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THE EXCELSIOR LIFE INSURANCE COMPANY

HEAD OFFICE: TORONTO. Some Salient Features From Report for 1904.

New insurance issued.... \$2,258,157 00 Increase, 26 per cent., \$609,958.75.

Increase, 26 per cent., \$57,566.09.

Death Claims during year...\$38,517 00 Rate per 1,000 mean Insurance in force 5.56 per cent.

Average annual Death
Rate 14 years 24 months. 3.54 per 1,000
The Lowest Rate on Record for any
Company of same age.

Reserve (being in excess of Government Standard)....\$744,074 49 Increase, 23 per cent., \$139,726.12.

Total Assets for Policy-holders'security, balance. \$1,253,216 05 \$1.67 for every Dollar of Liability, including Reserve.

AGENTS WANTED.

E. MARSHALL, DAVID FASKEN, Secy.

. \$4.50 Spring Suits We make ladies suits. Our leader is a cheviot suit in black, navy, grey, dark red, fawn, seal brown and myrtle green. The cloth is wool. It is a \$15 tailored suit. We the manufacturers offer it to you at the factory price \$4.50. We sell hundreds of these suits. The model is the latest spring style. The jacket has a tight inting back with half tight fitting front, with belt at waits line. It is lined in mercerized sateen. The skirt is seven gored with double tuck at each seam tailor stitched in silk, faced with canvas, and bound with velvet. It is elaborately trimmed with buttons. Skirt or coat alone \$2.50. Any suit may be returned it not entirely satisfactory and money refunded 30 to \$4 bust in stock.

Shirt waist Suits. 44 bust in stock.

Shirt waist Suits.

\$4.50 a tailored waist in spring style supplied instead of a coat if preferred.

Shirt Waist Suits shade, made in latest spring waist and skirt \$4.50 Skirts alone from any the goods \$2.50 like model. of the goods \$2.50 like model.

Walsts. Spring styles, any shade China Silk \$2.25, best faffeta all shades \$2.50, lustre all shades \$1.50, velvet \$2.00, white lawn \$1.00 insertion trimmed. All walsts are new styles, large puff at shoulder tucked sleeve from cuff up to elhow, box pleatdown front clusters of tucks on each side of box pleat, tucked back. Tucks may be fine or wide as desired, the waists are elaborately trimmed with buttons. Send to-day. Add 15c postage for waists.

Rainconts, \$7.00 for \$12 kind, Cravenette all shades. Sackets, like model shown or box style in cloth like surs \$2.50. Black taffetts silk \$5.50, Black china silk \$4.00, black velvet \$5.95. Beautifully made.

Southcott Suit Co., LONDON. CAN.

Portrait of the Late Bishop Baldwin

11 x 15, on heavy plate paper, suitable for framing, together with memoir, the funeral service and sermon on the occasion; price for the two, \$5c.; 5 sets, one address, \$1.00; cash with order.

The London Printing & Lithographing Co., LONDON, ONTARIO.

HEALTH IN THE HOME GBy a Trained Nurse

Home.

Whether in the Arctic Circle Or in India's coral strands, Where the winds are perfume laden And warm waves caress the sands, Whether eastward, whether westward, When the daylight fades to gloam, Where a baby runs to meet you, And to kiss you, that is home.

Where a baby runs to meet you-That is all there is in life; All there is at all worth winning, Worth the slaving and the strife Two wee dimpled arms stretched to you, Two expectant eyes that wait; It is home for you wherever There's a baby at the gate.

It is home-sweet home-forever, Where the lilts of laughter run Of a tousle-headed baby. Sitting playing in the sun; It is home where every night time As the evening shadows creep A wee night-robed figure whispers "Now I lay me down to c'eep."

Is Your Cellar Clean?

The approach of spring naturally turns our minds to thoughts of housecleaning. The cellar should be the point of attack. A great many people store their winter vegetables there; some are obliged to do so, and by the time spring comes the atmosphere is disagreeable and unhealthy. Vegetables should not be kept in the house at all if it can be avoided. The cellar is of no great advantage for any purpose except to contain the furnace room and coal, unless it is dry, well lighted, easily aired and clean. Many otherwise immaculate housekeepers appear not to mind considerable dirt in the cellar, whereas it is quite as necessary for cleanliness to prevail there as in the attic or any other part of the dwelling. Half-decaying vegetable matter provides an especially favorable residence for every kind of germ. The rough woodwork of a :ellar is another trap for all kinds of germladen dust.

The ideal cellar has a separate room for furnace and coal, a concrete floor and several windows, so arranged that opening them does not letting in an accumulation of ice and snow. Cellar windows are necessarily just beneath the groundfloor level, and consequently just below the cellar ceiling, and if made with one movable square pane in each, afford a means of thoroughly changing the air in a few moments. Cellar stairs have been the death of many a woman, both on account of their not being protected by a railing, as a rule, and because they are generally steep and awkward; the treads are too narrow and the risers too high, and the woman goes up and down many times during the day carrying something, often of a pretty fair weight. The result is excessive fatigue. It would be a good investment in building a house to see that the cellar is light, that the woodwork is at least planed, and to provide a well-built flight of stairs with bannisters. Stairs are bad enough, There without being badly built. should also be a landing at the top, so that the threshold of the door leading to the cellar is not the top of the last stair, coming up. All these things make a great difference to the people who have to attend to the household matters in point of fatigue, consequently nervousness, consequently good temper.

Vegetables should be kept in a root house, or a shed put up for that pur-An accumulation even of fresh pose. vegetables has a disagreeable smell, and time, combined with a stuffy cellar, does not improve it. Air and

sunlight are disinfectants in themselves, and anything that cannot be safely exposed to air, at any rate, should be kept out of the house where A. G. OWEN. people live.

Tired Mothers.

A little elbow leans upon your knee, Your tired knee that has so much to

A child's dear eyes are looking lovingly From underneath a thatch of tangled

Perhaps you do not heed the velvet touch

Of warm, moist fingers, folding yours so tight; You do not prize this blessing over-

much-You almost are too tired to pray tonight.

But it is blessedness! A year ago I did not see it as I do to-day-We are so dull and thankless, and too

slow To catch the sunshine till it slips away-And now it seems surpassing strange to

me. That, while I wore the badge of motherhood,

I did not kiss more oft and tenderly The little child that brought me only good.

I wonder so that mothers ever fret At little children clinging to their gown:

Or that the footprints, when the days are wet. Are ever black enough to make them

frown. If I could find a little muddy boot, Or cap, or jacket, on my chamber

If I could kiss a rosy, restless foot, And hear it patter in my house once more-

If I could mend a broken cart to-day, To-morrow make a kite to reach the sky, There is no woman in God's world could

say

She was more blissfully content than I. But, ah! the dainty pillow next my Is never rumpled by a shining head;

My singing birdling from its nest is flown-The little boy I used to kiss is dead ! -May Riley Smith.

To Cook Dried Fruit.

Success in cooking dried fruits depends largely upon little cooking and long soaking. Cover the fruit with cold water and let it stand a short time to soften any dirt that may adhere to it. Then wash the fruit, rubbing it carefully between the hands. Thoroughly rinse the fruit and cover it with plenty of cold water, letting it soak twenty-four hours. Then drain out the fruit and to the water add half a pound of sugar for each pound of dried fruit. When the sugar and water have cooked clear, put in the fruit, taking care not to crowd it, and only cook it until it is just tender.

When making layer cake, if there is not time to line the tins with paper, the cake is not so likely to stick if after the tins are greased they are lightly dredged with flour.

THE HEAT OF THE OVEN.

For angel cake, sponge cake, pound cake and kisses, have the oven so cool that it will require five minutes to turn a piece of white paper light yellow. For all butter cakes, have the oven so as to color the same kind of paper dark yellow in the same length of

For bread, have the oven hot enough so that there will be little specks of brown on the bread in ten minutes. For rolls, have the oven as hot as you can without burning the article cooked. When the crust of the pie is cooked, lower the heat to allow all the fruit to cook, if not already done.

Your Ideal Cracker

Think of all the good kinds of crackers you ever tasted. The creamy whiteness of the first—the lightness of the second — the crispness of another the appetising appearance of another—the delicious eating of the fifth. Then see how we've combined all these five points into one cracker.

Mooney's Perfection Cream Sodas

Conjure up your idealyour perfect cracker and you'll find it in Mooney's Perfection Cream Sodas.



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We can't send you any thing to use at home to permanently destroy a

Superfluous Hair

There is positively nothing that will enadled to thing that will enadled it forever but Electrolysis, Satisfaction guaranteed. A practically painless treatment, recommended by all up to date physicians. If afflicted, let the hairs grew, and come at Easter. Get our book; it describes everything.

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drop-head sewing machine, handsome oak woodwork, for \$17.50: a better machine, same pattern, guaranteed for 20 years, sells for \$21.50; machines with ball bearings and extra fine woodwork, cost a little more, but only about half what others charge. Our sewing machine catalogue, fully explaining our different styles, free. Write for it. Windsor Supply Co., Windsor, Ont.

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