

230 and 232 Dundas Street.

WHISKARD'S

TWO BUSY DEPARTMENTAL STORES.

This Store is Singular.

Busiest, brightest of all busy stores in busy times. Busier than ever in these times when merchants far and near complain that trade is dull. There is a reason for it. This store is helpful. Worthy merchandise can always find a market here when prices are right; and holders of great lots invariably turn here when help is needed.

Ribbons.

Coming and going ceaseless as ebbs the tide. A constant changing of radiant beauties keep this attractive department bright and fresh with new fancies. One always has more satisfaction buying where there's newness every day. Then the values are right, and customers know it. Come to headquarters for your ribbons.

Lovely Millinery.

The correct combination is fashionable shape and color, tastefully trimmed with the harmony of art, commanding attention and compliment always. This is why our millinery is so popular. The season nears its close, hence these values.

Another special purchase Ladies' Bell Crown Sailors, black and white, worth 40c, selling for 25c. Babies' Bonnets, silk, at 25c, 50c and 65c. Babies' Bonnets, lawn, at 25c, 50c and 75c. Jet Sprays, from 10c up. Colored Ties, bunch of 3 for 25c. Black Ties, bunch of 3 for 35c.

100 Cents.

In these times a dollar looks as large as a town clock, and is more important, too. Here are values that will make your dollar go further than ever before.

Special Line 100 dozen Fine Damask Towels, at 7c. Turkish Towels at 10c and 12c. Ladies' Fine Dark Print Wrappers, worth \$1.25, selling for \$1. 25 dozen Ladies' Undervests, lace front, worth 15c, clearing out at 10c. Checked Apron Gingham, with or without border, 5c and 10c. Pink Striped Galates, worth 25c, selling for 12c. Blue Chambray, 45 inches wide, worth 25c, selling for 15c. White Quilts, 10-14, for 75c. White Quilts, 11-14, for \$1. Sideboard Scarfs, 25c, 35c and 50c. Sideboard Scarfs, drawn work, stamped, 75c. 16 dozen Five O'clock Tea Tray covers, worth 40c, clearing out at 25c. New Line Cretons, new patterns at 1c per yard.

Men's Underwear.

We have a very fine line of Men's Underwear, no better in the city. Take this as a sample: Gents' Undershirts, worth 50c, clearing out at 25c. Seamless Socks, 5c pair.

AUSTRALIA'S CATTLE PLAGUE.

Millions of Dollars Lost and Financial Ruin Brought to Thousands of Breeders—A New Diving Bell.

Vancouver, B.C., July 7.—The steamer Mlovera arrived from Sydney yesterday, several days late, owing to fog. Latest mail advices, dated June 19, state that the tick plague is still raging in every part of Australia, causing destruction of entire herds of cattle. The tick fastens itself in salt meat and has been exported to Sydney in this way. Though the tick be removed the egg remains, and the insect cannot be exterminated. Pastoral sections of country are intensely excited over the unexpected plague, which has taken the place of the rabbit plague, and is costing the country millions of dollars and bringing financial ruin to hundreds of homes. The tick sticks to the cattle and eats its way into vital parts.

Dr. Salmon, an eminent American specialist, has been called for advice, and Mr. Terhune, Australia's famous scientist, is on his way to the United States to consult with Dr. Salmon. A new deep sea diving bell has been invented in Australia. In Sydney harbor the owners sail in their metal bell 50 fathoms from the surface, smoking cigars and sending jocular messages to a distinguished company of scientists above.

Gone for Liquor.

Look in at a pawnbroker's window and try to fit a history to the various articles there displayed. A strange assortment. From the old family silver to the broken gentleman, to the well-used hammer of the once skillful and industrious artisan, gone to supply the craving of the victim of the drink disease. This dread disease is no respecter of persons. Clergymen lose their gowns, doctors their practices, wealthy merchants their business, laboring men their work. It spares none. Yet all alike may be permanently cured of the disease and freed from the curse by scientific treatment at Lakhurst Sanitarium. Send for full particulars concerning the drink disease and its treatment, to the Manager, Lakhurst Sanitarium, Oakville, Ont.

to recognize the superior merits of The Ontario Mutual. He moved the adoption of the report, submitting the following:

INCOME.	
Premiums, net.....	\$263,353.34
Interest, annuities, etc.....	149,080.49
Total.....	\$412,433.83
DISBURSEMENTS.	
Payments to policy holders for death claims endowments, surrenders, etc.....	\$238,427.62
Expenses and taxes, etc.....	116,501.39
Total.....	\$354,929.01
ASSETS.	
Loans on first mortgages.....	\$1,097,192.01
Municipal debentures.....	33,221.49
Real estate.....	49,742.31
Cash on hand and in banks.....	45,368.53
Other assets.....	\$2,182.74
Total.....	\$3,333,012.08
LIABILITIES.	
Reserve, actuary's 4 per cent.....	\$2,033,283.60
All other liabilities.....	5,958.53
Total.....	\$2,039,242.13

On company's standard 4 per cent. \$106,755.00. On Government standard 4 per cent. \$10,000.00. Mr. Robert Melvin, second vice-president, said that the reports of The Ontario Mutual were generally of the character of the Ontario Mutual, plain statements of facts which speak for themselves. He contrasted the present standing of the company as compared with previous reports, showing the steady, substantial progress made from year to year. A reasonable influx of "new blood" was necessary in order to conserve the interests not only of existing policyholders but to make the business profitable to all concerned. There is, however, a limit within which, in justice to old policyholders, the business of new business should be kept; and while it is desirable to secure as much business as can be obtained at a reasonable cost, he deprecated the mad race of some companies after new insurance at an outlay far beyond its legitimate value to the company. He had much pleasure in seconding the adoption of the report, which high quality feature that indicated a healthy growth must be eminently satisfactory to policyholders. The report was unanimously adopted.

VOTES OF THANKS.
"Mr. Erasmus Jackson, Newmarket, moved, seconded by Mr. John L. Wideman, St. Jacobs, that the hearty thanks of the meeting be tendered to the president, vice-presidents, and directors for the care with which they have conserved the interests of the company during the year just past. He said the report submitted showed that the work of the board had been both efficient and effective, and as one of the earliest policyholders (the number of his policy was 20, he was in position to say that from the inception of the company up to the present day, he found ample grounds to be proud of the company's progress. He said his own policy, but also with the management of the company's affairs during the quarter of a century he was one of its members.

Mr. A. Hoskins, Q.C., Toronto, acknowledged the hearty way in which the motion was passed and said that it must be a source of no little gratification to his colleagues of the board, as it was to himself, to receive from the policyholders so strong a testimony in appreciation of their efforts to serve the company faithfully as was set forth in the motion just read. He was glad to find that the agents were never more in accord with the board than at present and he assured them that he would be ready to meet any well-founded grievance they might submit for his consideration.

After making these large disbursements there is still in hand the substantial surplus of \$196,735 for future distribution to the policyholders. The first policy of the quinquennial plan of distribution were issued in July, 1891, so that these policies are entitled to their first dividends this year and the directors are pleased to be able to announce that the surplus to be allotted is about ten per cent higher than the estimates furnished to our agents last year. The total assets of the company at the close of the year were \$3,333,012.08, and the reserve required to be held as security to the policyholders is \$2,039,242.13. The number of policies in force is 14,419 for assurance amounting to \$39,430,000. The number of policies issued during the past year was 1,758, covering assurance for \$2,390,213. Applications were also received for \$156,750. The lives of persons whose health was not up to the company's standard, which was therefore declined. The amount of the death claims which occurred during the year was \$130,781 under 99 policies, and the matured endowments amounted to \$29,430 under 35 policies.

The Executive Committee has again carefully examined the securities and cash held by the company, and found them to be correct as reported by your auditors. The company have, since the last meeting, sustained a very great loss in the death of Mr. John Marshall of London, for many years a most useful and highly esteemed member of this board. The vacancy has been filled by the election of Mr. Geo. A. Somerville, of London, for the unexpired portion of Mr. Marshall's term.

PRESIDENT'S ADDRESS.
Mr. Bowman said that one feature of the report which seemed to him to be unusual in connection with life insurance was that the surplus results on our first quinquennial policies are about ten per cent in advance of the estimates made for our agents. As intimated in the report, the new business for the past year has not been quite equal to that of the previous year. This is largely due to the fact that we have had for several years past a serious business depression, so that many who would otherwise have insured their lives could not do so for the want of the necessary funds. It is not always the company which secures the largest volume of new business that can produce the best results for its policyholders. A fair average new business each year, maintained at a moderate cost is much better for a company than the expenditure of an excessive amount merely to show a large increase in business.

The results of the year's operations are eminently satisfactory, showing improvement in every important feature of the report. There has been an increase in assets, in reserve for the security of the policyholders, in the interest and income, and our death losses are about \$8,000 less than last year, while our expense account is \$365 less, which shows that our business is economically managed. The ratio of expense to income has been reduced by 2 per cent and is now as low as that of any Canadian company and lower than most of them. Our aim should be to give our policyholders safe insurance at the lowest possible cost, and so long as we do this the insuring public will not fail

their province to judge of the importance of the services rendered to the company by the different officers named. He was pleased to move the vote of thanks to the manager, the secretary, the officers and agents, for all had performed their duties to the satisfaction of the board. In the manager the company has a Nestor in life insurance, a Bismarck in diplomacy, one who having eyes sees not, and ears hears not, except where the interests of the Ontario Mutual are involved, in order that everything may be utilized for the benefit of its policyholders.

In all governments it is necessary to have a secretary of state, so this company has its secretary, Mr. Chesterfield in manners and attainments, who, in the discharge of his various duties, stands between the board and its agents and between the company and its policyholders. How well he has done his work all who have had correspondence with the head office will bear witness.

In the superintendent the company possesses a field marshal capable of handling an army of agents, and although he cannot be said to have shown his fitness for the position he occupies and has earned the thanks of the company for his valuable services. The other officers and agents deserve a meed of praise for all of them have worked faithfully to promote the interests of the company. The client and policyholder and other work must have been well and faithfully performed to have given such satisfaction.

Continuing, Mr. Britton said the agents were the mainspring of the company's prosperity. They brought the "grist to the mill," for without them the company might as well shut up its shutters. The difficulty of procuring applications owing to the competition among companies and from other causes, was growing greater from year to year, but the company's agents, honest, faithful and devoted to their work, know not failure, and they may justly claim a large share in the vote of thanks which this meeting is asked to pass.

The motion was carried amid applause.

REPLIES.
In his reply Mr. Hendry said: "It is quite a delicate matter to reply to such a flattering address as my special friend, Mr. Britton, has just made. It is gratifying, indeed to feel and to know that the board has confidence in myself and co-workers. I may say for myself, and I do say it with a great deal of pleasure, that we have all worked along together with the greatest possible harmony. Our aim, all things considered, has been purely and simply as to how we can accomplish the best results for our members.

In respect to extending our lines of business to the United States, I may say that the evidences are somewhat against it, owing to many difficulties, which, so far, have not been satisfactorily overcome, but the chances are, that we will be able to do something more liberal in the near future.

Mr. George Wegenast, having returned from his trip to the United States, paid a glowing tribute to his ability as an accomplished mathematician and actuary. He stated that the bulk of the actuarial work was now and has been for some time entrusted to Mr. Wegenast, and that it was performed in the very best professional manner.

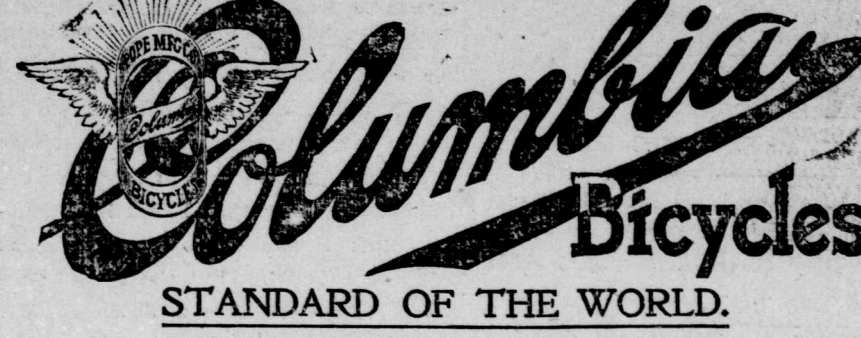
The secretary, Mr. W. H. Riddall, in returning thanks, said that he was pleased to know that after fifteen years' service as secretary of the company he was still in the most pleasant relationship with the board, the officers, the agents, and with thousands of esteemed correspondents and policyholders. He said that he would be connected with the company he hoped he would deserve at least some of the many kind things said of him by his friend, Mr. Britton.

Mr. W. S. Hodgins, thanked the mover and seconder of the resolution for the kind and even flattering words spoken of the agency department. As head of that department he could vouch for the ability and devotion of the agencies staff, and the interesting series of agents' meetings which had been held during the last two days would do much to improve the quality of the work of the agency department to accomplish still better things in the future.

Mr. Burrows, of Belleville, on behalf of the agents, expressed his high appreciation of the language of the resolution. He said this was the twentieth annual meeting he had attended, and the 19th of July, 1898, he will have been in the service of the Ontario Mutual Life 21 years. He urged fealty to the company and zeal in its sustaining perseverance in agency work.

Imitations in Plenty

There are imitations of Columbia Bicycles everywhere—all said to be "just as good" as the famous American machine. But imitations are not



STANDARD OF THE WORLD.

The imitation may look like a Columbia, may even have some of the equipment the same, but it will not give the enduring, satisfactory service a Columbia will. The accumulated experience of 18 years is lacking with the imitators.

Columbia Art Catalogue, telling fully of all Columbias, and of Hartford Bicycles, trustworthy machines of lower price, is free from any Columbia agent; by mail for two 2-cent stamps.

POPE MFG. CO., Hartford, Conn.

Weapon but one selling agent in a town, and do not sell to jobbers or middlemen. If Columbias are not properly represented in your vicinity, let us know.

BRISTOL'S SARSAPARILLA

A most valuable remedy of prompt and positive effect. It thoroughly cleans the system of all impurities that clog the Vital Organs and impair their normal action. It regulates Liver, Kidneys and Stomach, cleanses and enriches the Blood, clears the mind, and restores the body to health and vigor.

For more than 60 years it has been tried by thousands with never failing success, wonderful cures being obtained by its aid in cases vainly treated by other means. To this fact is due its great popularity. For Rheumatism, Salt Rheum, Tetter, Tumors, Sores, and all Blood diseases it is a sure cure.

SURE CURE FOR RHEUMATISM.

Hotel Cards.

HOTEL LONEY—PORT STANLEY.—Large, airy rooms, first-class bill of fare; board by day or week; wheelmen's headquarters; hop every Wednesday evening. MATT. LONEY, proprietor.

ORRILL HOUSE—CORNER TALBOT AND YORK STREETS. New and convenient; tables, Wm. COLLINS, proprietor.

CITY HOTEL, LONDON—BEST \$1 DAY home in Canada; good tables in connection. J. McMAHON, proprietor.

THE ST. LAWRENCE HOTEL, MONTREAL.—Centrally situated and first-class in every respect. H. HOGAN, proprietor.

BOSWELL HOUSE—ENTIRELY RE-NEWED.—First-class hotel, as before; 121 King street, opposite Market. FRANK CAMPBELL.

WESTERN HOTEL—ENTIRELY RE-NEWED.—Best tables in city; boarders taken. J.B. JENNINGS.

FRANKLIN HOUSE—PORT STANLEY.—First-class bill of fare; even the meals; best accommodation; cigars, liquors and cigars. J.E. MARTIN, proprietor.

OFFICE RESTAURANT—RICHMOND STREET.—Fresh lager, best brands of all kinds of liquors and cigars. Meals at all hours. The best brand of oysters. D. MAIR, proprietor.

THE RICHMOND—CORNER KING AND RICHMOND STREETS.—JAMES FALLOU, new proprietor. A call solicited.

TRUMSEY HOUSE—LONDON, ONT.—Largest and best hotel in Western Ontario. No charge for baggage or sample rooms. Rates \$2.00 per day. C.W. DAVIS, proprietor.

Legal Cards.

P. H. BARTLETT—BARRISTER, SOLICITOR.—101, etc.—30 Richmond street, over Slater Bros., tailor shop, London.

W. M. J. CLARKE—BARRISTER, SOLICITOR.—notary, etc., 180 Dundas street (east of Richmond), London.

CHANCEY G. JARVIS, BARRISTER, SOLICITOR.—notary, etc., 712 Dundas street, London.

TENNENT & McDONAGH—BARRISTERS, SOLICITORS, NOTARIES, ETC.—Money loan at lowest rates, 75 Dundas street. D.H. TENNENT, M.P. McDONAGH.

HELLMUTH & IVIEY, BARRISTERS, SOLICITORS, ETC.—Bank of Commerce Building, 1 E. HELLMUTH, C.H. IVIEY.

LOVE & DIGNAN—BARRISTERS, ETC.—418 Talbot street, London. FRANCIS LOVE, R.D. DIGNAN.

W. H. BARTHAM—BARRISTER, SOLICITOR.—notary, etc., Office, 50 Dundas street.

GIBBONS, MULREIN & HARPER—BARRISTERS, SOLICITORS, ETC.—Richmond and Carling streets. GEORGE C. GIBBONS, Q.C., P. MULREIN, FRED F. HARPER.

STUARTS, MOSS & ROSS—BARRISTERS, SOLICITORS, NOTARIES, ETC.—Villars, London, Stratford and Carling streets. GEORGE C. STUART, DUNCAN C. ROSS, LL.B., W.D. MOSS, London, Ontario, Dundas and Richmond, Gloucester, Main street.

UNANIMOUS RE-ELECTION of Messrs. L. E. Bowman, Waterloo; E. P. Clement, Berlin; Alfred Hoskin, Q.C., Toronto; and Hon. W. Laurier, Arthabaska, Que.

Our motion, made by Mr. George Moore, Waterloo, Messrs J. M. Scully and Geo. Davidson were appointed auditors of the company for the current year.

The meeting was brought to a close by all joining in singing "God Save the Queen." The directors met subsequently and Mr. E. Bowman, president, Mr. C. M. Taylor first vice-president, and Mr. Robert J. Iviey second vice-president for the ensuing year.

FORCE OF HABIT.

London People Have Become Used to the Great Specific Remedy.

London, July 6.—The dispatch from Detroit with reference to the cure from Bright's disease and blood poison of Mr. Langley, of this city, by the use of Dodd's Kidney Pills, has recalled the wonderful facts of the case to the attention of the members of the London Dispensary. It has reminded them that Mrs. Langley among others also made a wonderful recovery. The use of the pills, however, has become a universal fact, and there have been so many instances in which they have been used with beneficial results, that a similar case would hardly excite surprise now. It is then, when the medicine was less known.

Chicago will shortly be the modern Babel of many tongues.

Storage.

STORAGE—MERCHANDISE, PIANOS, FURNITURE.—reasonable rates; most convenient. Western Storage and Commission Company, 420-422, Ridout street.

Musical Instruction.

MRS. NOBLE, TEACHER OF PIANO organ and harmony; terms moderate. Residence 326 King street.

M. HALL, HAS RESUMED PIANO lessons at his residence, 23 Stanley street.

M. H. HEWLETT, ORGANIST DU "DAS" Center Methodist Church. Pupils received in piano, organ, harmony and composition, 64 Dufferin avenue.

Architects.

MCBRIDE & FARNCOMBE—ARCHITECTS and surveyors, 213 Dundas street. Dufferin Block. H. C. McBRIDE, F.W. FARNCOMBE.

MOORE & HENRY—ARCHITECTS and civil engineers, Albion Buildings, London. JOHN M. MOORE, FRED HENRY.

HERBERT MATTHEWS—ARCHITECT (formerly with C. G. Haig, New York), Carling Block, Richmond street.

Veterinary Surgeons.

J. H. TENNANT—VETERINARY SUR GEON—Office, King street, opposite Market House; residence, corner King and Wellington.

J. H. WILSON & SON—OFFICE 991 KING street, London; residence, 846 Richmond street, Telephone.

Accountants.

ALFRED A. BOOKER, ACCOUNTANT—136 Elmwood avenue, South London. Telephone 1098.

Jewelers.

REMOVAL—J. T. WESTLAND, JEWEL ER—Kil and engraver, removed to Richmond street, next to Grigg House.

Artists.

MRS. LAURA DOUGLAS HAS RE MOVED to 159 Albert street. Pupils received in oil and pastel painting.

Patent Barristers.

RETHERSTONHAUGH & CO.—PATENT barristers and experts, Canadian Bank of Commerce building, Toronto, branch offices, Montreal. Patents obtained in Canada, etc.

Medical Cards.

DR. ECCLES, QUEEN'S AVENUE—London, Ont., special attention to all diseases peculiar to women. Hours 10 to 2.

DR. GRAHAM—OFFICE, 380 CLARENCE street. Residence, 318 Richmond street. Specialties: Pulmonary affections, cancers, tumors, piles, diseases of women and children.

JAMES D. WILSON, M.D.—OFFICE corner Richmond and Maple streets; residence, 30 Stanley street.

DR. ENGLISH—OFFICE AND RESI DENCE, 68 Dundas street. Telephone.

DR. JOHN D. WILSON—OFFICE AND residence, 220 Queen's avenue. Special attention paid to diseases of women.

DR. MACLAREN—OFFICE AND RESI DENCE, northeast corner of Park and Queen's avenues. Hours, 11 to 3 and 6 to 8. Careful attention paid to diseases of digestive system. Telephone 829.

DR. WOODRUFF—EYE, EAR, NOSE and throat. Hours, 12 to 4. No. 155 Queen's avenue.

DR. MEEK—QUEEN'S AVENUE, LON DON—Specialty, diseases of women. Hours, 10 a.m. till 12 p.m.

DR. WEEKES, 466 DUNDAS STREET—corner Colborne. Hours, 11 to 3, and after 7.

J. H. GARDNER, M.D., L.R.C.P., LON DON—England—Office and residence, 37 Queen's avenue. Special attention paid to specific and skin diseases.

Money to Loan.

COME MONEY TO LOAN ON MIDDLE class security at 5 and 6 per cent. and city property at 6 and 6 per cent. WEEKES & SCANDRETT, solicitors, 36 Dundas street, London.

Livery Stables.

LILEY'S LIVERY—NO. 69 DUNDAS street, East London, Ont. Telephone. No. 622.

TRAHEILCOCK & STROYAN'S MAM MOTH Livery—Hacks, coppers and light livery; ladies and gent's saddle horses. J. S. Traheil's old stand, 189 Dundas. Phone 108. Open day and night.