The Toronto World.

NO. 83 YONGE-STREET, TORONTO

A One Cent Morning Paper.

SUBSCRIPTIONS.

Daily (without Sundays) by the year	$3 00
" " " by the month	25
Sunday Edition, by the year	2 00
" " by the month	20
Daily (Sundays included) by the year	3 00
" " " by the month	25

The Great Mining Convention.

Nothing so irritates a business man as having to do with a shilly-shally buyer or seller who perpetually lets, "I dare not, wait upon I would, like the poor cat in the adage."

In regard to her mineral wealth Canada is justly open to this reproach. The enormous extent and value of our metallic ores has been demonstrated. What are we going to do about them? Are we to keep up our everlasting talk about our possessions, or are we to make use of this latent wealth? He who hesitates is lost, says the proverb, certainly Canada has already lost years during which she might have been enriching herself out of mines, and connected industries, simply from adopting a policy of shilly-shally. Had the same indecision prevailed in England, the States, Australia and other countries they would to-day be without those hundreds of millions which they have extracted from mines no more valuable than those we are leaving unworked.

Last night a great mining convention was opened at Montreal, the proceeding at which will, we trust, do something to remove this apathy. There are now assembled a body of the ablest experts in mining ever gathered on this continent. Besides the managers and practical workers of the coal, iron, gold, gypsum and phosphate mines in Canada whose labors have so far only scratched the surface of our mineral lands, there are present representatives of the American Institute of Mining Engineers, and many others financially interested in the mines of this continent, with distinguished public officials. To-morrow the session will be devoted to a discussion upon the mineral resources and mining industries of the Dominion and its mining laws.

During this debate we trust something more to the point will be offered and suggested than mere statistical literature, and plans for increasing its volume. We know as much as we probably ever shall know what our mineral resources are. The one thing now needed is a practical plan for utilizing what we possess. We must break eggs if we are to have omelettes; we must sink seed if we are to reap crops. The initiatory steps for turning our mines to account may entail sacrifices for a time. We shall have to recognize that it is of infinitely greater consequence to unfold our treasures than to be holding them unworked, simply to secure some paltry revenue for Governmental purposes, or to maintain some fiscal theory which must be set aside in face of a great urgency.

If our Provincial Government will not boldly give assistance to develop mines, they at least might keep from weighting down those who desire to go into mining and smelting enterprises. A dog in the manger policy seems favored both in this and Quebec province; they will neither develop their properties nor stand aside for others to do so.

Ontario interests are well represented at the convention by Messrs. W. Hamilton Merritt, F.G.S., chairman; Prof. Coleman, School of Science, Toronto; Prof. Gordon Richardson, Prof Nicol, J. Bawden, Kingston; A. Blue, Director of Mines, T. D. Ledyard, J. McKay, Sault Ste. Marie; G. Mickle, Sudbury; and E. W. Rathbun of Deseronto. We believe these gentlemen will offer a resolution, "That it would be in the best interests of the country were the present bonus on iron continued by the Dominion Government, and were the question of provincial bonuses considered favorably by the different provincial governments. Also were the question of the manufacture of steel rails and of nickel steel in Canada favorably considered by the Dominion and the Provincial Governments." They also favor a prohibitive duty on the export of our natural gas; the establishment of a number of mining museums; the entrance free of duty of all fuel needed for smelting and refining; the reservation of timber for making charcoal, and an extension of the time during which mining machinery will be admitted free of a class not made in Canada. All these may be summed up in a sentence, the mining experts of Canada ask the governments to give the utmost encouragement to mining development, assured as they are that any temporary sacrifices will be compensated for a hundred-fold by our mineral wealth being converted from a mere paper asset to a tangible one.

But, desirable as are these and necessary, the main desideratum now is capital devoted to the opening and working of mines, the establishment of smelting works, and of those forms of manufacture which only prosper fully when directly associated with mines and furnaces.

We trust that the mining convention will eventuate in some practical steps being taken to turn our nickel, iron, gold and other metallic ores into marketable commodities.

Health Versus Politics.

The movement to eject Dr. Allen from his position in the Health Department is not inspired by any anxiety for the more efficient working of that important branch of the city service. Dr. Allen has proved himself the right man in the right place.

Many of the citizens know with what promptitude, skill and determination he has discharged his duties. Unfortunately both for him and for the city, the duties of that service bring him into collision with a class of men who themselves need to be brought under the operation of the law requiring the removal of nuisances. These persons have too much influence at the City Hall. Every effort made by the Health officers to enforce their strict compliance with Bylaws is resented as a personal affront. Hence, the more faithful the chief of that department is, the greater the number of his enemies who besiege aldermen with complaints which have no basis other than their objection, to be made obedient to the law.

Dr. Allen's regime has been honorably distinguished by his impartiality; he has hewed to the line heedless of where the chips fell. At this time, when the danger of cholera is no bogie, it would be most unfortunate for the city to lose an official whose record inspires universal and well-justified confidence.

That it would be a smart thing for a certain political party to capture the Health Department we admit. But we submit that the health of Toronto is somewhat more important than ousting a capable official who is of the wrong stripe in this respect in order to foist into his office some person whose claims are rather political than scientific. The charge made against Dr. Allen is that he is no bookeeper. That may be admitted without detracting from his merits as chief of a scientific service. The position he holds ought not to involve any such work as he is said to have neglected. The city authorities have themselves chiefly to blame in this matter, as they ought to have relegated the accountant duties of the health office to some one skilled in it.

To discharge a thoroughly efficient and zealous head of the Health Department of this city because he is not up to the work of a clerk in the Treasurer's Department is such a *reductio ad absurdum* as would make this city a laughing stock.

Misusing Canada.

Yankee pugilistic sports are evidently determined to emulate their pool room brethren in making this a scapegoat country. Turf gamblers are outlaws in New York State and Michigan. But they simply cross the border and play their game in Canadian cities where the law protects them. Inspector Byrnes and his Gotham minions would not allow the pugs, Mitchell and Corbett, to sign articles in New York for their proposed December fight. So the Queensberry thugs promptly turned their eyes to this Dominion and agreed to meet on this side of the Falls to complete their deal. That Saturday's visitors can be interfered with is the cause of a difference of legal opinion here. That they should be thoroughly squelched is the uniform Canadian verdict. What is too bad for a place like New York is certainly not good enough for Canada. And the Niagara Falls and Ontario police officials should undertake to give the prize ring emissaries a warm reception on Saturday. Pugilism is not the most elevating kind of sport. But there is a certain section of every community that always receives the traditions of the prize ring with a certain amount of favor, and take sides on any contest. Mitchell is an Englishman, and this coupled with the fact of his ruffianly reception on landing in New York fills Canadians with the hope that he will give Champion Corbett a sound licking if they ever do come together.

WILL SOON OUTNUMBER THE MEN.

There Are Now 150 Women Students at Toronto University.

The women's residence is the one thing really necessary at Toronto University at the present time. There are now about 150 women students and their number increases each year so rapidly that they are practically inconvenienced now and uncomfortably crowded. In another five years they will equal in number if not actually outnumber the men and nothing has been done for them. They have no playground, no open space for even walking and neither gymnasium nor residence. The movement at present on foot to establish a residence is all the more laudable and praiseworthy because it seems as if the undergraduate body of the near future is to be largely composed of women.

VARSITY'S NEW BUILDINGS.

When Are the Chemical and Geological Buildings to Be Erected?

Nothing is heard of the new chemical and geological buildings for Varsity. Occasionally rumors are spread of the much-abused residence being turned into a museum and of the new chemical laboratory being where the observatory now is; but the University are doubtless awaiting the action of the Dominion Government before finally deciding upon the sites of new buildings.

"Important Discovery."

TORONTO, Feb. 21.—Among the surprising strides made by medical science in the last decade perhaps none is of more importance to humanity than the discovery of a cure for Bright's Disease of the Kidneys. That this remedy completely masters this terrible disease, as well as all the other diseases which the Kidneys are subject to, is now an established fact. Every day brings news of the most surprising cures resulting from its use. The case of Mrs. Brown of Toronto, who, when about to enter the House for incurables, given up by the Hospital authorities, as well as by fifteen prominent medical men, also that of Sam Murray of Gravenhurst, who was given up by four doctors, and who was paid his life disability claims by the Grand Trunk Railway, has attracted widespread attention. Both were completely cured by Dodd's Kidney Pills.

Wellington Mutual Fire Insurance Company.

The 53rd annual meeting of this Company was held at Guelph on the 14th inst., George Randall, Esq., of Waterloo, Vice-President, in the chair. An excellent exhibit was presented by the directors, showing that a good safe business had been done during the year. A full report of the meeting will be found in another column.

A Strong Dramatic Play.

The New York Dramatic News says: "The patrons of the Columbus were last night treated to new melodrama, presented under the management of Walter Sanford, who has given it a striking scenery and a good company. "A Flag of Truce" is not a military play; the scenes are in New England, and its main feature is a quarry, in which, under an immense rock—suspended by a derrick the villain places the hero, with the purpose of crushing him to death. At the right moment the evil genius of the piece is thwarted, and the hero is saved to enjoy the love of a heroine who has been pursued with the misfortunes which disappear in final happiness. The play is interesting and at times strongly dramatic." "A Flag of Truce" will be presented at the Grand Opera House all next week.

Souvenir Day.

Jo-Jo, the Russian Dog-Face Boy, continues to draw large crowds to the Museo, and with the excellent entertainment afforded in both the lecture hall and theatre there is no doubt but that the large crowds will continue. Friday afternoon next will again be ladies' souvenir day and every lady in attendance will receive as a present a beautiful parlor, bedroom or office tehrmometer. The face of the same is of white porcelain surrounded by enamel flower work and mounted on a roll gold plated easel. Not only is this beautiful little souvenir ornamental, but it is useful as well. An even temperature in your homes is absolutely necessary in order to prevent sickness and disease.

Give Holloway's Corn Cure a trial. It removed ten corns from one pair of feet without any pain. What it has done once it will do again.

The Gymnasium Directorate.

The director for the gymnasium is to be chosen soon, and although some seem to favor the appointment of an undergraduate many are of the opinion that one of the faculty might be appointed along with a director chosen by the students from their own body. The name of Prof. Baker has been mentioned in this connection as one fond of physical culture and in sympathy with the proposed gymnasium scheme.

ROW OVER AN APPOINTMENT.

WHY WAS ROBERT PINK MADE CHIEF ENGINEER?

A Breeze at the Meeting of the Board of Works Yesterday—That Proposed New Conduit Voted Down—The Ashbridge Bay Improvements—The Local Tender for Pipe Accepted.

All went swimmingly at the meeting of the Board of Works yesterday until this clause in the engineer's report was struck:

I beg to report that I have appointed Mr. Robert Pink, M.E., to the position of Chief Engineer of the main pumping station, at a salary of $2000 per annum, vice Mr. William Baxter, who has been given an opportunity to remain on the works in the capacity of an assistant.

Ald. Hewitt rose and stated that he had heard Pink had received the appointment as a reward for being instrumental in defeating Gowanlock in the recent municipal elections. He knew more than this, too, which he would divulge at the proper time and place. It was wire-pulling which got Pink this job.

Ald. Maloney: I never heard that Pink was a politician.

Ald. Carlyle: We can do nothing in this case. The City Engineer has the power to appoint his own assistants, yet I don't think it was a wise course for him to adopt in reducing Baxter and placing a stranger over him.

The Mayor: I feel just as warmly towards anyone by the name of Baxter as any person in the council. Mr. Hamilton appointed Baxter as engineer and found he did not develop as he had expected him to do.

Ald. Hewitt: How did Hamilton himself develop? This is a nice man to get an opinion from.

The Mayor: I want it to go on record that I state that Ald. Hewitt's accusation has no foundation whatsoever in reference to the pull Pink is supposed to have. I never saw the man until two weeks ago, and Ald. Hewitt will either have to name his informant or retract those statements before the council. Hamilton told me Baxter was unfit for the position.

Ald. Carlyle: I can stand almost anything in reason, but I can't stand this, Mr. Mayor. Why, how on earth can we credit this statement, when only two months ago Mr. Hamilton recommended this very man for a raise in salary!

Ald. Bell: This new man Pink knows nothing whatever of hydraulic engineering.

The Mayor: Excuse me, Mr. Ald. Bell, but——

Ald. Bell: Now just hold on, Mr. Mayor, all you know of him must be from hearsay. Hall, I think, has been suspended by a man desirous of shouldering the blame onto him, and if an investigation had been held earlier I believe that we would have found that Hall was the man for the chief engineer's post.

The recommendation was finally allowed to go on to the council, after an hour and a half had been wasted in discussing it.

The New Conduit Will Not Be Built.

The clause in reference to the laying of a new five-foot conduit through the waterworks property at the foot of John-street to the face of the cribbing about to be built on the south side of Lake-street was wiped out, thus striking $15,000 off the estimates in one blow.

After almost an hour's discussion, on motion of Ald. Hewitt Mr. Keating's recommendation that the piping necessary to connect the 36-inch main from the pump house to Front-street be purchased from Alexander Gartshore of Hamilton at $34.50 per ton was struck out, and the name of the St. Lawrence Foundry Company inserted at an increased cost of 25 cents per ton.

"So much for home industries," remarked Ald. Hewitt, as his motion was passed by a big majority.

The Government Asked To Contribute.

The following motion by Ald. Lamb was passed unanimously: That the City Engineer be instructed to forward to Ottawa the plans and specifications of the proposed Ashbridge's Bay improvement, and ask permission to open through the breakwater between Ashbridge's Bay and Toronto Bay, and further that the Government be asked to contribute towards the construction of the east and west jettings as shown upon the plans, and that the city members and Mr. W. F. Maclean be asked to interview the Government in the interests of this fair proposal.

A special grant of $5000 was made for the purpose of removing the snow from the streets.

Elias Rogers & Co.'s tender for the coal contract at $4.96 per ton was accepted, as was the Scoria Block Pavement Company's tender of $55 per 1000 for Scoria blocks.

The committee decided to pay the award of $850 to Mr. W. Croft in compensation for the construction of the Rosedale sewer through his property.

A special committee on street naming was appointed.

Parker's Dye Works was granted manufacturing rates for their water supply.

A special meeting will be held Friday to discuss the accident to the conduit with reference to Engineer Hall's suspension.

City Surveyor Sankey reported that the arrangements with reference to removing the Yacht Club, Noverre and Clendenning properties were so nearly completed that there was no need of waiting longer and advised beginning operations on the work of erecting the new Union Station and the bridges over York and John-streets at once.

With Schiffmann's Asthma Cure

There is no waiting for results. Its action is immediate, direct and certain. A single trial convinces the most sceptical. Trial package free of druggist or by mail. Address Dr. R. Schiffmann, St. Paul, Minn.

Wants $2000 for False Arrest.

Murdoch & Tytler, solicitors for George Palmer, have commenced an action against James E. Pitts, claiming $2000 damages for assault, false arrest and malicious prosecution.

Can recommend it. Mr. Enos Bornberry, Tuscarora, writes: "I am pleased to say that Dr. Thomas' Eclectric Oil is all that you claim it to be, as we have been using it for years, both internally and externally, and have always received benefit from its use. It is our family medicine, and I take great pleasure in recommending it."

Through Wagner Vestibule Buffet Sleeping Car Toronto to New York via West shore Route.

The West shore through sleeping car leaves Union Station, Toronto, at 4.55 p.m. daily except Sunday, arriving in New York at 10.10 a.m. Returning this car leaves New York at 5 p.m., arriving in Toronto at 10.35 a.m. Sunday leaves Toronto at 10.30 p.m.

Nothing Like It.

Dyer's jelly of cucumber and roses cures chapped hands and makes the skin soft and smooth.

Hot Springs, Arkansas, and Return.

The Wabash Railway have now on sale round trip tickets to Hot Springs, Ark., at very low rate; only 33 hours from Toronto; two fast trains daily; tickets good going via direct line and returning via Chicago; 500 hotels and boarding houses now open. Now is your chance to spend a few weeks at this Carlsbad of America. Full particulars from any railroad agent, or J. A. Richardson, Canadian Passenger Agent, northeast corner King and Yonge-streets, Toronto. ed

The Horse—noblest of the brute creation—when suffering from a cut, abrasion, or sore, derives as much benefit as its master in a like predicament, from the healing, soothing action of Dr. Thomas' Eclectric Oil. Lameness, swelling of the neck, stiffness of the joints, throat and lungs are relieved by it.

THE HEALTH OF TORONTO.

BY R. W. PHIPPS.

The citizens of Toronto were never in such danger as at present. There is every probability of cholera next summer, and the water they are drinking is such that the druggists are selling three or four times as many remedies for diarrhœa, cramps, vomiting and such ailments as ever at this season before. There is no question what this points to.

It is said, and it is to be hoped correctly, that the conduit will be properly relaid before the spring. But as this at best only terminated in a place said to be the channel or lodging place of objectionable drifting matter it might be considered whether the pipe could not be extended to a better locality. If so, perhaps it would be better to prepare for doing this now, rather than when it will be wanted or at some period after that time.

It is well to remember that, with our method of civic government, we cannot always be certain that either the right thing will be done or that the wrong one will not. For instance, there was a strong feeling that the waterworks administration should be changed. Our aldermen, or a portion of them, decided by vote to let matters remain as they were. Shortly afterwards the break in the pipe occurred and the present state of affairs followed. If our present managers do not act with more promptness, they will not be of much service in this emergency. A strange amount of indecision appears to prevail. It appears that we promptly ordered the stoppage of ice-cutting, and then proceeded to get power to do so. This system of putting the cart before the horse will logically find us busy preventing the coming of cholera after it has left us.

There are some points, with regard to preventive measures, on which it would appear sufficient notice has not been taken. There are in Toronto a very large number of houses which, although on sewered streets, have never had either drain or sink, necessitating all liquid refuse being thrown on the surface, where its decay constitutes a danger to health. It would be well, probably, to remedy this at the public charge, and add the cost to the owner's taxes. But our municipal governments appear singularly deficient in the true strength of governments—that which leads where it would be difficult to drive. For instance, take the long-talked-of question of the privy pits. Instead of ordering their abolition, why not induce it? Everyone will agree that these should be cleaned once a year, and a regulation that they should be an't the cost charged to the property would not appear oppressive to any. Our police, a fine body of men, who must be tired by doing so much of the statuesque, might easily, as they do in France, enforce it. The result would be that every owner who could, tired of the persistent annual tax, would adopt a system under which it would be no longer payable. There are methods, too, of disposing of this refuse, advantageously and unobjectionably, which our managers, if they know, seem by certain resultant disputes not yet to practice.

There is a way taken in some of the American States of controlling the quality of milk supplied to the public very different from our own. Very large and well-appointed dairy farms supply whole communities, the officials of which can at any time quickly observe the class of animals kept, their food, water and accommodation. It is difficult to imagine a system of milk inspection by which an official can know all that is being done with all the cows all over the country. Argus himself had enough to do to watch one. The American plan appears better than our own, otherwise probably we should have adopted it.

We use activity, however, sometimes in our efforts at purification, which may justly be considered extraordinary, and tried our hands on Ashbridge's Bay. I was informed by residents on its banks that we cutwa channel through the sand to admit a current of fresh water, and whether from the absence of sufficient piling, or the unaccountable stupidity of the current, the ground or the atmosphere is not acting with propriety, the channel incontinently filled itself up again. We proceeded, however, with determination and secundem artem we physicked that bay, throwing therein a large dose of disinfecting chemicals, with all the solemnity of the Doge wedding the Adriatic. It may have been sport to our scientists, but it was death to the fish, which presently appeared on the bank in such numbers as to necessitate the employment of workmen to carry them off. I have not heard of the subsequent manœuvres.

I have seen a good deal of cholera in Toronto, and it seemed to me that a peculiar state of the atmosphere accompanied it. The skies were of a darker blue, the clouds inclined to form white and heaped-up masses. There was little or no thunder or lightning. Unlike those diseases which are said to be produced by foul sewer gas, this seemed much more likely to follow the use of improper food or water. As to the first, what was healthy generally was then often not so, such as fruit or green vegetables. Contaminated water was decidedly poisonous, though comparatively harmless in previous years. It appeared to me a disease which nature endeavored to expel by the bowels, and in so doing drained away the life of the patient. The best course seemed to be decidedly to check the action, and to trust to the other channels—the skin, the lungs and the kidneys—to carry off the disease. For this reason the course some medical men followed, of first giving castor oil, and that of another system of purgation now recommended, seem incorrect to me. It was found that home measures promptly taken were better than sending for doctors, as their services might well be unobtainable till too late. Preventive means, such as flannel belts and small doses of charcoal, were found of great service. Frequent bathing was weakening and might cause the illness; hot baths seemed to aid in curing it. It followed close on filthy surroundings, such as foul yards, cellars or sheds.

It is a pity that, when spreading our city so widely, we did not think more of the difficulties of draining it and of the need of great quantities of water to flush our strangely-constructed sewers. The trolley system will kill more people than its cars ever touch. Without proper fall to drain or sufficient water to flush, we have established a system whereby the northern parts of the city deluge our water-front with sewage, and the southern portions in return, by the natural action of the atmosphere, send them back the poisonous vapors generated by their sewage and our own, a species of unrestricted reciprocity which must be interesting to the advocates of that measure.

Our system of municipal government is responsible for many of these things. In the government of cities, which is purely a business matter, property should, it would appear, as in other corporations such as banks and railways, be the basis of suffrage. In that of countries, a far more political affair, the numbers of the masses are more rightly represented. With this view, about 16 years ago, I had obtained to be introduced into our Local House, through the late Mr. Bethune, a bill for cumulative voting in cities. I furnished him with data showing this system general in most of Europe and in much of Australia and also such as showed how it would affect Toronto. It was withdrawn owing to the opposition of people in Toronto who liked the occasional influence our system gave them with the voting classes. But if its passage could have been procured it would, I think, have prevented many evils which have since befallen the city, would have enabled it much more effectually to profit by the benefits it has since obtained, and above all would have improved the health and comfort and increased the remuneration of the working classes, whose cause its opposers affected to maintain, caring little if it were maintained or not.

WELLINGTON MUTUAL

Fire Insurance Company.

53rd ANNUAL MEETING

The 53rd annual meeting of the Wellington Mutual Fire Insurance Company was held in the Company's office, Guelph, on the 14th of February at 2 o'clock p.m., according to advertisement, at which there was a large representation of the agents of the Company.

On motion George Randall, Esq., Vice-President, occupied the chair, and called upon the Secretary to read the following report and financial statement, the 53rd annual report of the DIRECTORS for the year ending Dec. 31, 1892.

DIRECTORS' REPORT.

In submitting the 53rd annual report of the Wellington Mutual Fire Insurance Company, the directors have much pleasure in stating that the business of the year, compared with 1891, is considerably increased, and the ratio of the fire losses much lower.

The cash and other assets on the 31st December, as per financial statement attached, amounting to $28,841.64, and premium notes after deducting all payments $124,064 22, making a total asset for security of members $152,905.86, less amount required to reinsure all current risk on the cash system $4703.32.

During the year the fires in which the company were interested were 67, with losses amounting to $25,761.27, which has been paid, as well as $38,2.80 of the year 1891, which were not adjusted before the 31st December of that year.

The number of policies issued during the year were 1834, being an increase over the year 1891 of 322, making the total policies in force on the 31st December 1892, 4074, covering property amounting to $4,555,362.70, being an increase of $334,150.74, which the Directors trust will be satisfactory to the insurers, the financial position of the Company with the auditors, report will now be submitted showing as we have already stated the good standing of the Company.

The Inspector's report will also be laid before you showing the class of risks destroyed, and the cause thereof as far as it is possible to ascertain, which when taken into account with those as sustained by other companies, both stock and mutual, in the Province of Ontario, as well as those losses not covered by insurance, shows an immense destruction of property which seems to be on the increase, and involves a total loss to the province at large, and loudly calls for some legislative action by which we believe such a waste could be greatly reduced, thereby saving a large amount of wealth to the community.

The directors have much pleasure in stating through their manager that the agents in whose hands the prosperity of the company largely depends have for the most part been careful in selecting risks and prompt in their monthly returns, and they look to them for their united action in assisting the steady advancement and prosperity of the company.

The retiring directors are Messrs. James Goldie, George Sleeman and J. R. Wissler, who are eligible for re-election.

(Signed) FREDERICK WILLIAM STONE, President.

Guelph, Feb. 14, 1893.

FINANCIAL STATEMENT.

Wellington Mutual Fire Insurance Co. for the Year Ending 31st December, 1892.

RECEIPTS.

Balance as per statement 31st December, 1891	$12,916 86
Premiums on note system	10,682 49
Premiums on cash system	12,396 54
Instalments on note system	19,757 79
Carpenters' risks	57 07
Interest	1,096 14
Agents' balance of 1891	491 64
Bills receivable	370 60
Transfers and endorsements	55 63
Rent	100 00
	$57,918 76

EXPENDITURES.

Losses paid for 1891 $3802.80, for 1892 $25,757.47	$29,560 03
Commission and bonus to agents	7,405 13
Salaries, directors' and auditors' fees	5,116 73
Rebates and abatement	4,438 06
Printing, advertising and stationery	810 90
Light and fuel	47 60
Solicitors' fees and expenses	267 39
Traveling expenses	86 99
Investigation and adjustments of claims	317 58
Postage, telephone, telegraph and express	726 07
Statutory assessment	116 53
Rent and taxes	307 40
Office furniture and Goads' plans	449 65
Inspectors' expenses	466 65
Reinsurance	199 92
Balance of cash in Bank of Commerce	9,419 74
Balance of cash on hand	908 06
	$57,918 76

ASSETS.

Debentures	$ 14,000 00
Cash, Bank of Commerce	9,419 74
Cash at head office	908 06
Assessments to collect	1,121 20
Bills receivable to collect	506 77
Agents' balances	1,260 29
Office furniture	448 25
Goads' plans	600 00
Vault fittings, etc	502 24
Premium notes less first payments and assessments thereon	124,064 22
	$152,903 86

LIABILITIES.

Amount required to re-insure all current risks on the cash system	$ 4,703 32
Total assets over all liabilities	$148,200 54

AUDITORS' REPORT.

To the President and Directors of the Wellington Mutual Fire Insurance Company:

GENTLEMEN,—The undersigned auditors have carefully examined the books, accounts and vouchers of the Secretary-Treasurer of the Company and his cash statements, for the year ending 31st December, 1892, all of which have been found correct and in order. The balance in the Bank of Commerce standing to the credit of the Company at the end of the year was $9,419.74, and the amount of cash on hand at the end of the year was $908.06, which sum has since been deposited to the credit of the Company in the Bank of Commerce.

The auditors again recognize the neatness observed in the keeping of the Company's books.

All of which is respectfully submitted.

(Signed) THOMAS W. SAUNDERS, ALEX. MACKENZIE, } Auditors.

Guelph, 24th Jan., 1893.

INSPECTOR'S REPORT.

To the President and Directors of the Wellington Mutual Fire Insurance Company:

GENTLEMEN,—I beg to report that during the past year the Company has opened several new agencies in places where there is good fire protection and at these points the business has been largely increased. I find that many of the agents have made careful periodical inspections of the risks under their care, and I am sure that the result of such inspections has been beneficial to the Company. The fires, sixty-seven in number, have all been satisfactorily adjusted and the claims paid. The causes of fire, as far as could be ascertained, were as follows: From adjoining buildings, 16; defective pipes, 4; defective thimble, 1; incendiary, 3; lighting stove with oil, 1; stove upset, 1; explosion and upsetting of lamps, 8; sparks from boiler, 3; defective chimneys, 4; lightning, 5; smoking, 1; sparks, 2; carelessness with matches, 1; unknown, 17.

The list of fires and losses in the different classes is as follows:

16 fires among	dwellings	$ 3,503 16
4 " "	mills	5,805 80
7 " "	hotels	2,165 46
21 " "	stores	5,549 65
3 " "	stables	1,306 10
12 " "	factories	5,411 55
1 " "	tanneries	2,000 00
3 " "	public buildings	19 55
67		$25,761 27

I have inspected many risks of all classes in the different agencies and found them well selected and, with few exceptions, very neatly kept. I have in every case been cordially received by both agents and insurers.

All of which is respectfully submitted.

(Signed) JOHN A. ROSS, Inspector.

Guelph, Jan. 9, 1893.

It was moved by George Randall, Esq., seconded by James Goldie, Esq., that the reports and financial statement now read be adopted, and that the same be printed and circulated as heretofore. Carried.

It was moved and seconded that Messrs. Harry Murton and A. T. Wood be scrutineers for the election of three Directors in place of those retiring. Carried.

A ballot having been taken, the secretary declared James Goldie, George Sleeman and J. R. Wissler duly elected.

It was moved by John Harris, Esq., seconded by George Sleeman, Esq. that Thomas W. Saunders and Alexander McKenzie be auditors for the present year at the same remuneration as the past year. Carried.

The customary votes of thanks were passed and acknowledged and one of the most interesting general annual meetings the Company ever had was brought to a close.

At a subsequent meeting of the Directors, the secretary acting as scrutineer, a ballot having been taken declared F. W. Stone, Esq., President, and George Randall, Esq., Vice-President.

WILL NOT BE ENLARGED.

The House of Industry To Remain As At Present.

At the monthly meeting of the Board of the House of Industry, Elm-street, yesterday, there were present Samuel Alcorn (chairman), Rev. A. J. Broughall, R. Gilmor, Rev. John Gillespie, Rev. A. H. Baldwin, James Scott, A. McMurchy, Rev. A. Gilray, William Wilson, Ald. Saunders, T. H. Ince, H. Cawthra.

A matter that has been discussed in committee for two years was brought up by T. H. Ince, who moved that the Building Committee be instructed to go on with the enlargement of the house, the expenditure not to exceed $15,000, and the bequests of Messrs. Gooderham & Fulton, subject to the legal opinion of the institution's solicitors, to be devoted to the purpose.

Mr. Ince explained that at present there were 113 inmates and accommodation for only 100. The plan which was approved by the Building Committee would put two stories on the present building.

It was urged by several members that as the institution was already $4000 in debt it would be unwise to incur any further expense which would devour the legacies of Messrs. Gooderham and Fulton amounting to $15,000, and curtail their income $900. An amendment embodying this was moved by Mr. H. Cawthra and carried.

Treasurer Scott's financial statement from Jan. 19 to Feb. 21 showed disbursements of $2629.53, of which $1496.80 was spent for fuel, $467.79 meat, $121.95 meat, various small accounts $542.99, balance on hand $605.13. During the month 286 tons of coal were distributed, 239 bushels of coke, 92½ cords of wood, 11,487 loaves of bread, 616 pounds of rice, 615 pounds of oatmeal, 308 pounds of sugar and 77 pounds of tea, relieving 469 families, among whom were 1097 children.

Letters were read with respect to visits to the poor by unauthorized lady visitors, who made applications to the institution for the relief of undeserving families. It was the opinion of the board that lady visitors were too easily deceived by impostors and the letters were referred to the Visitation and Outdoor Relief Committee.

DEATH IN COWS' MILK.

It Causes Consumption Wherever It Is Used.

[From The San Francisco Call.]

"Consumption is the result of drinking cows' milk," says Dr. Charles A. McQueston, secretary of the United States Board of Examining Surgeons.

"In countries where cows' milk is not used tubercular consumption is not known. In China there is no milk consumed and consumption is almost an unknown quantity. Take the steppes of Asiatic Russia. Only goats' and mares' milk is used here. Consequently there is no consumption. Goats and mares are free from this scourge of civilization, and those who use their milk have yet to know the terrors of phthisis. The same condition is, or was until recently, true of the South Sea Islands. No cows, no tubercular diseases.

"Take the North American Indians before the white man brought his whisky and cows among them. They had no word in their language that corresponded to consumption."

When Americans stop using cows' milk, butter and cheese consumption will begin to disappear.

How Food is Adulterated in England.

[From The London Pall Mall Gazette.]

The bread we eat is, no doubt, sound when bought at the shops of bakers doing a large trade, but there is a certain quantity of flour which deteriorates more and more. The improved (?) system of grinding the corn in cylinders heats the flour before it is ready for kneading; the ovens are heated too rapidly, and there is the practice of using damaged corn, which is most reprehensible.

In the golden age our forefathers were content to use water for the purpose of strengthening the milk; now it is adulterated with rice flour and pounded bullocks' and calves' brains, and slightly sweetened with a saccharine substance. Used as a substitute for butter, even margarine is often adulterated, and is simply some fatty substance churned with carrot juice and flavored with essence of nuts, and having only the appearance of sound margarine. Not only is chicory usually mixed with ground coffee, but there is an artificial berry manufactured and sold as coffee to a great extent. Frozen meat is taking the place of fresh meat; and any quantity of wine is sent into the market as claret and Burgundy which has not a single drop of grape juice in it. Many brewers have learned to dispense with barley, and several kinds of mineral waters are nothing more than river water disguised by the use of chemicals. A quantity of alcohol is distilled from some kind of wood, and even from coal; and olive oil is adulterated with rancid oil. No doubt there are numerous staples of food which are unadulterated by dealers who are scrupulous and honest, but they are becoming scarcer every day.

Appealing from the Award.

Before Mr. Justice Falconbridge an appeal was argued in the matters of arbitrations between Maria F. Ross and D. McMillan respectively and the town of Owen Sound. The town authorities in cutting a roadway down a steep hill injured the property of Mrs. Ross and McMillan and Arbitrators George Spencer and Richard Doyle, to whom the matter was referred, awarded Mrs. Ross $500 and McMillan $100. From this award the town is appealing. The parties settled the appeal as to Mrs. Ross, agreeing that she should have $400 and costs. The other matter was reserved.

Left for New York.

Mr. John Guinane of Guinane Bros.' shoe house left yesterday for New York. Before returning he will visit all the principal manufacturing centres, and as his firm does, without exception, the largest retail shoe business in the Dominion, and probably on the continent, he intends to secure the sole control of the finest and latest styles of American shoes manufactured. In the meantime, owing to intended alterations to their premises, the firm are slaughtering their present enormous stock at 50 per cent. less than wholesale cost. They fully expect when alterations are completed to have the largest, most convenient, handsomest and best-lighted shoe house in the world.

Why will you allow a cough to lacerate your 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, etc., etc.

Hugh Johnston Will Go.

Rev. Hugh Johnston has accepted the call to become pastor of the Metropolitan Church, Washington, and will remove from Toronto early in March.

E. A. Goodman,

380 Yonge-street, Toronto, has the genuine Membray Kidney and Liver Cure in stock, and the price is $1 per bottle. Blood Pills 25c a box. 2

Don't buy bad baking powder when you can buy the "Borwicke," an absolutely pure cream of tartar powder, at the same price. Try a large 10c packet. Sold by every grocer. 135

STRANGE ADVERTISEMENTS.

DO THE ADVERTISERS EVER MEET? SOMETHING FOR WHICH WE NEVER ADVERTISE.

What strange advertisements one sees in the papers, social, political, medical, religious and secular! What opposite needs and similar wants you find! Would you not think some of them useless and meaningless? One is a pathetic personal; "a mother perhaps asks her wandering son to return," while another is amusing or absurd. Have you ever studied the advertisements? If not, you lose the most instructive part of the reading. Try it and note how many young men want places and see the number of people who need just such young men; yet these people never seem to meet one another. Have you not read of a single man who wanted rooms at a certain distance from the Postoffice or from King-street, and in the same paper find a party who has just such rooms in just such a locality—and they never meet. How many mechanics advertise for work at their trade and how many employers seem to require these very men? Do they ever meet? This man wants to secure a partner with a small capital to invest in a paying concern; that man has a small capital, and wants to invest it in some business. Do they ever meet? and so on. Yet there is one want which people never advertise, and it is not difficult to find the reason. 'Tis simply because they know where that want can be satisfied. Men and women, boys and girls, all need good, stylish and cheap boots, shoes, slippers and overshoes; but they also know that during Guinane Bros.' present alteration sale they are selling boots and shoes at 50 per cent. less than the actual wholesale cost, and that they can buy them at 214 Yonge-street for about 25c on the dollar of the ordinary retail price. For instance, they can get J. D. King & Co.'s $5 cordovan bals for $1.50, ladies' white kid slippers 75c, ladies' cloth overgaiters 30c, men's felt buckled overshoes, Canadian Rubber Company's manufacture, 50c, boys' overshoes 35c, children's felt buttoned overshoes 25c, and good rubbers as low as 10c a pair. So though they do not advertise their want, they do meet those who can supply what they need.

TRUSTS CORPORATION OF ONTARIO

SAFE DEPOSIT VAULTS

BANK OF COMMERCE BUILDING

TORONTO, ONT

Capital Authorized - $1,000,000
Capital Subscribed - 600,000

President, Hon. J. C. Aikins, P.C.; Vice-Presidents, Hon. Sir R. J. Cartwright, Hon. S. C. Wood; Manager, A. E. Plummer.

This Company is accepted by the High Court of Justice under sanction of the Ontario Government, and may be appointed to and undertakes all manner of TRUSTS, and acts as GUAR