sideration of the board, and the com-pany's adoption, since 1889, of a

place of 4 1-2, as before, has proved

a wise and prudent one, adding to

the safety and the security of the

policy-holders. Such a reduction must,

it is only reasonable to anticipate, more or less affect the company's profit-

making power, unless compensated for

by the gains from a wise and experi-

enced selection of the lives offered for assurance, and by such a gradual re-duction in the percentage of expenses

as can be made without affecting the progress of the company. Every effort will be made to attain these results,

and while it is hardly to be looked for

that the rate of interest in Canada

may so much further fall as to make

even our basis of 4 per cent a less safe and prudent one, the possibility

of that is one which a due regard for

the permanent safety of the policy-holders will lead the board to keep it

in view, the motto of the company be-

ing that before all things its perma-

nent safety, stability and security

With these remarks, I beg to move

the adoption of the report and state-

onded the adoption of the report in a

spoken to by Messrs. W. F. Findlay,

his Honor Lieut.-Gov. Kirkpetrick,

John Stuart and others. Replies were

then made by Mr. Hills on behalf of

The following directors were re-elected

to the board: Hon. Senator Donald

Toronto. At a subsequent meeting

unanimously elected president, and Mr

H. E. Gates, 435 Richmond street, i

he agent for the company at London

The Business Outlook

In the United States and the

Dominion of Canada,

As Viewed by the Commercial Agencie

-Several Encouraging Features.

New York, April 11.-While there is

no general increase in business, there

are several encouraging features.

There is an advance in prices of flour,

wheat, corn, pork and sugar, together

with that for steel billets and beams

luding No. 2 foundry pig, and for tin

plates. Unfavorable crop reports from

previous short crop reports from Ar-

above all, revival of speculative inter-

prices. Bright and more seasonable weather east, and needed rains in Mis-

souri, Kansas and Nebraska, have

tivity is also shown by lumber, now

by paints, oils, glass and other struc-

tural materials for like reasons. There

are only a few cities reporting a mod-

erate improvement in general business.

IN CANADA.

Wholesale trade at Toronto and generally throughout the Province

of Ontario remains quiet, largely be-

cause of the almost impassable condi-tion of the country roads. The like

is true at Montreal, except that there

check on business, while heavy coun-

try roadways have a similar effect on

Montreal and Halifax amount to \$15,-

preciably advanced since April 1, when

209 in the United States, against 207

GOOD ADVICE

ABOUT DYSPEPSIA.

I always recommend it to my friends

Almost any scheme is good as far as

sumptive Syrup. It soothes and diminishes the sensibility of the membrane of the

throat and air passages, and is a sovereign

WILLIAM DAY.

and in every case with good result.

27 bast year.

the directors, Mr. A. G. Ramsay

F. W. Gates vice-president.

ments now before the meeting.
Mr. F. W. Gates, vice-president, sec-

n ust be maintained.

most appropriate speech.

The other resolutions

basis calculated upon 4 per cent,



still continues until now you can buy the latest designs of wall paper at about one half the price you had to pay a year or two ago. Come and see our large stock of beautiful

E. N. HUNT, 190 Dundas Street.

Mok could easily have thrown Cheditafa across the street, but his respect and reverence for his elder and superfor were so great that he obeyed his commands without a word of remon-

Now, up sprang Banker, who was in such a hurry that he forgot to pay for his beer, and when he performed this duty, after having been abruptly reminded of it by a waiter, he was al-most too late to follow the two black men, but not quite too late. He was an adept in the tracking of his fellowbeings, and it was not long before he was quietly following Mok and Cheditafa, keeping at some distance behind them, but never allowing them to get out of his sight.

In the course of a moderate walk he saw them enter the Hotel Grande. This satisfied the wandering Rackbird. If the negroes went into that hotel, at that time of night, they must live there, and he could suspend operations until morning.

CHAPTER XLIV.

That night Banker was greatly disturbed by surmises and conjectures concerning the presence of the two negroes in the French capital. He them to you here. I have much to sum largely under what was calcuknew Mok, and it was impossible that I was ordered to say it in private." he should be mistaken. It is seldom men he had seen, dressed in expensive know everything, and quickly. garments, enjoying themselves like could she meet the man? He divined gentlemen of leisure, and living at a her thought. grand hotel, were the same negroes he toiling and shuddering under the com- are." And so saying he slipped away mands of a set of desperadoes on a unnoticed. desert coast in South America. There When the salesman came to her, Edwas only one way in which he could na did not remember what she had explain matters, and that was that the asked to see, but whatever he brought, band had had some great success, and she did not want, and going out she that one or more of its members had had her carriage called and ordered hesitation in saying that the comcome to Paris and had brought the two her coachman to take her to the Garnegroes with them as servants. But dens of the Tuileries. She was so exof one thing he had no doubts, and that cited that she did not wait for Chediwas that he would follow up the case. tafa to get down, but opened the door but if any of his former comrades had, before the porter of the establishment he wanted to meet those dear old could attend to her. friends. In Paris he was not afraid of anything they might say about his Cheditafa opened the carriage door for

was in front of the Hotel Grande. He time to consider this, and merely told did not lower there, he did not wander him that she was going to walk in the up and down like a vagrant or stand about like a spy. It was part of his business to be able to be present in various places almost at the same time and not to attract notice in any of them. It was not until after 10 o'clock that he saw anything worthy of his observation, and then a carriage drove up to the front entrance, and on the seat beside the driver sat Cheditafa, erect solemn and respectable. Presently the negro got down and opened the door of the carriage. In a few moments a lady, a beautiful lady, handsomely dressed, came out of the hotel and entered the carriage. Then Che-ditafa shut the door and got up beside the driver again. It was a fine thing to have such a footman as this one, so utterly different from the ordinary groom or footman so extremely distingue!

As the carriage rolled off, Banker walked after it, but not in such a way as to attract attention, and then he entered a cab and told the "cocher" to drive to the Bon Marche. Of course, he did not know where the lady was going to, but at present she was driving in the direction of that celebrated mart, and he kept his eye upon her carriage, and if she had turned out of the Boulevard and away from the Selle, he would have ordered his driver to turn also and go somewhere else. He did not dare to tell the man to follow the carriage. He was shaved and his clothes had been put in as good order as possible, but he knew that he id not look like a man respectable nough to give such an order without

xciting suspicion. But the carriage did go to the Bon Marche, and there also went the cab, the two vehicles arriving at almost the same time. Banker paid his fare with great promptness, and was on the pavement in time to see the handmely dressed lady descend and enter the establishment. As she went in he took one look at the back of her konnet. It had a little green feather Then he turned quickly upon Cheditafa, who had shut the carriage

## For Two Days

A Great Bargain

GALLON TIN

Fitzgerald, Scandrett

door and was going around behind in order to get upon the other side.
"Look here," whispered Banker, seizing the clerical butler by the shoulder, who is that lady? Quick, or I'll put a

knife in you." "At these words Cheditafa's heart almost stopped beating, and as he quickly turned and saw that he looked into the face of a man, an awfully wicked man, who had once helped to grind the soul out of him, in that dreadful cave by the sea. The poor negro was so frightened that he secreely know when he was in Period. scarcely knew where he was in Paris

"Who is she?" whispered again the dreadful Rackbird. "Come! Come!" shouted the coachman from his seat. "We must move

"Quick! Who is she?" hissed Banker "She?" replied the quaking negro 'she is the captain's wife. She is But he could say no more, for a policeman was ordering the carriage to move on, for it stopped the way, and the ccachman was calling impatiently. Banker could not afford to meet a policeman; he released his hold on Cheditafa and retired unnoticed. An instant afterward he entered the Bon

Marche. Cheditafa climbed up to the side of the driver, but he missed his foothold several times and came near falling to the ground. In all Paris there was no footman on a carriage who looked less upright, less sedate and less respect- their 49th annual report, along with able than this poor frightened black the usual statements of receipts and

Through the corridors and passage-Banker, but he did not have to go far; he saw at a counter a little green feather on the back of a bonnet. Quietly he approached that counter, and no the report of the auditor. sconer had the attendant turned aside to get something that had been asked than Banker stepped close to the side of the lady, and, leaning forward, said in a very low, but polite voice: "I am so glad to find the captain's wife; I have been looking for her." He was almost certain from her ap-

and so he spoke in English. Edna turned with a start. She saw beside her a man with his hat off, a cn 1,936 lives for assurance of \$6, rough-looking man, but a polite one, 627,403. Of these, 212, for \$474,450, not and a man who looked like a sailor. "Have you—do you bring me anything? policies, making the number of existing A letter?"

'Yes, madam," said he; "I have a letter and a message for you.' "Give them to me quickly!" said she, her face burning.

knew Cheditafa quite as well as he say to you and much to tell you, and Edna was astounded. Her heart that anyone sees a native African in sank. Capt. Horn must be in trouble, Paris, and he was positive that the else why such secrecy? But she must

"The Gardens of the Tuileries," said hard last seen in rags and shreds, lock- he; "go there now, please. I will meet ed in a cave in the side of a precipice. You, no matter in what part of it you

When she reached the gardens and her, she thought he must have a fit Very early in the morning Banker of chills and fever; but she had no gardens and the carriage must wait. (To be Continued.)

## Hints to Housekeepers.

DAILY BILL OF FARE.

BREAKFAST—Bananas. Break-fast Bacon. Scrambled Eggs. Baked Potatoes. Graham Gems. Apple Jelly. Coffee. DINNER—Barley Soup. Breaded: Lamb Chops. Hominy. Scalloped: Tomatoes. Cabbage Salad. Crab: Apple Jelly. Bread and Butter.

Custard Pie. Cheese SUPPER-Pearl Hominy Fritters. Cold Meat. Stewed Dried Peaches. Bread and Butter. Milk. Tea.

SCRAMBLED EGGS. Have frying pan hot and buttered; break as many eggs as needed, being careful not to break the yolks; slip from dish into the pan, add a little salt, a teaspoon butter for six eggs, or three tablespoons : rich cream. When the eggs whiten, stir carefully from the bottom. The volks and whites should separate. though stirred together, and be a golden and white mass, delicious

What! Limping Yet!

and healthful

Why should you go limping around when Putnam's Painless Corn Extractor will remove your corns in a few It will give almost instant relief and a guaranteed cure in the end. Be sure you get the genuine Putnam's Corn Extractor, made by Polson & Co., Kingston, for many substitutes are being offered, and it is always better to get the best. Safe, sure painless.

The most expensive army of the world is that of Germany. As baldness makes one look prematurely old, so a full head of hair gives to mature life the appearance of youth. To secure this and prevent the former, Ayer's Hair Vigor is confidently recommended. Both

ladies and gentlemen prefer it to any other Germany has 22 cities of over 100,000 inhabitants. Ask for Minard's and take no other.

Live well; how long or short, permit

to heaven .- Milton. How to Cure Skin Diseases Simply apply "Swayne's Ointment." No internal medicine required. Cures tetter, eczema, itch, all eruptions on the face, hands, nose, etc., leaving the skin clear, white and healthy. Its great healing and curative powers are possessed by no other remedy. Ask your druggist for "Swayne's Ointment." Lyman, Sons & Co., Montreal, wholesale

Life is a crucible. We are thrown into it and tried.—Chapin. Why will you allow a cough to lacerate you throat or lungs and run the risk of filling a consumptive's grave, when, by the timely use of Bickle's Anti-Consumptive Syrup the pain can be allayed and the danger avoided? This syrup is pleasant to the taste, and unsurpassed for relieving, healing and curing all affections of the throat and lungs, coughs, colds, bronchitis,

The James F. Hunt & Sons' hair mattrees and feather bed cleaning factory. Manufacturers of new mattresses and on hand. Bedroom sets, spring beds, fancy rockers, tables, chairs, stoves and general house furnishing. 593 to character looked for by this company, is one which receives the careful con-

Forty-Ninth Annual Meet. ing in Hamilton.

ENCOURAGING OUTLOOK.

About Three Quarters of a Million Added to the Assets.

At the regular annual meeting of the shareholders of the Canada Life Assurance Company, held Wednesday, April 8, in the offices of the company in Hamilton, the directors submitted the following FORTY-NINTH ANNUAL REPORT

OF THE CANADA LIFE AS-SURANCE COMPANY.

The transactions of the year 1895 have been of a satisfactory character, and the directors are pleased to submit payments, and assets and liabilities, showing the position of the company ways of the vast establishment went as at 31st December last, as well Banker, but he did not have to go far; as the report of the investment committee, which has seen and examired the company's securities, and While the new life business of 1895

was, in Canada, slightly in excess, that of the United States branches was somewhat under 1894. The year's applications for assurance were 3,-041 in number, for \$7,121,403. these 212, for \$494,000, were declined, as not appearing to be in the interpearance that she was an American, est of the company, nor of the other policy-holders, to accept. The new policies issued were 2,829 in number, being carried out, the new issue dur-The captain!" she stammered. ing the year was \$6,152,953, under 2,617 policies, making the number of existing the officers of the company, Mr. policies 31,858, upon 23,278 lives for \$70. Kidd for the agents, and Mr. Warren 541,395 67, or rather more than twice F. Burton for the company's solicitors. the amount in force ten years ago. The death and endowment claims during the year were upon 259 lives, MacInnes, of Hamilton; Andrew Allau "I cannot," he said. "I cannot give under 335 policies, for \$799,804 86, a of Montreal, and George A. Cox, lated upon and provided for.

The cas' income of the year was \$2,734,470 74, and after the payment of the death and endowment claims, as well as \$769,465 for profits to policyholders, and all other charges, the assets were increased by the sum of

\$716,753 44 to \$16,324,476 93. The investment of the funds of the company is at all times a matter of the greatest care and anxiety on the part of the board and of the management, and while it could not be expected that with investments of over \$16,000,000 there could be absolutely none upon which there might be no difficulty or loss, the board has no pany's securities are altogether of a very satisfactory character. In accordance with the company's

charter, the following are the direc-He had met with no successes of late, herself and stepped in quickly, even tors who retire this year: The Hon. Senator Donald MacInnes, of Hamilton; Andrew Allan, Esq., of Montreal; and Geo. A. Cox, Esq., of Toronto, all of whom are eligible for re-election. The Canada Life Assurance Company, Hamilton, Ont., 2nd April, 1896. (Signed) A. G. RAMSAY, President. and other iron and steel products, including No. 2 foundry pig, and for tin

FINANCIAL ABSTRACT FOR YEAR Central Western States, confirmation of To total premium income.. \$2,020,091 14 gentina and Australia, small supplies To interest, rents, etc..... 714,379 60 in Europe and affoat therefor, but

\$2,734,470 74 est in wheat, are underneath cereal PAID death claims, endowments, surrender values.. \$ 755,232 11 Profits to policy-holders... 769,465 10 13,199 97 tended to stimulate the belated demand Reassurance premiums .... 479,762 11 for general merchandise. Renewed ac-Expenses, taxes, dividends

ASSETS, JAN. 1, 1896. Loans ......... \$ 8,667,598 33 Securities and real estate owned ...... 6,706,171 44 Other ledger assets ...... 223,768 7

Deferred and outstanding premiums and accrued interest .....

Total assets .......\$16,324,476 93 as more activity in hardware. At LIABILITIES.

Reserve fund (4 per cent)..\$15,373,059 00 unsatisfactory. Unfavorable weather 389,778 16 in Nova Scotia continues to act as a All other liabilities..... Net surplus over all lia-

bilities ..... mercantile collections. Bank clear-ings at Winnipeg, Hamilton, Toronto,

PRESIDENT'S ADDRESS. Before moving the adoption of the year ago, \$16,700,000 in the week two report of the directors and the year ago, \$16,700,000 in the week two statements presented to you today, years ago, contrasted with totals fully I take leave to make a few remarks 25 per cent larger than that in coras to the business of the past year responding weeks in 1893 and 1892. and the position of the company gen-The new business of the year ed through the Dominion this week, in Canada was a triffe over that of compared with 43 last week, 26 in last year, but doubtless largely on the depression of trade and trade says: The last year, but doubtless largely ow- the week a year ago, and 38 two been even more felt in the United States than in the Dominion, the rew business of the United States whole increased, nor have prices apdid not reach that of 1894 by about \$473,000, which left the year's general result, as will be seen by the report, while still of a very satisfactory character, somewhat under that of 1894. As the report states, the existing cusiness at the end of the year amounted to \$70,541,395, or more than twice that of 1885, when the sum was \$34, 890,225. It would have been easy to swell the amount of business done during the year if a less conservative car and discrimination had been exercised and greater expenses incurred, but the board prefers a limited business on the best class of lives, obtained at a and as surely as you follow the advice moderate expense, and that course will and take the medicine the cure will continue to be pursued in the future. follow in every case.

The death and endowment claims, it Mr. Wm. Day, of Fort William, Ont., will be observed, continue of very says in speaking of B. B. Two years moderate amount, being again largely ago my wife was very ill with under what was calculated upon and pepsia. No remedy that she could find provided for, an indication of the care gave any relief; finally she tried Burwhich is exercised in the acceptance dock Blood Bitters, and after taking of the lives offered for assurance. The six bottles was entirely cured. That year's income continues to increase, is now more than two years ago, and and was last year \$2,734,470, which is she has had no return of the malady. more than twice what it was ten years I have also had occasion to use B. B. ago, and there was added to the as- B., and I cannot speak too highly in sets of the company the handsome its favor. sum of \$716,753, making the amount I always to \$16,324,476.

The directors' report alludes to the Hoping this may be of use to you, I care with which the company's funds am yours, very truly, are invested, and while, as is stated, the board has every confidence in the general sufficiency of its securities, it will be likely, at an early date, to it goes, but a great many schemes will consider the question of further add- not go. ing to the public confidence by pro-viding some gradual and moderate cellent medicine sold as Bickle's Anti-Conamount by way of an investment re-

serve fund. The subject of the general reduction, which has been going on for a num-

Best for Wash Day makes clothes white, with the least labor.

remarkand cleansing Best for Every Day

# Of Interest to Womankind Have You got One If Not?

Our Patent Kitchen Table, white maple top, oil finished, has one knife board, one bake board, one linen drawer, one cutlery drawer (with divisions), one flour bin (holds 50 lbs), one corn and oat meal bin (holds 25 lbs each) towel rack on ends. Solid brass handles; runs on castors. Made in two sizes, 3x6 and 4 feet tops, and only \$4 and \$5 each. You'll see 'em if you're prudent.

## John Ferguson & Sons

FURNITURE SHOWROOMS.

174 to 180 KING STREET - - - - LONDON, ONT



## You Like the Shine And So Do I.

It is the very best I ever got. Look at my belt and feel how soft it is.

That polish does not crack or rub off, and once done it will last a week.

All I do when dust or mud gets on them is brush it off and the shine is as good as ever. It keeps my boots soft and they seem to set to the shape of my feet better since I

A new pair of shoes in a day feel like as if I had worn them a month. I would not be without YUCAN for twice the price. Every man on the force is using it with the same satisfaction. For sale by Chas. D. Johnston, J. S. Brown & Co. and Thorn Bros., London.

## PRESBYTERIAN HYMNS.

Meeting of the Hymnal Committee in Toronto-A Difficult Task.

Toronto, April 11.-The hymnal committee of the Presbyterian Church concluded their labors here yesterday, after sitting for two days and a haif. The work of the committee has been to compare the hymns contained in the that the building season is open, and Common Draft Hymnal of the Scottish churches with the commettee's own draft, afterwards revising the whole of their own work, so as have it ready for presentation to the next General Assembly in Toronto in June next. After carefully going over the book it was found that the additions and the omissions made were equal, so that the proposed new book of praise will remain about the same size as when presented to the last General Assembly. The executive were instructed to continue co-operation with the committees of the Scottish churches and prepare a report for submission. It is not, however, expected that a common hymnal will be arrived at, owing to the difference in temperament of the Scottish and Canadian people. Another fact which the last week, \$17,500,000 in the week a such an arrangement difficult is that the Scottish church courts meet in May, and will hardly be able to settle the matter before the Canadian courts meet, in which case a year's postponement would take place. It is likely that the Canadian church will adopt a hymnal of its own in June next. Among other business the committee passed a resolution relating to the death of the late Rev. D. J. Macdonnell, who was chairman of the sub-committee on

the range for all commodities was Is when nearly everyone feels the need of some blood purifying, strength in the lowest ever known in this country... vigorating and health producing medi-Failures for the past week have been cine. The real merit of Hood's Sarsaplast year, and 33 in Canada, against arilla is the reason of its widespread popularity. Its unequaled success is its est recommendation. The whole system is susceptible to the most good from a medicine like Hood's Sarsaparilla, taken at this time, and we would lay special stress upon the time and rem edy, for history has it recorded that The best advice about dyspepsia is delays are dangerous. The remarkable -cure it with Burdock Blood Bitters, success achieved by Hood's Sarsaparilla and by the many words of praise it has received, make it worthy of your confidence. We ask you to give this medicine a fair trial.

Spring Time.

tunes.

Good Goods Wear Longest.

The history of medical treatment for alcoholism for the past five years has been the story of the triumphant march of the Double Chloride of Gold system, and the hundreds of thousands of men and women emancipated from the thraldom of whisky through its agency. The same period has witnessed the rise and fall of hundreds of mushroom enterprises which have deluded the public with promises of cure without being able to deliver the goods. Ontario has been the camping ground of not a few, but all have disappeared. These secured patronage chiefly by offering cheap cures, giving worthless guarantees and misrepresentation. The cheap cures have proved to be worthless ones, and many who thought they were saving are now sorrowing. Lakehurst Institute, Oakville, has always maintained a standard price and a standard of excellence. Lakehurst Institute is the only prosnerous and scientifically successful one in the province. Toronto office, 28 Bank of Commerce Building.

## Presage of Popularity

Already our advance orders for Mrs. Kingsley's new story, announced for the 20th of April, amount to more than 700 copies. This unusual demand is a sure indication that

## Stephen, a Soldier of the

is going to have much of the popularity of its predecessor, "Titus, a Comrade of the Cross," a book that has had a circulation of a million copies in the past

It you, gentle reader, are passing your bookseller's today or on Monday, call in and ask if he has ordered his supply. If he hasn't, and does not incline to, then send your order to us, inclosing 50 cents for the Paper Edition, or 75 cents for a cloth-bound copy, and an early copy will be mailed you. Orders filled in sequence as re ceived.

### WILLIAM BRIGGS, PUBLISHER 29-33 Richmond St. West, Toronto.

From 12 to 2 o'clock Every day our regular 25c dinner-Best bill of fare.

Hub Restaurant, STEVENS & NICHOLS. ywt

### JOHN FRIEND'S (The People's Confectioner)

Is the place to get your lunches at all hours
Hot dinners from 12 to 2—6 tickets for \$1.

Oysier and other suppers gotten
up to order. Call for prices. COOKED HAM ALWAYS FOR SALE.

117 DUNDAS ST

## If You Desire

A luxuriant growth of healthy hair of a natural color, try our preparations or call at parlors, 2112 Dundas Street. MADAME IRELAND For Sale by Cairneross & Lawerence.

Templeton's Dink **L** owders

Are a sure and speedy cure for Rheumatism, Sciatica, Neuralgia, and La Grippe. Mr. J. Brazeau, in-

terprêter for the North West Mounted Police, A CONTRACTOR OF THE PARTY speaks as follows of these powders: "Pain vanishes and swelling at once goes down."

"To get in and out of the saddle was almost an impossibility.
"If I don't know what rheumatism is, no man does."

"I can now attend to duty; in fact I am a new man."