SATISFACTORY STATEMENT

Substantial Increases in Desirable Features.

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Among the large number of shareholders who were present and who took part in the proceedings of the annual meeting of the shareholders of the Excelsior Life Insurance Company, held on Tuesday, the 12th inst., at the company's head offices, corner of Adelaide and Victoria-streets, were the following: E. F. Clarke, Esq. (President), J. W. Lang, Esq., Thomas Long, Esq., Rev. S. Tucker, Rev. John Alexander, Ald. John Hallam, Ald. J. J. Graham, E. H. Tallmadge, Esq., Capt. Charles Hood, David Fasken, Esq., B. A.; iffteen years' practical experience of the E. H. Tallmadge, Esq., Capt. Charles Hood, David Fasken, Eq., B. A., Messrs. Wilbur Grant, James W. Lee, T.R. Whiteside, H. M. Boddy, E. Marshall, Torosto; Hon. Peter White, M. P.; R. W. Gordon, Esq., of Pembroke, E. W. McKean, Esq., R. B. Burt, Esq., Hamilton James Gillies, Esq., Carleton Place: David Barr, Esq., Renfrew; S. J. Parker, Esq., Owen Sound; W. J. Macfarland, M. Macpherson, Esq., Markdele, George E. Weir, Esq., Dresden, John Urquhart, Esq., M.D., Oakville, The directors' annual report with the auditors' and actuary's certificates) was unanimously adopted. The prosperous condition of the company's affairs was extremely gratifying to the large number of shareholders and agents present.

Directors' Report

To the Shareholders and Policyholders; Gentlemen,—The report of the Company's operations for the year ending December 31st, 1894, which your directors have the honor of presenting, is replete with evidences of general prosperity, going all along the line: in new business, in business in force, in assets, in receipts for premiums and interest. When it is considered that the company's operations and the company's E. H. Tallmadge, Esq., Capt. Charles Hood, David Fasken, Esq., B. A.; Messrs. Wilbur Grant, James W. Lee, T.R. Whiteside, H. M. Boddy, E. Marshall, Toronto; Hon. Peter White, M. P.; R. W. Gordon, Esq., of Pembroke, E. W. McKenn, Esq., R. B. Burt, Esq., Hamilton; James Gillies, Esq. Carleton Place: David Barr, Esq., Renfrey; The following gentlemen were elected directors of the company for the endirectors of the company for the company for the endirectors of the company for the company is attisfactory. His fifteen years' practical experience of the business of life insurance, and the thorough knowledge he had of the company's affairs, warranted the statement that, metaphorically speaking, the sum for the mountain had been reached.

very general business depression, and that the company's operations have been confined to the Province of On-

The receipts from premiums and imterest amounted to \$61,467.16, an interest amount the reserve increased \$22,412.60, now amounting to \$87,003.12, and total net assets \$27,002.11, the amount now being \$149,087.70.

The gross assets now amount to \$447,452.10, and the surplus security on policyholders' account \$353,158.16, a sum large enough to convince the most sceptical that the security afforded the company's policyholders is unsurpassed. The amount paid in death claims during the expiration is delayed, and the various exits are closed. When the exits are forced open, "a powerful blast of air is expelled, and the patient sneezes."—London Daily News.

The First Parish Priest.

It is to be remembered that, as in the Apostolic age, the work of converting the world started from the great towns,

awaiting completion of claim papers. It is a source of congratulation to your directors that the company should continue to experience such an astonishing ly low death rate. This point aloue will prove a strong factor in ultimately providing satisfactory returns from your investment.

After making a moderate allowance for the management and collection of old business, it will be seen that there has been a substantial reduction in the ratio of expenses to new business.

The net interest of the year was temperatively large sum of \$5246.22, proving that the company's assets, which continue to be selected with the greatest care, are most productively as well as safely invested.

Your directors believe, from an analysis of the business, that the company has now reached that period of its career when the accretion from old business will be sufficient to offset the temporary deficits incurred in writing new business, and that consequently the company should be in a position to make a distribution of profits at an unusually early period of its career. The procurement of a Dominion dicense has received a great deal of attention at our hands during the year. It was, however, found impracticable to obtain the license in time to have the company's business appear in the Dominion blue book for 1894. The directors for the ensuing year will doubtless be enabled to comply with the requisite formalities, and thus have the report for 1895 appear therein.

The progression, present position and future prospects of the company should

report for 1895 appear therein.

The progression, present position and future prospects of the company should prove a source of much satisfaction.

The President, in moving the adoption of the control of the report, stated that they had reason to congratulate themselves on the results attained during the past year. It should not be forgotton that the entire period covered by the company's opera-tions was one of general depression. Many financial institutions had lost ground, or had barely held their own. Notwithstanding the adverse conditions that have prevailed, the result of the year's work can but prove a cause for satisfaction. He was able to report satisfaction. He was able to report substantial progress, in spite of what would appear to some people insurmountable obstacles and difficulties. In the face of the keenest competition, the handsome gain in new business written and in force, the large increase of income and the substantial, addition to the assets had been made solely on the merits of the company by the honest and persistent work of its representatives. The present year will end the company's first quinquennial, and the indications hrst quinquennial, and the indications are that our policy and shareholders will reap a satisfactory return from their investments. With reap a satisfactory return from their investments. With their hearty co-operation the year 1895 will surpass the records of this or any other company. The Hon. Peter White, Rev. S. Tucker, Mr. Gillies, Mr. Tallmadge and other shareholders addressed the meeting and asked numerous questions respecting different items appearing in the report and about the company's business generally, and expressed themselves as perfectly satisfied with the explanations given and with the report just presented. Rev. Mr. Alexander considered that all interested had very good reason to be gratified with the condition of the company as shown by the report. The prospects of the company could not be better than they are.

Dr. Ferguson, Medical Director, in re-

Dr. Ferguson, Medical Director, in responding to a vote tendered himself and

the Medical Examiners, said: "The company was to-day in a position which will compare favorably with that of any other company of same age and condition whose operations had been confined to such a limited sphere. The great causes of mortality had been carefully guarded against in considering the desirability of risks for insurance. The mean average death rate of the year was 3.40. In this respect the company's record was unparalleled in the annals of life insurance. This fact, taken in connection with the company's low expense ratio, which was 5 per cent lower than the previous year, and this without making any allowance for the collection of old business, was conclusive evidence that an unusually large percentage of profits would accrue on the company's policies.

age of profits would accrue on the company's policies.

The President, in tendering thanks, unanimously voted the company's agents, stated that a glance at the agents present was sufficient to show that the company's interests were in good hands. They were a body of gentlemen that any company might be proud of. Right royally had they served the Excelsior, and had honorably conducted their business with the insuring public. It was a source of much

that the company's operations have been confined to the Province of Ontario, the success attained must be considered very satisfactory. When all the reports of the year are published it will be found that few (if any) companies have secured a larger volume of business in the Province.

The applications for the year were 952 for insurance amounting to \$1,216,750; The applications for revived for \$864,050; 43 applications for \$69,500 were declined, and 44 applications for \$69,500 were declined, and 44 applications for \$69,500 were incomplete or under consideration. The insurance in force on December 31st was \$2,329,733.15; showing the most satisfactory gain of \$613,813.15.

The receipts from premiums and interest amounted to \$61.467.16, an interest in the other day before the Chemists' Assistants' Association on "Sneezing; solution on "Sneezing; station by many races was held in revergence. Hence rose the custom, not even now altogether obsolete, of making some remark directly after sneezing. Sneezing was regarded as a sign of impending death during the plague of Athens. Many classical writters make special reference to sneezing; and some supposed that during sneezing devils were expelled.

Sneezing itself is a reflex nervous action, and is brought about by mechanical irritation to the ends of the nerve fibres, which occur in the tissues of the nose. When this irritation occurs, which occur is the other day before the Chemists' Assistants' Association on "Sneezing, to the driver and the other day before the Chemists' Assistants' Association on "Sneezing, to the other day before the Chemists' Assistants' Association on "Sneezing, to the other day before the Chemists' Assistants' Association on "Sneezing, to the other day before the Chemists' Assistants' Association on "Sneezing, to the other day before the Chemists' Assistants' Associati

In the English Courts. The inequalities of sentence in the The inequalities of sentence in the English criminal courts are strongly criticized in the English law journals. The Law Times, the most influential of the English law periodicals, is publishing a series of articles on the criminal law and its administration, and in a re-Let the baby sleep with its mouth that mouthing are rested at trictes on the criminal rested and the creases in the pillowing and the process of the criminal rested and the creases in the pillowing to the thing is each prisone before sentence is right that the past history and the surroundings of each prisone before sentence is right that the past history and the surroundings of each prisone before sentence is right that the past history and the surroundings of each prisone before sentence is right that the past history of the criminal firmly but humanely past of the past history of the criminal, firmly but humanely past of the past history of the criminal, firmly but humanely past of the past history of the criminal, firmly but humanely past of the past history of the criminal, firmly but humanely past of the past history of the criminal, firmly but humanely past of the past history of the criminal, firmly but humanely past of the past history of the criminal past of the past history of the criminal past of the past history of the criminal past of the past history of t

ECCENTRICITIES OF COURTSHIP.

Probably there is no instance in which any two lovers made love in exactly the same way as any other two lovers since the world began. Barkis insinuated. Vivian charmed Merlin. Alexander made a boufire for Thais. Hildegarde took the bull by the horns. The Merchant of Venice soft-soldered Portia with a lead casket. The garrulous female in the "Arabian Nights" told her husband stories. Victoria sent for Prince Albert and told him that she wanted him. She was victorious. In the Polynesian Islands they win their hearts by beating their heads with the shillelah. Harry the Eighth and Bluebeard were off with the head of the old love before they were on with the new. Newton poked the tobacco in his pipe down with his sweetheart's finger—a warm token of his affection. Tristram did it most with a harp, and was also a good liar. His two Isodes were too many for him. Bothwell was inclined to Marie, and locked her up in his castle. It worked as well as Peter's pumpkin shell. Cobbett's wife caught him by the grace with which she used her wash-tub. She was never known to use it after the wedding. Miles Standish deputed an agent whom he considered fitter to plead his suit with his lady-love; the agent did it, but too well, but for himself. Nicholas of Russia wanted to pop at a dinner table, but didn't like to be caught at it, so he imbedded a ring in a lump of bread and handed it to her. Charlemagne's secretary was caught by a snowstorm sparking the Emperor's daughter at midnight and she carried him home on her back so that his footsteps shouldn't be traced. The Emperor heard of it and saddled him on her for the rest of her life.

-That an old tin bakes much better

to prevent the jar from having a musty flavor.

The first Hansom Cab in America.

The first Hansom Cab in America had an interesting history. A reminiscent, voluble, red-faced cabby told it late the other night up by the Thirty-thirJ street stand. It was brought over in 1870 or 1871 by John Patent of the Pacific Hotel in Greenwich street, just above Cortiandt, and it cost #70. Its driver was old John Carter of Liverpool, since decased, who came to New York in 1861. The original cab that John Carter drove was a handsome one, made very much like those now in use, but 't had a claret body and red running gear. An interesting feature of it was that it was the interesting feature of it was that it was the interesting feature of it was that it was the only man who could grease which were so complicated that Carter twas imported, but was laid up in a stable for a year and a half. Then John Carter from the Pacific Hotel, but there was not business enough there, and he went down to the conner of Broad street and Exchange place, where trade flourished, and he used to get fares from the big brokers. Morosini was said to have been a good customer of his, and Jay Gould, if reports are accurate, rode in it once or twice. It was a familiar feature about the Stock Exchange for four years, and then it broke down, ending the career of the feet box was only but was recipiled. The correct of the feet box was not business enough the box was and the used to get fares from the big brokers. Morosini was said to have been a good customer of his, and Jay Gould, if reports are accurate, rode in it once or twice, it was a familiar feature about the Stock Exchange for four years, and then it broke down, ending the career of the feet box was only but have been a good customer of his, and Jay Gould, if reports are accurate, rode in it once or twice, it was a familiar feature about the Stock Exchange for four years, and then it broke down, ending the career of the feet box was only the career of the feet box was only the career of the feet bo

it broke down, ending the career of the first hansom cab in America.—New York World. sons be encouraged to keep dogs? Dr. Megnin, formerly a veterinary surgeon in the army, sent in a paper 'show they should not. The dog is just as liable as his master to be infected by tuberculosis and to spread it. Dr. Megnin had under his care many canine consumptives. They were of the lapdog species, and it is said caught the malady from their masters or mistresses.

Stock Exchange for four years, and then

DON'T TRUST A CROW.

The Cunning Bird is Bound to Come Out Ahead of You

Ahead of You

"A crow is the slickest bird flying when it wants to be," said Lige Thomner, as he sat on the edge of a soap box at Williams' store at Long Hill Centre, Conn., "and to prove it I will tell a circumstance that occurred when a party of us were camping at Canaan Mountain pond last fall.

"There were an almightly lot of crows around the hut we occupied, and one day I brought out my gun and shot into the flock. All' escaped my shot except one, which was lying on the ground wounded. I went to the place and picked the wounded bird up and found that its left leg had been broken by the shot. Taking the crow to the hut I amputated the leg, and, taking a hot coal from the fire, I burned the stump so that it would not bleed. The bird was then allowed to go at liberty, but, instead of leaving the vicinity of the camp, it hung around, and the boys would feed it with crumbs from the table, and it became quite tame. It would come limping into camp just like a veteran after his pension. camp just like a veteran after his pen

"At about meal time the crow could be expected at first, but at last its visits became more frequent. One of the boys hinted that the bird we were feeding was, not the victim of my gunshot, and in investigating this theory we found out what a great deceiver the crow is. Up the alley leading to the spot where the bird had been in the habit of rethe bird had been in the habit of receiving its food there hopped one day a fine black crow. There was nothing about the bird to show that it was not the same one that had been the object of our bounty so long. It had only one legs so far as we could see.

"'T'll bet that ain't our crow,' said Charley.
"'Yes it is, too,' I says; 'it only has one leg.'
"'You wait and see,' says Charley, and away he hurried and returned with his gun. Raising it and taking careful aim he fired and the bird stretched over on the ground dead." We made an example.

"Ask Next G.P. Office, Toronto.

Tel. 2010

T

he fired and the bird stretched over of the ground dead. We made an exan ination, and sure enough the bird ha two legs as good and sound as an bird flying. When it had come into ou camp it had hitched the other up under its wing so as to deceive us and secure feed. It must have watched us feeding the wounded bird and saw an opportun-ity of securing food by imitating that one. All crows are so near alike there is no identifying one, and the only way we knew ours was by the one leg. When such a clever imitator attacked us we were badly fooled. I do not know what have been always and bind. what became of the real wounded bird killed. I don't know but that we had been feeding the bogus bird for the real one for weeks before we found out our mistake as it was."—New York Sun.

How That Date Has Proved a Lucky One for Canada. It is almost a matter of religious be-

Consumption.

The Effect of Modern Biffs Bullets.

OI Kingston, Ont., writes the following passings. Allways knock at any private to passings. The passings and wasted to passings. The passings and wasted to passings rates on application to passing passings. The passings and wasted passings rates on application. N. WEATHERSTON, Western Freight and passenger Agent, 93 Rossin House Block, York-street, 93 Rossin House Block, Western Freight and passenger at the passings. Allways Office, Moneton, N. B., 19th November, '94.

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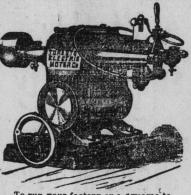
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Consumption.

The incessant wasting of a consumption.

The incessant wasting of a consumption and other wastoned several consumption and other wastoned consumptives and other wastoned consumptive and other wastoned consumptives and other wastoned consumptives and other and other wastoned consumptives and other and other and other wastoned consumptives and other

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This is practically what is offered by the N.Y. & Boston Piano Co., 122 Yonge-street (next to Ryrie's). This company was formed expressly for the purpose of taking advantage of the large number of piano stocks which during these hard times are offered by firms retiring from business. If you want a new upright piano at from \$20) to \$250 be sure to see us first, and you will secure something which would cost you elsewhere fifty per cent, more. If you care to go a little higher, we have such famous goods as Decker, Steck, Sterling and Sohmer; whilst if you wish to go lower-well!!! you must visit us to see how far we can go. In any case be sure you will get double value.

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