

THE THREE BUSY STORES.

W. SAMUEL'S, ANTI-COPPERHEADS.

228, 230 and 232 Dundas Street.

THE DAYS ARE GROWING LONGER.

A sure sign of coming spring. But several weeks must elapse before nature breaks from her chrysalis and garbs the earth in radiant green, before the robin and the crocus reveal the presence of the new season. We have, however, been planning and buying for this spring season months ago, and already are showing many lines of goods in New Laces, Chiffons, Mousseline de Soie, Flowers, Ladies' Straw Sailors and Fancy Shapes, Silks, Satins, Ribbons, Embroideries, Insertion, Guipure Lace and Insertion, etc., etc.

We Have Four Special Sales Going on at the Present Time.

Sale of Light Weigh Blankets, white and gray, 69c, 97c pair.

Sale of White Underwear for ladies.

Sale of First-Class Rugs.

Sale of one line of Corsets, sizes 24 to 30, 50c, for 29c pair. See our large window.

In Our Upholstering Department

We are showing new lines. Cretonnes, Damask Coverings, Tapestry Coverings, Velvet Velour Coverings, very fine goods; Art Satens, Single and Double Fold Cretonnes.

Cretonnes, single fold, 7c, 8c, 10c, 12c yard.

Double-Fold Cretonnes, 20c, 25c yard.

Damask Coverings, 47c, 79c, 89c, 95c yard.

Velvet Velour Coverings, 89c, 90c, \$1 19 yard.

Art Satens, 12½c, 15c, 18c, 20c yard.

One Case of Ladies' Black Cashmere Hose, Seamless.

This line was made to sell at 50c pair; we put them on sale at 35c, or 3 for \$1.

Veiling Department

2,000 yards of 20c Veiling, in all colors, large chenille spot, 18 inches wide, Whiskard's price, 5c yard.

Black Ribbon Velvets, Plain and Satin Back.

3c, 4c, 5c, 8c, 10c, 12½c, 15c, 20c, 25c yard.

Gents' Furnishing Department

Men's fine lines of Black Cashmere Socks, 15c, 25c, 35c, 42c, 50c pair.

Men's Wool Socks, 10c, 12½c, 15c, 23c, 25c pair.

Black Satens Shirts, 29c, 49c, 65c each.

Men's Top Shirts, 39c, 47c, 50c and 69c each.

Shaker Flannel Top Shirts, 25c, 39c and 50c each.

Men's Heavy Ribbed Underwear, 39c, 50c each.

Men's Heavy Wool Mitts, 25c, 29c, 35c pair.

Boys' Wool Underwear, 29c, 35c, 39c, 45c each.

Boys' Heavy Wool Mitts, 20c pair.

Boys' Braces, 5c, 10c, 12½c, 15c pair.

Carpet Department

Heavy Carpet, at 12 1-2c, 15c, 20c, 25c yard.

Stair Carpet, 8c, 10c, 12 1-2c yard.

Curtain Poles and Fixings, complete, 25c each.

Window Shades, 15c, 29c, 35c, 47c each.

THE LONDON ADVERTISER, SATURDAY, FEBRUARY 28.

For the London Mutual Fire Insurance Company.

MOST GRATIFYING REPORTS

Presented at the Annual Meeting—New Policies and Renewals for the Year Aggregate 18,847—Opening Up Business in the Other Provinces.

The Annual Meeting of the shareholders and members of the London Mutual Fire Insurance Company of Canada was held at the head office on Wednesday, the 20th inst., at 2 o'clock p.m. There was a fair attendance present, including the Hon. John Dryden, Messrs. George Gillies, James Gunn, John Blacklock, David Kemp, Rev. G. I. Taylor, Dr. Shill, William Munns, J. C. Gardner, of Toronto; Mr. Sheriff Brown, of St. Thomas; Mr. Henry Blackford, of Montreal; Mr. M. Black, of Springfield; Gilbert Roche, St. Thomas; Messrs. D. McKenzie, Robt. Boston, William Patrick, J.P., and others, London.

The chair was taken at 2 o'clock by the President, and the report of the Directors and Inspectors and the financial accounts of the Company for the year just passed were submitted for the meeting. The report is as follows:

To the Shareholders and Members of the London Mutual Fire Insurance Company of Canada: Gentlemen,—The directors herewith submit the forty-first Annual Report and Balance Sheet of the Company. Since the last Annual Meeting our predecessors in office took advantage of the amendment to the Company's Act of Incorporation passed at the session of Parliament held in the year 1885, and instituted a share capital, as provided for in the amending Act. The authorized Capital is now \$500,000, and of this sum \$25,000 has been subscribed for and paid up, and 10 per cent paid thereon.

During the year just closed we have issued new policies and renewals aggregating \$8,847,000, and have effected different kinds to the extent of \$20,535,235.

Your Directors have to report that a careful examination of the business of the Company is being carried on from month to month, and all risks that have the appearance of being doubtful in any way are being declined, the policy of the Company being to exercise great caution in the selection of its business.

Considerable attention is also being paid to the net amount carried on the books of the Company, and the directors are confident that the Company's financial position is being improved.

It being desirable from an insurance standpoint to have the risks scattered over a large area, your Board recently made arrangements to open up business in several of the provinces outside of Ontario. General Agents of Quebec, Manitoba and the Northwest Territories and British Columbia, and in addition several new agencies have been opened in our own province.

The gentlemen representing these positions are men of tried experience and thoroughly conversant with every branch of the business. In addition to that, they control a large volume of insurance, and the Company is enabled to get our full share, this being shown by the largely increasing revenue of the Company.

It is with regret that we have to record the death of the company's late manager, Mr. D. C. Macdonald, who had been connected with the institution ever since its inception.

The report of the inspectors appended hereto shows in detail the losses, together with the causes, as far as known, of the same.

We are to be congratulated on the showing made under this head. With the exception of the Hull-Ottawa fire (the net loss of which was \$100,000) we have suffered very little by the large conflagrations that have occurred during the past year.

The directors take pleasure in acknowledging the very satisfactory manner in which the agents attend to their duties, and take this opportunity of tendering the thanks of the board to the company's representatives.

From an examination of the balance sheet, it will be seen that the security for the policyholders has been materially added to. The amount now stands at the sum of \$500,633.01.

Of the directors, three, namely, Hon. John Dryden, Rev. G. I. Taylor and Mr. James Gunn, now retire.

Respectfully submitted, JOHN DRYDEN, President.

FIRE INSPECTORS' REPORT. To the President and Board of Directors of the London Mutual Fire Insurance Company of Canada:

Gentlemen,—Your inspectors have inspected and reported on six claims which have been passed by the board.

When the \$2,000 bonds held by Mrs. Redgold, of Ohio, are handed over.

Donald Crawford, son of Southwell township, died on the 18th inst. at the age of 55 years. Deceased was a native of Argyleshire, Scotland. He came to Canada in 1843, settling on the farm adjoining where he died.

Miss Grace Hill, M.A., of Ridgeway, had been appointed to the principalship of Timpany Memorial School, Madras, India. Miss Hill, who is an honor graduate of McMaster University, is at present teaching in Molton's Ladies' College, London.

Ridgeway Standard: The Canadian Express Company opened regular agency on Monday at the principal station on the next extension of the Lake Erie and Detroit River Railway from here to Ridgeway, Ontario.

West Lorne and Dutton. This places these stations in direct communication with the Grand Trunk Railway system, Canadian government railway system, Canada Atlantic Railway, Ottawa, Arnprior, Parry Sound Railway, Central Ontario Railway, Bay of Quinte Railway and Navigation Company.

Now is a good time to begin taking Hoad's Sarsaparilla, the medicine that cleanses the blood and clears the complexion.

The first gold pens were made by hand in 1840 in the city of New York. PALATABLE AS CREAM.—"The D. & L." Emulsion of Cod Liver Oil, for those suffering from severe coughs and hemorrhages, is used with the greatest benefit. Manufactured by the Day & Lawrence Co., Limited.

H. M. Cowen, M.D., of Galt, has just been appointed to the chair of pathology and bacteriology in the Chicago Post-Graduate Medical School. Dr. Cowen is a graduate of Queen's University, Kingston.

The Woodstock council have decided to pay over to the electric light company the sum of \$2,000 in purchase of a plant. The balance of \$2,000 will be paid

up to the 31st day of December, 1900, amounting to \$119,180 40. The actual amount of the above claims which occurred in the year 1900 was \$10,383 38, the balance being \$5,293 48 of 1899, and \$5,503 50 the John Eaton loss of 1897. Of the amount passed we find:

17 From unknown causes.....\$3,588 85
14 From lightning to buildings.....18,361 74
14 From lightning to animals in chimneys.....1,361 02
124 From stoves, furnaces, chimneys and sparks.....2,224 25
12 From Ottawa and Hull fires.....6,348 00
21 From incendiary causes.....5,749 55
13 From steam threshers.....4,980 00
26 From lamps and lanterns.....3,463 08
3 From tramps.....1,095 00
17 From natural causes.....1,590 00
17 From running fires.....299 00
17 From careless use of matches.....800 00
1 From bake oven.....633 44
1 From electric wire.....280 00
1 From oil rag.....175 00
1 From gas jets.....70 92
1 From a cigar.....10 00
1 From a tin.....6 65

Of the above losses \$1 were on commercial losses.....\$7,655 81
We received from re-insurance.....\$1,617 61
Unknown causes head the list, but with a large falling off from 1899, and defective chimneys, stoves and pipes a set in many cases.

Lightning was heavier, mainly due to severe storms in Eastern Ontario, the west having less than the usual amount of lightning. More than 100 have been taken with lamps and lanterns, the amount being only about one-third of the loss in the year previous. Our persistent warnings seem to have had a good effect in this particular. The tramp has again come to the front as a factor in the losses.

Greater vigilance and the attention of the agents and members to the fact that a careful inspection of chimneys and pipes will still further reduce our losses, and prevent the loss of valuable property and in some cases lives.

The year 1900 has been a disastrous one to most companies, but we have pleasure in congratulating you on having another prosperous year.

All of which is respectfully submitted.

LAUGHLIN LEITCH, D. WEISMILLER, Inspectors.

BALANCE SHEET, YEAR ENDING 31ST DECEMBER, 1900.

Assets: Amount available of premium notes.....\$265,728 70
381,142 39
Due on assessment No. 19.....28,933 41
Due on assessment No. 20.....14,931 32
Agents' balances, Manitoba and the Northwest Territories and British Columbia, and in addition several new agencies have been opened in our own province.

Office furniture, plans, 2,900 00
Bills receivable, 394 59
City of St. Thomas, 23,556 00
Town of Tilburg, 7,182 50
Debitures.....13,460 00
Huron agents, 13,460 00
Company debentures, 13,460 00
Interest accrued, 15,000 42
Office premises, 16,000 00
Cash in Bank of Toronto, 26,787 62
Total.....\$423,038 51

Liabilities: Capital stock paid up, \$100,000 00
Losses adjusted but not due.....3,015 56
Total.....\$103,015 56

Balance—Security available for policyholders.....\$410,633 01
Unpaid capital.....90,000 00
Total.....\$500,633 01

Audited, compared with the books, and found correct, as above set forth.

JOHN OVERELL, Auditor. London, February 26th, 1901.

The revenue account of the Company shows an aggregate of \$265,728 70, while the expenditure showed 27,709 40; this latter sum included the purchase of a large number of new United States bonds, which are daily increasing, and from which it is anticipated that the income of the company will be increased during the year to the extent of at least \$100,000.

The three retiring directors were re-elected, Hon. John Dryden taking his seat to represent the policyholders, and Rev. G. I. Taylor and Mr. James Gunn to represent the shareholders.

At a subsequent meeting of the board, Mr. John Dryden was re-elected president, Mr. George Gillies vice-president, and Mr. H. Waddington managing director for the present year.

King Edward Grasps the Reins of Government With a Firm Hand.

Salisbury Talks About Changing the Anti-Popery Oath.

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SOMETHING REALLY BRITISH.

has built up an irreproachable reputation for fair and honest dealing, and is enabled to offer extraordinary value by supplying the public direct from the factory. You save considerably by sending to England for Watches and Jewellery, but by sending to H. SAMUEL, MANCHESTER, you save an additional fifty per cent. on the English retailers' prices, which show enormous advantages over Colonial prices.

You also obtain goods which are worth every penny you pay for them. The materials used are of the best quality and the workmanship is that of skilled artisans and experts in England. The watches are new, novel, elegant, and fashionable in design, and are calculated to add charm and beauty to either home or person. Articles new, novel, elegant, and fashionable at genuine wholesale prices are the predominant features of this enormous business. You do yourself an absolute injustice if you ignore these profitable facts, or hesitate to send.

A GOOD WATCH H. SAMUEL'S Handsome 'ACCURATE' and 'CLIMAX' Watches

are true to a second and will last a life-time. They are exquisitely made, and are thoroughly tested before leaving the factory.

H. SAMUEL'S Gentle 'Accurate' Watch is a genuine English Lever; it has a sound, strong and well finished full plate movement, jewelled and fitted removable dial and dust-proof case. Every part is accurately adjusted. Strong solid silver case marked case. Delivered from our receipt of \$10.00.

H. SAMUEL'S Lady's 'Climax' Watch (Patent Lever), has a first quality three-quarter plate movement, accurately adjusted, fully jewelled and fitted with Expansion Balance. Fitted in solid sterling silver case, stamped and splendidly engraved. H. Samuel's price \$10.50 post free.

The construction of these Watches makes them suitable for any climate. They contain the very latest inventions and improvements, many of which are protected against infringement by Her Majesty's Royal Letters Patent, and are obtainable only in these Watches. H. SAMUEL gives a written warranty with the 'Climax' or 'Accurate' to keep them in repair, free of all charge, for five years. Greater watch value for less money is impossible.

A FREE GIFT to every Colonial Purchaser.

H. SAMUEL'S GORGEOUS CATALOGUE

is a feast for every eye. It depicts an abundance of beauty and economy in the most attractive manner. It is a complete stock of the workmanship of the most skilled artisans and experts in England. The watches are new, novel, elegant, and fashionable in design, and are calculated to add charm and beauty to either home or person. Articles new, novel, elegant, and fashionable at genuine wholesale prices are the predominant features of this enormous business. You do yourself an absolute injustice if you ignore these profitable facts, or hesitate to send.

Send your remittance by the next mail for one of the Watches. The sooner you send, the sooner the truth of these statements will reveal itself, and the Catalogue will open up unprecedented money-saving advantages immediately you receive it. All orders are sent by registered mail, and money you save on each purchase will help compensate you for the unavoidable lapse of time between the despatch of your order and the receipt of the goods.

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The money you spend in Gold and Silver Watches, Jewellery, Diamonds, Pearls, Clocks, Cutlery, etc., should be well spent. Nothing is so deceptive as Jewellery to the inexperienced. This is especially true when you are to exchange currencies with a dealer who will treat you honestly and fairly.

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