

SUNLIGHT SOAP REDUCES EXPENSE

\$5,000 Reward will be paid by Lever Brothers Limited, Toronto, to any person who can prove that this soap contains any form of adulteration whatsoever...

ST. PATRICK'S DAY IN OAKVILLE.

Although St. Patrick's Day opened very unfavorably, the dark clouds threatening rain, it did not deter a goodly number of Catholics...

Mass was celebrated at 9 a.m., and at the evening services there were many who listened to the eloquent address delivered by the pastor of St. Andrew's Church, the Rev. F. O'Reilly.

In fitting words he gave honor to the great St. Patrick, whose day was being celebrated all over the world.

He exhorted his people to have more of the faith and courage of their ancestors—those early Catholics, who lived, suffered and died for their religion.

Concluding, he claimed a new era is opening up for the welfare and happiness of Ireland, and that this happy outlook is in a great measure due to the great and good King Edward VII. King Edward, he said, is both a man and a King, and his ambition is to see Erin free and happy.

A GOOD MEDICINE requires little advertising. Dr. Thomas' Eclectic Oil gained the good name it now enjoys, not through elaborate advertising, but on its great merits as a remedy for bodily pains and ailments of the respiratory organs.

THIRTY-THIRD ANNUAL REPORT

The Mutual Life of Canada

As presented at the Annual Meeting of the Company held at its Head Office, Waterloo, Ont., Thursday, March 5th, 1903.

The Directors have pleasure in submitting their report for the year ending Dec. 31st, 1902, with the financial statement duly audited.

The business of the year was very satisfactory in all respects. New insurances were issued under 3,011 policies for \$4,527,878, all of which were written in Canada, excepting 14 policies for \$22,460.

INCOME.—The net premium income was \$1,111,897.41; Interest and Rents, \$275,507.03; Annuities, \$1,056 Profit and Loss, \$2,637.81; total income, \$1,391,098.25, being an increase of \$113,412.17 over 1901.

DISBURSEMENTS.—The payments to policyholders for death claims, endowments, annuities, and surrender values were \$405,506.44; for surplus, \$77,843.79; total, \$483,350.23. All other payments were \$248,956.13, including expenses, taxes, etc.

ASSETS.—The Cash assets now amount to \$6,098,333.54, and the total assets are \$6,459,780.08, an increase for the year of \$701,957.91.

LIABILITIES.—The total liabilities are \$5,960,629.84, including the reserve for the security of policyholders, \$5,925,443.97, computed on the Company's standard 4 per cent, and 3/4 per cent.

SURPLUS.—On the Company's standard of valuation the surplus is \$499,150.24, and on the Government standard \$738,256.14. The increase in surplus is \$119,179.71.

NEW RESERVE STANDARD.—For some years past, the earning power of money has gradually but steadily decreased. Recognizing the importance of making the most ample provision for the fulfillment of our contracts, your Directors decided to place all new business issued from and after January 1st, 1903, upon a 3 per cent. basis of valuation, which has been adopted by many leading Companies, both native and foreign.

The Manager, Officers, and staff have discharged their duties to the satisfaction of the Board, and in the best interests of the Company. The Agents continue to merit the commendation of the Directors and Policyholders, for their loyalty and the success attending the year's work.

The Executive Committee has again examined all the securities and compared them with the records, all of which were found correct, and in accordance with the statement herewith submitted.

The following Directors retire by expiry of term of office, but all are eligible for re-election: Sir F. W. Borden, W. J. Kidd, William Spider, and Robert Melvin.

On behalf of the Board, ROBERT MELVIN, President.

FINANCIAL STATEMENT

LEDGER ASSETS. 31st, 1901 ... \$5,439,541.65. INCOME. Premiums, (net) ... \$1,111,897.41. Interest and rents ... 279,200.84.

PAYMENTS TO POLICYHOLDERS. Death Claims ... \$242,049.75. Matured Endowments ... 112,747.00. Payments to Annuitants ... 9,484.30.

LEDGER ASSETS. Debentures and Bonds, Account Value ... \$2,290,322.95. Mortgages ... 2,994,644.56.

LIABILITIES. Reserve on Policies in force 4 per cent, and 3/4 per cent ... \$5,925,443.97. All other Liabilities ... 35,185.87.

TOTAL ASSETS ... \$6,459,780.08. TOTAL LIABILITIES ... \$5,960,629.84.

Surplus Company's Standard 4 and 3/4 per cent \$499,150.24. Surplus Government Standard 4 1/2 and 3/4 per cent \$738,256.14.

Audited and found correct. J. M. SCULLY, F.C.A., A. J. BREWSTER, GEO. WEGENAST, Auditors, Manager.

The various reports having been adopted the retiring Directors were unanimously re-elected. After several able and pithy addresses had been made by the members of the Board, the Head Office staff, the agents and others, the meeting adjourned.

The Directors met subsequently and re-elected Mr. Robert Melvin, President; Mr. Alfred Hoskin, K.C., First Vice-President; and the Hon. Mr. Justice Britton Second Vice-President of the Company for the ensuing year.

Booklets containing full report, comprising list of death and endowment claims paid and other interesting and instructive particulars, are being issued and will in due course be distributed among policyholders and intending insureds. W. H. RIDDELL, Secretary.

FOURTEEN RIOTERS DEAD.

Many Others Wounded at Port of Spain.

Port of Spain, Island of Trinidad, March 25.—Fourteen natives were killed and forty wounded during yesterday's rioting. The Government building was entirely destroyed by the rioters, and the police barracks were damaged by fire and water.

Volunteers have been called on, and special constables have been sworn, but no further rioting has occurred, although intense excitement prevails among the inhabitants.

Kingstown, St. Vincent, March 24.—Two hundred men of the Lancashire Fusiliers left the Island of Barbados yesterday for Port of Spain, Trinidad, on board the British schooner E. A. Sabean.

THE MARKET REPORTS.

Live Stock Trade Active—Grain is Lower—The Latest Quotations.

Tuesday Evening, March 24. Toronto St. Lawrence Market. Business at St. Lawrence Market showed some improvement to-day. Receipts were heavier in all lines, the total amount of grain received being 10,000 bushels.

Wheat—One hundred bushels of white sold 1/2 cent easier at 72c per bushel, 100 of red sold at 72c and 100 of spring sold 1/2 cent easier at 62c.

Oats—Receipts were fairly heavy and the market steadier. Five hundred bushels sold at 30c to 37c per bushel.

Dressed Hogs—Prices of dressed hogs are higher than they have been for a long time, but there is an inclination felt in the market towards still higher prices.

Butcher—Very few of the farmers bring stocks to sell in the market on Tuesday, and to-day was no exception. There was not much doing and prices are unchanged.

Eggs—Stocks are plentiful, but not many farmers were on the market this morning. New laid are quoted at 12c to 12c per dozen.

Hay—About 35 loads were on the market. No. 1 timothy is quoted at \$14 to \$15 per ton, and mixed or clover is about steady at \$8 to \$9.

Straw—The market is steady at \$8 to \$9 per ton. One load only was offered for sale.

Toronto Live Stock Markets.

Trade at the Toronto Cattle Market to-day was brisker than it has been for some time past. Everything on the market was sold, and in some cases better prices were paid.

Export Cattle—Most of the cattle offered were for export, and it was only the extra good demand that prevented a drop in prices.

Butcher's Cattle—Trade in this line was also brisker, but prices are about steady. The average run of butchered cattle is from \$7.75 to \$4.25, extra choice, \$4.30 to \$4.60.

Sheep and Lambs—The run of offerings was rather light and trade was brisk. Prices are steady to firm.

Hogs—The run was not very heavy and there was a good demand for all grades. Prices advanced 1/2 cent per cwt. quotations are \$6.62 1/2 per cwt for select and \$6.27 1/2 for lights and fats.

East Buffalo Cattle Markets. East Buffalo, March 24.—Cattle—Receipts, 250 head; steady; veals, receipts, 75 head; top, \$7 to \$8; common to good, \$5.50 to \$7.50.

ENTERTAINMENT IN ST. PATRICK'S HALL.

The well-appointed and roomy hall beside the Redeptorist Fathers' Monastery on McCaul street, was filled to overflowing on Thursday afternoon when an entertainment was held in honor of the patronal feast of Rev. Patrick Henry Barrett, C.S.S.R., Rector of St. Patrick's.

Among others present were the priests of St. Patrick's parish, Trustee Carey, P. F. Cronin, W. E. Blake.

SUCCESSFUL ENTERTAINMENT AT GRAVENHURST.

On Tuesday evening, March 17th, a very enjoyable entertainment was given in aid of St. Paul's Church, Gravenhurst. The Opera House was crowded to its utmost capacity, with an enthusiastic and appreciative audience.

The first number was an overture by the Gravenhurst Orchestra, those taking part being Misses Mowry and Dass and Messrs. Towle, Dass, Taylor and Lemay, each displaying marked musical ability, and delighted the audience with their several selections during the evening.

The second was a chorus by The Choir, "Hibernia's Champion Saint," which was well rendered.

Mr. Wallace, of Bracebridge, who was in good tone of voice, pleased the audience with his several songs, receiving hearty encores each time he appeared, and the desire to hear him again in the near future in Gravenhurst was a general expression.

Miss Mickle, A. T. M. C., appeared in her usual easy and graceful manner, her selection being, "The Nymph of the Rhine," and "Under the Bamboo Tree," rendering each in an accomplished style, showing her sweet and well-trained voice to advantage.

Miss Marie Smith, of Toronto, kindly assisted by giving two violin solos. She is queen of her instrument, and exhibited much brilliance and ease in her playing, and completely captivated the audience, with her selections of Irish airs.

Messrs. McMillan, Wallace, Kirk and Lemay creditably acquitted themselves in the two numbers, "The Minstrel Boy," and "The Harp That Once Thro' Tara's Halls," and were warmly applauded.

Mrs. Yeates' recitation was well received, and she showed much ability as an elocutionist.

Intestinal Indigestion

Cannot be reached by stomach medicines or digestants because the LIVER AND KIDNEYS ARE DERANGED and the bowels are constipated.

By far the most important part of digestion takes place in the intestines, as has been repeatedly shown in cases where the stomach has been removed and the patient has lived and digested food without the aid of the stomach.

It frequently happens that people who continually dose the stomach for indigestion and use pepsin and various kinds of digestive tablets and powders can obtain no relief from such treatment, because the real trouble is in the intestines, the liver and the kidneys.

There is fullness and pains after meals, coated tongue, headache, loss of appetite, pains in the limbs and in the back and shoulders, flatulency and constipation, frequently alternating with diarrhoea.

There has yet to be a remedy discovered that is so prompt and thorough in curing intestinal indigestion as DR. CHASE'S KIDNEY-LIVER PILLS, and as this is the most common and severe form of indigestion it can well be claimed that DR. CHASE'S KIDNEY-LIVER PILLS are the most successful treatment extant for indigestion and dyspepsia.

Mr. Hubert Bernhardt, George Street, Ont., states: "I was troubled for years with kidney and liver derangements and stomach disorders, and suffered a great deal from pains in the back. My digestion was very poor, gas would form on my stomach, and I would often feel great distress after meals. Ordinary medicines did not seem to suit my case at all, but I found that Dr. Chase's Kidney-Liver Pills were both prompt and thorough in their action. They have entirely cured me of my old troubles, my digestion is excellent and I do not know what it is to have a pain in my back now. I can heartily recommend these pills as a splendid medicine for kidney and liver troubles and indigestion."



MR. BERNHARDT

Dr. Chase's Kidney-Liver Pills

It is not unusual for persons who have long been suffering from chronic indigestion, biliousness and constipation to be thoroughly cured by DR. CHASE'S KIDNEY-LIVER PILLS, which have by far the largest sale of any similar remedy. You may be skeptical, as others have been before you, but a single trial of DR. CHASE'S KIDNEY-LIVER PILLS will convince you of their unusual medicinal value. One pill a dose, 25 cents a box. At all dealers, or EDMANSON, BATES & CO., Toronto.

They had ever been brainy and brawny men and noble women. For a while their oppressors had denied them the advantages of education; but they had proved that intellectuality cannot be starved by the withholding of education. He told the boys to be proud of the race they were sprung from and of their faith which the Irish had preserved unimpaired from the day they received the message of St. Patrick. The Rector paid a tribute to the education of the Christian Brothers.

Among others present were the priests of St. Patrick's parish, Trustee Carey, P. F. Cronin, W. E. Blake.

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Mrs. Yeates' recitation was well received, and she showed much ability as an elocutionist.

Miss Frawley, of Orillia, sang "The Meeting of the Waters" and "The Rosary" with much sweetness of expression, and was given a hearty applause.

Mr. J. J. McCready, in an eloquent manner, gave a short speech on Ireland, and in his remarks hoped that the time was near at hand when an amicable settlement of the Irish question would be made.

Miss Phyllis Smith sang "Come Back to Erin" in a highly artistic style, and showed herself possessed of a very fine voice.

Misses Mowry and McPhee were piano accompanists throughout the evening, and distinguished themselves by the expressive way in which they accompanied each piece, and showed their ability as artists of music.

Last, but not least, was a play, entitled "Irish Assurance," which was the chief feature of the evening, in which a number of our town people took part, displaying dramatic talent.

Mr. R. John's, as Mr. O'Callahan, kept the audience in roars of laughter by his humorous impersonation.

Messrs. Muldrew, Wright and Murray's impersonations of their different parts throughout the play proved their exceptional versatility as actors.

Miss Maude Gallagher and Masters Lionel Brennan and Leon Clairmont deserve much credit as amateurs.

Mrs. Murray, of pleasing appearance, made a decided success, as usual, in her part as Julia.

Mrs. E. Clairmont, as Mrs. Montague, played her part with ease and originality, and much credit is due her for her kind assistance in getting up this play.

The ushers were Messrs. Frank Child, Robert Moore, Bert Yeates and W. S. Curran.

The receipts taken at the door amounted to \$113.30.

A. O. H.

At the regular meeting of Ladies' Auxiliary Div. No. 1, A. O. H., held on March 11th, it was unanimously moved and seconded that we do sincerely sympathize with Miss Mary Mohan, who has just lost a beloved parent by death and though the sting of death is bitter we must bow in submission to the will of the Eternal Creator.

He has gone to render an account of his life's work and we trust he will stand in shining light before the Eternal Tribunal, and be blessed by the intercession of His Blessed Mother grant him eternal rest. Miss Gilroy, Miss Bird, Miss Rahelly, Committee.

HIBERNIANS AND HOME RULE.

A deputation from the Ancient Order of Hibernians on Tuesday waited on Messrs. Belcourt and Birkett, Ottawa representatives in the House of Commons, and requested them to support Hon. John Costigan when he submits the home rule resolution.

THE CANADIAN NORTHWEST

HOMESTEAD REGULATIONS

Any even numbered section of Dominion lands in Manitoba or the Northwest Territories, excepting 8 and 26, which has not been homesteaded or reserved to provide wood lots for settlers, or for other purposes, may be homesteaded upon by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one-quarter section of 160 acres, more or less.

ENTRY

Entry may be made personally at the local land office for the district in which the land to be taken is situated, or if the homesteader desires he may, on application to the Minister of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, or the local agent for the district in which the land is situated, receive authority for some one to make entry for him. A fee of \$10 is charged for a homestead entry.

HOMESTEAD DUTIES

Under the present law homestead duties must be performed in one of the following ways, namely: (1) By at least six months' residence upon and cultivation of the land in each year during the term of three years, or—

(2) If the father (or the mother, if the father is deceased) of any person who is eligible to make a homestead entry resides upon a farm in the vicinity of the land entered for by such person as a homestead, the requirements of the law as to residence prior to obtaining patent may be satisfied by such person residing with the father or mother, or—

(3) If the settler has his permanent residence upon farming land owned by himself in the vicinity of his homestead the requirements of the law as to residence may be satisfied by application upon the said land.

APPLICATION FOR PATENT

Should be made at the end of the three years before the Local Agent, Sub-Agent or the Homestead Inspector. Before making application for patent the settler must give six months' notice in writing to the Commissioner of Dominion Lands at Ottawa of his intention to do so.

INFORMATION

Newly arrived immigrants will receive at the Immigration Office in Winnipeg, or at the Dominion Lands Office in Manitoba or the Northwest Territories, information as to the lands that are open for entry, and from the officers in charge, free of expense, advice and assistance in securing lands to suit them. Full information respecting the land, timber, coal and mineral laws, as well as respecting Dominion lands in the railway belt in British Columbia, may be obtained upon application to the Secretary of the Department of the Interior, Ottawa; the Commissioner of Immigration, Winnipeg, Manitoba, or to any of the Dominion Lands Agents in Manitoba or the Northwest Territories.

JAMES A. SMART, Deputy-Minister of the Interior.

N.B.—In addition to Free Grant Lands, to which the Regulations above stated refer, thousands of acres of most desirable lands are available for lease or purchase from Railroad and other Corporations and private firms in Western Canada.

W. E. A. FANNON, Optical Doctor. EYES CAREFULLY EXAMINED. OFFICE HOURS 7.30 to 9.30 p.m. 219 LANSDOWNE AVE., TORONTO.

THE... COSGRAVE BREWERY CO. OF TORONTO, Limited. Maltsters, Brewers and bottlers TORONTO.

Are supplying the trade with their superior ALES and BROWN STOUTS Brewed from the finest Malt and best Bavaria brand of Hops. They are highly recommended by the Medical Faculty for their purity and strengthening qualities.

Awarded the Highest Prizes at the International Exhibition, Philadelphia, for Purity of Laver and General Excellence of Quality. Reliable Mention, Paris, 1875; Medal and Diploma St. Louis, 1885.

Brewing Office, 295 Niagara St. TELEPHONE PARK 140.

PATENTS PROMPTLY SECURED. We solicit the business of Manufacturers, Engineers and others who realize the advisability of having their Patent business transacted by Experts. Preliminary advice free. Charges moderate. Our Inventors' Help, 125 pages, sent upon request, Montreal and Washington, D.C. U.S.A.