

# To Nursing Mothers!



A leading Ottawa Doctor writes: "During Lactation, when the strength of the mother is deficient, or the secretion of milk scanty,

### WYETH'S MALT EXTRACT

gives most gratifying results." It also improves the quality of the milk.

It is largely prescribed  
**To Assist Digestion,  
To Improve the Appetite,  
To Act as a Food for Consumptives,  
In Nervous Exhaustion, and as a Valuable Tonic.**

PRICE, 40 CENTS PER BOTTLE.

## For Cash Coal and Wood And Present Delivery.

Grate.....	\$5.25 per ton	Best Hardwood, .....	\$6.50 per cord
Stove, Nut and Egg.....	5.25 "	No. 2 Wood, long.....	4.00 "
No. 2 Nut or Pea Coal.....	4.00 "	No. 2 Wood, cut and split.....	4.50 "
Best Hardwood, long .....	5.00 per cord	Slabs, good, long and dry .....	3.50 "

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Good work and prompt delivery.  
Mending done free.

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### A RECENT BOOK

## Miss A. M. Machar,

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work "In His Name" all with intense interest. Knocking

patron, humor and story. Most splendidly illustrated. 3-1/4

The Gaylord Herald wound up a compliment to a young schoolma'am with a good word about "the reputation for teaching she bears." The next day the schoolma'am met the editor, and chased him down the street with a blue umbrella, and every jump in the road she screamed that she had never taught a she bear in all her life.

Prince Bismarck weighs himself in his nightshirt every morning on getting out of bed, and records his weight day day. He is known to be very much averse to getting too fat, and by dieting himself he has succeeded in bringing down his weight considerably of late years. In 1879 he weighed 242 pounds, German, but his latest recorded weight is only 202 pounds.

Judaism has no future, says *The New York Observer*. Multitudes of the Jews themselves are dimly conscious of the fact, while others—like the throngs who attend on the rationalistic teachings of Dr. Felix Adler—grope in the dark for a light and comfort which are not in their old faith, and which come not from any new "ethical" or "theosophical" substitutes for faith. A "learned Israelite" of Austria writes in a very hopeful strain to a Jewish missionary regarding the condition of the Jews in that country.

## EXCELLENT.

## Beyond the Power of Pen to Describe.

Is the Verdict I Would Give of Your Wonderful Medicine, South American Nervine.

I have been a continual sufferer from Nervous Debility, Indigestion, Dyspepsia and general physical weakness for a number of years, and had been treated by numerous doctors and specialists without avail. Recently while visiting in Toronto I was induced by a friend who had been cured of similar complaints by its use, to try South American Nervine Tonic, which I did with the most astonishing results. The very first dose seemed to "hit the right spot," and five bottles completely cured me, and best of all I have stayed cured.

Gratitude for what this grand remedy has done for me prompts me in making this statement, which I want you to publish far and wide, so that others who suffer from these complaints may know that there is a cure, absolute and certain, within their reach and to be had almost for the asking.

May South American Nervine ever prosper, and its promoters reap the reward they so justly deserve, is the prayer of

Yours truly,  
D. G. OWEN.

Pictou, Ont., Dec. 19, 1895.

### MISCELLANEOUS.

Jack: "I had a fine present this morning; a genuine bird dog." Miss Innocent: "How delightful! Can it fly?"

Passenger: "Is that Chicago we are coming to?" Conductor: "Certainly. Can't you make out the snow-capped buildings?"

"Darling, did you sing any pretty songs at Sunday school?" "Yes, Mamma; we sang a lovely one about 'Greenland's ice cream mountains.'"

Miss Amy: "I don't think I would ever marry a very handsome man. I should be so jealous if my husband were an Apollo." Mr. Verisoph: "Don't say that, Miss Amy. You woe me of my last hope."

True Merit Appreciated.—Brown's BRONCHIAL TROCHES are world-renowned as a simple yet effective remedy for Coughs and Throat Troubles.

In a letter from Hon. Mrs. PERY, Castle Grey, Limerick, Ireland, they are thus referred to:—

"Having brought your BRONCHIAL TROCHES with me when I came to reside here, I found that, after I had given them away to those I considered required them, the poor people will walk for miles to get a few."

"George," said she, in a tone of bitter rebuke, "as far as I can see, you are going to the dogs." "You're never contented. Maria!" returned her erring husband. "You made me give up horses, and here you are complaining about dogs. Do I object to your cats and your canaries? No, madam! I would scorn to interfere with your pets—and I beg of you to respect my preference for nobler animals?"

### YOU GET STRONG,

if you're a tired-out or "run-down" woman, with Dr. Pierce's Favorite Prescription. And, if you suffer from any "female complaint" or disorder, you get well. For these two things—to build up women's strength, and to cure women's ailments—this is the only medicine which, once used, is always in favor. Therefore, nothing else can be "just as good" for you to buy. The "Prescription" regulates and promotes all the natural functions, never conflicts with them, and is perfectly harmless in any condition of the female system. It improves digestion, enriches the blood, brings refreshing sleep, and restores health and vigor. For ulcerations, displacements, bearing-down sensations, periodical pains, and every chronic weakness or irregularity it's a remedy, that safely and permanently cures.

## FOUR HUNDRED NEW LIVES

A YEAR'S RECORD OF THE FEDERAL LIFE ASSURANCE COMPANY.

Satisfactory Report Presented by the Directors at the Annual Meeting of the Shareholders—The Report Unanimously Adopted—Board of Directors Re-Elected.

The fourteenth annual meeting of the shareholders of the Federal Life Assurance Company was held at the head office in Hamilton, Tuesday, March 3rd. The President, Mr. James H. Beatty, occupied the chair, Mr. David Dexter, Managing Director, acting as Secretary, when the following report was submitted:

### DIRECTORS' REPORT.

Your directors have the pleasure to submit herewith for your approval the fourteenth annual statement of the Company, showing the amount of insurance written, and the receipts and disbursements for the year 1895, together with the assets and liabilities of the Company at the close of the year.

Fifteen hundred and forty-seven applications for insurance, amounting to \$2,128,550, were received during the year. Of these applications, thirteen hundred and sixty-two were accepted, for \$1,830,050. The remainder were either declined or in abeyance, waiting further information, at the end of the year.

The average now risk assumed on each life and the premium obtained therefor, prove the satisfactory nature of the business written.

Though the aggregate amount assured by the Company was not greatly increased, more than four hundred lives were added to those insured.

The assets of the Company were increased during the year \$67,906.12, and are now within a fraction of half a million dollars. A very satisfactory result, in view of the considerable amount paid to policy-holders for claims and profits.

The security to policy-holders, including guaranteed capital, was at the close of the year \$1,119,576.30, and the liabilities for reserves and all outstanding claims, \$415,621.88, showing a surplus of \$703,954.42. Exclusive of un-called guarantee capital, the surplus to policy-holders was \$84,151.02.

The death claims amounted to \$92,500 (re-insurance deducted), under 43 policies—a reduction in the amount of insurance paid by reason of death as compared with last year. Including cash dividends and dividends applied to premium reductions (\$30,141.59), our total payments to policy-holders amounted to \$123,224.55 during the year.

The depression in nearly all branches of business felt throughout the country in the previous year was increased rather than diminished during the past year. On the whole, however, the results of the company's business have given your directors reasonable satisfaction. It is hoped that the conditions of business in general will be improved during the current year, in which event we may expect additional prosperity. Our agents are active and intelligent workers, earnest in their efforts to advance the interests of the company and the insured, and can be relied upon for such results as may fairly be expected from their respective fields.

Your directors have now to surrender their trust into your hands and in doing so desire to express their appreciation of the confidence reposed in them from year to year, and to acknowledge the able co-operation and efficient services of the office staff of the company.

The accompanying certificate from the company's auditors vouches for the correctness of the statements submitted herewith, all accounts, securities and vouchers having been examined by them.

DAVID DEXTER,  
Managing Director.

JAMES H. BEATTY, President.

### AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance Company:

Gentlemen: We have made a careful audit of the books of your company for the year ending Dec. 31, 1895, and have certified to their correctness.

The securities have been inspected and compared with the ledger accounts and found to agree therewith.

The financial position of your company as on Dec. 31, is indicated by the accompanying statement.

Respectfully submitted,  
H. STEPHENS,  
SHERMAN E. TOWNSEND,  
Auditors.

Hamilton, March 2, 1896.

### FINANCIAL STATEMENT INCOME.

Insurance premiums (net).....	\$257,617 35
Interest and rents.....	19,929 10
	\$277,546 45

### DISBURSEMENTS.

Death claims and endowments (less re-insurance).....	\$ 73,500 00
Dividends to policy-holders.....	31,141 59
Surrendered policies.....	9,582 96
Total paid to policy-holders.....	\$114,224 55
Commissions, salaries, medical fees and traveling expenses.....	\$ 83,478 48
Printing, advertising, stationery, rents and other expenses.....	14,521 14
	\$ 197,276 62
Balance.....	66,322 28
	\$277,546 45

### ASSETS.

Loans on mortgages and on policies.....	\$209,685 41
Municipal debentures.....	70,430 14
Real Estate.....	25,000 00
Bank deposits and cash.....	88,025 70
Other ledger assets.....	18,601 67
Premium deferred and in course of collection, including short date notes secured by policies in force (commissions deducted).....	88,025 93
	\$ 492,773 90

Guarantee capital..... 619,803 00

Security for policy-holders..... \$1,119,576 30

### LIABILITIES.

Reserve Fund.....	\$403,448 76
Claims unadjusted.....	12,173 12
	\$ 415,621 88

Surplus security..... \$ 703,954 02

\$1,119,576 30

Amount assured..... \$10,664,227 26

The adoption of the report was moved by Mr. Beatty, seconded by Mr. Kerns, and carried unanimously, after favorable comments from the mover, seconder and other shareholders.

The medical director, Dr. A. Woolverton, submitted an interesting report and analysis of the death rate experience of the company for the year, for which he was tendered a vote of thanks.

The following directors were re-elected: M. H. Atkins, M.D., James H. Beatty, A. Burns, LL.D., Edwin Chown, David Dexter, Wm. Drysdale, Hon. G. E. Foster, Hon. J. M. Gibson, Thomas Holtby, Wm. Kerns, M.P., Hon. E. McLeod, John Potts D.D., Rev. John G. Scott, George Scott, Rev. A. E. Russ, J. A. VanWart, Rev. John Wakefield, Rev. Wm. Williams, A. Woolverton, M.D.

At a subsequent meeting of the directors the officers of the board were all re-elected.