Ireland to the Imperial parliament.

Winnipeg lawyers want the salaries of judges for that province increased.

The power of a magistrate to convict parties charged with the violation of the Scott Act to jail for refusing to give evidence against themselves, is being argued at Fredericton. The case arises out of the commitment of one Balar of Moncton.

A good deal of interest centres in the meeting of creditors of the Maritime bank, to be held to-day. The depositors have met and considered the best way of protecting their interests at the meeting. Some startling revelations are expected.

Mr. J. W. Leavitt, of Albert, who has been managing the Waverly House, St. John, for the last two years, we are sorry to learn has been compelled to retire on account of ill health. During his management he has been a very popular host, and the house has been favorably known to the travelling public.

A new fishery currier has been built by Mr. Hood of Sablebourne, N. S.

During the week, says the Woodstock Sentinel, the following convictions, under the Scott Act, have taken place: D. Groves, 2nd offence, penalty imprisonment, 2 months; George Mack, 3rd offence, \$100 each; Wm. McDonald and William Furner, 2nd offence, \$50 each; Edward Gordon, two convictions, \$50 each offence.

Robert Moffat, M. P. for the county of Restigouche, N. B., died suddenly on Monday, near Toronto, while visiting some friends.

Another "big raft" boom is under way at River Heights. It is expected to be 200 feet longer than the old, and is expected to be ready for launching about

the middle of July. Its dimensions when complete will be: length, 600 feet; width, 55 feet; depth, 55 feet, and will contain about 4,000,000 feet of lumber.

The Ontario Mutual Life policyholders will be pleased with the satisfactory statement submitted at the seventeenth annual meeting of the company, a report of which we give in this issue. As the only capital of the Ontario is the premiums paid by its members and the interest accumulation thereon, its growth was slow during the first years of its existence, but people are seemingly more aware that their insurance is placed in a safe hands and a Company where the policyholders contribute the capital, control the affairs, and have the entire profits, and the "Ontario" is making solid and continual advancements. The entire assets of the Company in 1876 were \$242,614; now they are \$900,529.75. Its was Company's tenth year the income was \$92,226, but seven years later it amounted \$215,902.22, while the assurance in force has grown from \$1,734,156 to \$9,603,543 in the last ten years.

Deputy Warden Foster, of the Dorchester Penitentiary, has been promoted to Inspector, and appointed to head a Company where the policyholders contribute the capital, control the affairs, and have the entire profits, and the "Ontario" is making solid and continual advancements.

A disastrous fire has occurred at Araratville, Asia Minor. Five hundred houses were burned and many persons lost their lives.

Patrick Egan has caused to be conveyed to Dublin castle authorities an intimation that if they have any criminal charge against him, and will give an undertaking not to change the venue, and the same that they will not pack a jury but give to him the same number of challenges exercised by the prosecution, he will at once, in a matter what may be the expense and inconvenience, go over to Dublin and squarely meet each and every accusation of a criminal nature that they may dare to make against him.

M. Schaeble, a special French commissioner at the Pass-Sur-Meuse department, has been arrested by Germans. He has received several letters from the German police commissioners at Arr, asking him to come to that place and confer with him regarding the frontier service. He finally agreed to do so. While on his way to Arr he was roughly seized by the German police and was taken to Nevers, from which place he was sent to Metz. The incident has thrown the inhabitants of Metz and Nancy into the wildest state of excitement.

It is rumored that President Cleveland will accept a nomination for a second term as our candidate.

A special joint committee to investigate the mutual insurance companies of the state of Michigan report that they have examined seventeen companies doing business in the state, and the disclosures are of the most startling and damaging character. Nearly all of the assessment companies were found to be rotten to the core, inflicting anyone, no matter what their age and state of health, or whether the person insured knew of the transaction. The test taken goes to show conclusively that nine out of ten persons insured in these companies had made no application, nor were they aware that such an application had to be made during their lives. The insurance was generally taken out by some beneficiary, who forged a signature to the application, paid the assessments, and pocketed the money paid at death.

A terrible cyclone swept over the northern part of Nova Scotia, on Thursday night. Fences, houses, barns and everything in the line of the storm, which was about half a mile wide, were picked up, sent into splinters, and cast down hundreds of yards away. Trees were torn up by the roots. Over thirty houses were destroyed and about twenty persons killed. A tornado swept over a portion of Kentucky, Friday. At Paris, while a violent rain storm, with thunder and lightning, was in progress, a continuous rumbling sound was heard, which proved to be a tornado which passed in a few moments, leaving a track 400 yards wide, in which trees were levelled and houses unroofed. Only one person is known to be killed, but the destruction of property was enormous. A terrible cyclone, from two to three miles wide, passed through Blacksville, Ark., at seven o'clock Friday morning, doing fearful damage. Six persons were killed and forty injured.

Secretary Fairchild has issued a circular to collectors of customs, instructing them to question masters of vessels of over five tons burden engaged in the capture and transportation of fish. He also asks the use of the sea, with a view to obtaining information regarding the fisheries. This action is taken upon representations by Spencer F. Baird, commissioner of fish and fisheries, that in view of questions arising as to shipping and suggesting a new fishery treaty with Great Britain affecting colonial waters in North America, and for other reasons, it is desired to have at hand available for reference full and accurate information on the subject.

Nictaux, per Mrs. Albert Gates	96 25
Alexandra, per Mand Jones	8 00
Tusket, per Alice McCormac	5 00
Milton, Mrs. J. H. Cook	1 00
St. George 2nd Falls, per Mrs. Gilmore	1 00
Berwick, per Mrs. A. McLeod	16 00
(81 of which is from a sister who is 106 years old.)	
(Mrs. Jephtha Elderkin)	5 00
Mathol - Mrs. A. C. Elderkin	5 00
Mrs. C. W. Elderkin	
Hillabro (Valley church) per Mrs. R. T. Gross	11 50
West Fedders, per Emma Blackley	2 00
Great Village, per Mrs. L. C. Layton	5 00
Lockport, per Mrs. D. C. Dalen	7 50
Forest Village, per Nellie Hully	2 75
Lower Wickham, per Mrs. R. C. McDonald	25 00
West River, per Mrs. Joseph Strachey	7 50
St. John (Greenish street), per F. L. Harding	20 00
Pine Grove, per Mrs. Leah Dodge	14 00
Halfax (North church), per Mrs. A. Clements	45 00
<b>Total</b>	<b>223 00</b>

By every man and woman if they desire to secure comfort in this world is a cure called Patman's Corn Extractor which cures in two or three days and without discomfort or pain. A hundred imitations were the merit of Patman's Painless Corn Extractor, which is always sure, safe and painless. The signature is "Patman's" on each bottle. Sold by medicine dealers.

Ontario Mutual Life Assurance Co. The seventeenth Annual Meeting of the Company was held at its Head Office, in the Town of Waterloo, Ont., on Tuesday, the 24th day of April, 1897, and in addition to many local members, embracing the leading business and professional men of the town, there were present representative policyholders from many of the cities and towns of Ontario.

The President, I. E. Bowman, Esq., having taken the chair, on motion W. R. Riddell, Esq., Secretary of the Company, acted as secretary of the meeting. Notice calling the annual meeting having been read, on motion the minutes of the last annual meeting were taken as read, and the same thereupon confirmed. The President then read

THE DIRECTOR'S REPORT. To the Policyholders of the Ontario Mutual Life Assurance Co.

GENTLEREN:—It affords your Directors much pleasure to be able to submit to you the following report of the affairs of your Company as at the 31st December, 1886, showing that the past year has been one of great prosperity and satisfactory progress. The volume of new business—the premium income—the interest on our investments—the net and total assets—the reserve and surplus, have all been greatly increased, and satisfactory progress during the year has been made. This amount paid for the amount paid the previous year. These facts are all fully verified by the following tabulated statement:

1886.	1887.	Gain.	Gain per cent.
Total Premium Income.....	\$1,897,350 00	\$2,912,250 00	153 5
Total Gross Income.....	2,217,800 00	3,125,893 22	140 9
Total Assets.....	33,609 12	43,936 12	130 4
Total Assets.....	1,856 25	1,851 71	100 2
No. of Policies in Force.....	15,972,200 00	22,912,200 00	143 4
Total Assets.....	5,252,881 00	6,252,881 00	119 8
Total Assets.....	693,831 00	726,481 00	104 7
Total Assets.....	726,481 00	909,489 73	125 2
Total Assets.....	693,831 00	831,167 34	119 8
Total Assets.....	39,899 69	61,354 75	153 8
Total Assets.....	\$3,098 00	\$1,000 00	32 00
Total Assets.....		\$2,098 00	68 1

The amount of new business for 1886 is 37 per cent greater than that of 1885, yet the ratio of expense to income has only been increased by one-third of one per cent.

We desire to call your attention to the rate of interest on our investments from which our surplus is so largely derived. Previous to 1881 our interest income enabled us to allow eight per cent. on our interest bearing reserves, but the decline in the rate of interest on investments at that time made it necessary to reduce the rate to seven per cent. on reserves, which has been maintained up to the end of 1886. The low rate of interest which has prevailed during the past few years will not permit us to credit more than six and a half per cent. on reserves during the current year, which will result in a small temporary reduction in the surplus on policies over ten years old, as the decline in the rate of interest mainly affects the policies having large reserves.

The detailed statement prepared and duly certified to by your Auditors is herewith submitted for your information. You will be called on to elect four Directors in the place of I. E. Bowman, Jas. Trow, John Garagie, and Alfred Hoskin, whose term of office has expired, but who are eligible for re-election.

On behalf of the Board,  
I. E. BOWMAN, President.

The President then read the

AUDITOR'S REPORT. To the President and Directors of the Ontario Mutual Life Assurance Co.

GENTLEREN:—We beg to report that we have carefully examined the books and accounts of your Company for the year ending 31st December, 1886, and that we find the same correct and in accordance with the foregoing statement.

We have also examined the Mortgages, Debentures and other Securities held by your Company, and we hereby certify that they are correctly shown upon the statement submitted herewith.

H. F. J. JACKSON, Auditor.  
J. M. SULLY, Auditor.  
Waterloo, Feb. 12, 1887.

ADOPTION OF THE REPORTS. The President, in moving the adoption of the report, said that during the past year the Superintendent of Agencies appointed a number of new General Agents and a large number of Local Agents which has resulted in a satisfactory increase in the list of our policyholders.

Our death losses for 1886 are very light compared with the previous year, and our surplus available for distribution among policyholders is proportionately increased.

During the past year the Company has been compelled to disburse the payment of two claims amounting to \$4,500. One of these, known as the Duneseath case, came to trial before Justice Ross, in Toronto, and was declared to be a barefaced attempt to defraud the Company. Since the trial Samuel J. Duneseath, whose life was assured and who was said to have been drowned in the Detroit river, has been found alive and well in Michigan, which proved the wisdom of the Board in resisting the claim. The ONTARIO MUTUAL has never yet disputed a lawsuit claim.

Comparison with other companies doing business in Canada need not be drawn, but the ONTARIO MUTUAL LIFE ASSURANCE CO. is not only one of the best and most popular life companies in the land. Extension of the Company's agencies was strongly urged, in order that the many benefits of membership in THE ONTARIO MUTUAL LIFE ASSURANCE CO. may be brought within the reach of every desirable life in the Dominion. Among the speakers were the Rev. Messrs. Morrow and Burns, Dr. McLellan, Director of Teachers' Institutes, Mr. Allison, Q. C. of Pictou, and others.

On motion Messrs. Alex. Miller and Geo. Wagoner were appointed scrutineers to receive the ballots for the election of four directors. A number of eligible nominations having been made, the balloting was proceeded with, resulting in the re-election of Messrs. I. E. Bowman, M. P.; James Trow, M. P.; Alfred Hoskin, Q. C., and the election of A. P. Clement (of Berlin), Bowly & Clement, Barriesters, (of, Berlin), for the ensuing three years.

On motion, Messrs. Henry F. J. Jackson and J. M. Sully were appointed, by the votes of those present, auditors for the current year.

Notes of thanks to the President and Directors to the Manager, Secretary and official staff, of the Agents, Medical Examiners and Referees having been tendered and responded to, one of the most largely attended, influential, and thoroughly representative meetings of the Company was brought to a successful close.

A very general opinion was elicited in favor of holding the annual meeting either in the month of May or June, in order to afford to those from a distance a more favorable season to attend these annual reunions, which are becoming more popular with the members of the Company.

After the annual meeting, the Board met, when I. E. Bowman, Esq., was elected President, and C. M. Taylor, Esq., Vice-President for the ensuing year.

Food for Consumptives.—Scott's Emulsion of Cod Liver Oil, with Hypophosphites, is a most marvelous food and medicine. It heals the irritation of the throat and lungs, and gives flesh and strength quicker than any other remedy known. It is very palatable, having none of the disagreeable taste of the crude oil. Put up in 50c. and \$1 size. 14-17

Convention Funds Received.  
First Yarmouth..... \$ 4 04  
James Frazier, N. E. Margrave..... 5 00  
New Horton, Albert Co. Q. Meeting, for F. M.,..... 7 50  
Wolfville..... 63 00  
Albert St., Woodstock..... 3 46  
Grand Mrs. church..... 2 00  
G. H. Balm, Paradise..... 4 00  
Mr. and Mrs. Major Morse, Paradise..... 3 00  
Mrs. C. S. Phinney, Paradise..... 1 50  
Guyabero church..... 13 00

Yarmouth, April 24. G. E. DAY.

**ROYAL BAKING POWDER**  
Absolutely Pure.

Just lovely!

I have just received and am opening for the Holiday Season, a most beautiful assortment of fine

**Gold and Silver WATCHES,  
Jewelry, Silverware, Spectacles,**

—AND—  
**ENGLISH WALKING CANES.**

that I would invite attention to, as I will offer very low to Cash Customers. Orders by mail or express promptly attended to.

Respectfully yours,  
**W. Tremaine Gard,**  
No. 57 KING ST., under Waverly House  
SAINT JOHN, N. B.

**Contains Nothing Injurious.**

**WOOLLEY'S & ERMAN BAKING POWDER**

MAYNARD BOWMAN,  
DOMESTIC ANALYST.  
100 WATERLOO ST. N. B.