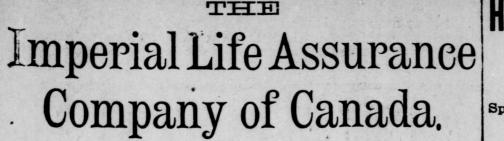
PAGES 9 TO 12

# LONDON ADVERTISER, SATURDAY, MARCH 11, 1899.



The annual general meeting of the company was held at its head office in Toronto, Wednesday, Feb. 22, 1899.

Among those present were: Hon. Sir O. Mowat (president), J. W. Flavelle (first vice-president), A. E. Ames (second vice-president), Hon. Sir Mackenzie Bowell, J. H. Plummer, H. N. Baird, Hon. S. C. Wood, A. E. Kemp, Dr. F. R. Eccles (London), J. J. Kenny, Charles McGill, Dr. J. L. Davison, W. G. Morrow (Peterboro), E. T. Malone, C. C. Baines. David Smith, R. Junkin, D. H. Cooper, F. G.Cox, T. Bradshaw.

The president, Hon. Sir O. Mowat, took the chair, and the secretary of the company, Mr. T. Bradshaw, acted as secretary of the meeting.

The annual report and financial statements were submitted as follows

The directors have pleasure in presenting the following report upon the business of the past year ended 31st of December, 1898:

1. NEW BUSINESS .- During the twelve months there were received and considered 1,607 applications for insurance, amounting to \$3,719,400. Of these 1,467 were accepted, and policies issued, assuring \$3,485,400; 132 were declined, representing \$203,000; 8 were postponed, representing \$31,-

The total amount of assurance in force on the 31st of December, 1898, was \$4,169,125.

2. INCOME.-The cash income from assurance and annuity premiums was \$169,287 96, and from interest on investments, \$12,464 11, making a total cash income of \$181,752 07. The increase for the year amounted to \$134.794 98.

3. CLAIMS .- The death claims, amounting to \$14,844, were considerably below what might have been expected according to any of the standard tables of mortality employed by life insurance companies.

4. ASSETS.—On December 31st, 1898, the assets amounted to \$677,-061 71, an increase for the year of \$340,813 82. Of the assets, \$633,-616 18, or 94 per cent, is represented by government inscribed stocks, debentures, first mortgages on real estate, cash and bank balances.

In determining the amount of outstanding and deferred premiums, the conservative course of deducting the entire charge to which they were subjected, has been adopted, and the net amount only has been carried out as an asset.

5. VALUATION.-In calculating the reserves, the same stringent method was pursued as in the previous year. The assurances were valued by the healthy male mortality table of the Institute of Actuaries, the annuities by the latest mortality table of British Government annuitants - the highest authorities on mortality prevailing amongst assured lives and annuitants.

The interest which we assumed could be continuously realized on the funds, was the low rate of 31/2 per cent, the most conservative used in Canadian actuarial calculation.

In addition to the large reserves called for by the application of these severe standards, a special provision for the immediate payment of death claims, and for suspended or deferred mortality was made.

The reserves at the close of the year amounted to \$180,761, an increase over those held at the close of 1897 of \$142,335.

6. AUDIT .- The report of the auditors on their examination of the statement of receipts and disbursements, and of assets and liabilities, is appended to the balance sheet. During the year there was a monthly audit of the company's books, vouchers, etc., and at its close an examination was made of each of the securities held at the head office.

7. CONCLUSION .- The marked success thich attended the year's work justifies the confidence which has been so widely placed in the company. Such success is unusual in life insurance in Canada.

The volume of new business in 1898 will, the directors believe, found, when the official report on insurance is published, to compare favorably with that done by any other company in Canada during the same By examination of the government report on insurance for 1897 period. it will be seen that in that year only three companies out of the thirty-three actively engaged in life insurance in Canada did a business exceeding \$3,485,400, the amount completed by this company in 1898.

The deaths during the past year were considerably less than our cal-culations allowed for, and, it is interesting to note, were all due to accidents or acute diseases

The stringent method followed in the valuation of the company's liability under its various policies and annuities has placed the company in possession of reserves relatively stronger than those of any other Canadian life insurance company, and, consequently, affords extraordinary security to policyholders. Had the valuation been made on the basis provided by the Dominion Insurance Ac, which is generally adopted by Canadian life insurance companies, the assurance and annuity reserves would have been 13 per cent less, and the surplus fund correspondingly augmented. The company's substantial progress and unequaled financial position are no doubt due to: (1) The strong and vigorous policy inaugurated at its commencement: (2) the paramount desire to make policyholders' security as strong as it is possible to make it; (3) the simple and straightforward contract of assurance which it issues; (4) the adoption of attractive and beneficial plans of assurance; and (5) the careful selection of risks. T. BRADSEL/W, O. MOWAT.

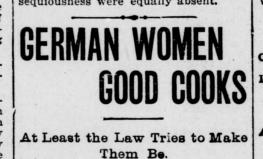
HONEST TO THE CORE Splendid Characteristics of the People of Finland.

Theit Unknown-An English Lady's Experience.

In no other European state, not even in Sweden and Norway, are life and property so secure as in Finland. The confident, matter-of-fact way in which trunks, parcels and portmanteaus are left for hours in the public streets of cities could not fail to electrify an Englishman or a Belgian, whose portable property seems to disappear by magic. "On arriving at Helsingfors or Abo by sea," says an English writer, who toured Finland in 1896, "I have myself occasionally left my trunk on the quay for a couple of hours, till the departure of the train, meanwhile taking a drive in the country around; and, although on one occasion my portmansweeping than that could be said. teau was not even locked, I never lost anything. In the country districts the houses are for the most part unbolted, unbarred and unlocked. More than once in my excursions I have come up to a house, the occupants of which were miles away at the time, and yet not a door of it was bolted or barred. Then, again, it is no uncommon thing for blooming girl of 17, or a young married woman to drive alone in her cart a distance of 50 or 60 miles through dense forests and by the shores of gloomy lakes, conveying the family's butter, eggs and cheese to market, and to re-turn home alone with the proceeds. Finnish honesty is proverbial. In trade, Finns, as a rule, are not only scrupulously honest, they are heroically, quix-otically, so. A tradesman will tell you the whole truth about his wares, even when he knows perfectly well that by doing so he loses a customer, when the partial truth, a slight suppression, would have secured him. "This seems exactly the kind of apparatus I am

looking for," I said to a merchant in Helsingfors some months ago, in reference to an article that cost about £15, "and I will buy it at once, if, knowing what I want it for, you can honestly recommend me to take it." "No, sir, I do not recommend you to take it, nor thick"-have I anything in stock just now that It's awful sad when papa's sick, would suit you." And I left the shop and purchased what I wanted else-where. "Here's your fare," I said to a peasant who had driven me for three nours through the woods on his drosky, handing him 4 shillings. "No, sir, that's double my fare," he replied, returning me half the money. And when I told him he could keep it for his honesty, he nodded his thanks with the dignity one of nature's noblemen, from which defiant pride and cringing ob-

sequiousness were equally absent.



ience of the man who put forward the

The obligatory culinary instruction for women should probably do more for the welfare and happiness of the

be comfortable and happy; but they

also want them fitted for the life which

is natural to women, and for the du-

ties which will fall upon her shoul-

ders, whatever her station may be.

The girls are not made to work hard,

but they are thoroughly trained in

cooking, and are instructed in the ele-

ments of fine laundry work, and of

general household economy and do-mestic management. When they leave

school they are capable of managing

Cheaper schools of housewifery make

less provision for the comfort of pu-

pils, and exact harder work; but are

four girls and agree to initiate them

into the secrets of marketing, cooking

faint light thrown by sporadic cases of

cooking schools and chafing-dish class-

es-are sitting in darkness it would

seem that the domestic future of Ger-

many and Switzerland is tolerably well

provided for: but evidently the edu-

cational authorities over there do not

think so. Germany is reaching out for

To Americans who-save for

a household intelligently.

and all things domestic.

erations.

tain age is bound to attend the course in this department. The other Swiss towns are rapidly following this example and there is great enthusiasm over the success of the experiment. The daughters of the poorer classes in France and of the bourgeoise are usually famous cooks, and make a science of marketing; but in other departments of domestic economy their knowledge is painfully rudimentary, and the average French housekeeper would drive a Dutch or German or Swiss housewife to despair. Among persons of higher social standing in France the women have departed from the traditions of their ancestors. The chatelaines of old France gloried in their domestic skill, and guarded their recipes more jealously than their jewels. Mme. de Sevigne made waffles that were more delicious than her letters. Mme. Recaimer's sauces were as famous as her beauty, and rivaled that famous sauce invented by a French count, who swore that he could even serve his mother-in-law with it so as to disguise her bitter flavor. The Empress Josephine prepared Creole dishes so wonderfully that, if Napoleon had been a gourmet, he would never have had the courage to divorce her. But the modern French demoiselle is as ignorant of culinary matters as the average American girl, and nothing more

# 00000000000000000 The Poets.

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When Papa's Sick.

When papa's sick, my goodness sakes! Such awful, awful times it makes; He speaks in, oh! such lonesome tones, And gives such ghas'ly kinds of groans, And rolls his eyes and holds his head, And makes ma help him up to bed. While Sis and Bridget run to heat. Hot-water bags to warm his feet; And I must get the doctor quick-We have to jump when papa's sick.

When papa's sick, ma has to stand Right side the bed and hold his hand, While Sis she has to fan an' fan, For he says he's "a dyin' man," And wants the children round him to Be there when sufferin' pa gets

through"; He says he wants to say good-bye And kiss us all, and then he'll die; Then moans and says his "breathin's

When papa's sick he acts that w\_. Until he hears the doctor say: 'You've only got a cold. you know: You'll be all right'n a day or so" And then—well, say! you ought to see, He's different as he can be, And growls and swears from noon to night

Just 'cause his dinner ain't cooked D right, And all he does is fuss and kick-

We're all used up when papa's sick. -Joe Lincoln.

Whar Is de Lil' One Gone. O whar, ol' Miss, is de lil' one gone? Fer de sunshine is flickerin' dim; De stahs winks weak fum de dusk tel dawn,

An' de birds seem a-mopin' fer him. Will I heah 1. . ah mo' Lil' foots on de flo', An' de joy of his lil' teensy laff? Wus dey nevah a one Fer to cheer, as alone went down de giimmerin pant Mighty lil', ol' Miss, fer ter cause sech a The Problem of Higher Educationshade, England Also Establishing An' make all de wol' dess a was'; Mighty lil' fer ter make all the flowers Cooking Schools. look daid. Wid nevah no smiles on dey face! But de angels abuv' From Table Talk.] Luv' his ways as we luv', The problem of higher education for An' the joy uv his lil' teensy laff; women is being agitated in Germany An' I knows dey's erlong in rather a surprising form. The Ger-Dess a-singin' dev's song man madchen doesn't know much As he passed down de glimmerin' paff. about higher mathematics and Chal--Will T. Hale. daic as a rule, but she has a worldwide reputation for domestic virtues; The Low Brown Hills. and it is bewildering to find the law makers of her land crying out for com-I did not love them overmuch

D Pul B, J. street. s of women and children. R. OVENS, M.D., 205 QUEEN'S AVENUE-Eye, ear, nose and throat. MCBRIDE & FARNCOMBE – ARCHI TECTS and surveyors, 213 Dundas street H. C. McBride, F. W. Farncombe, H.S., C.E. DR. ENGLISH-OFFICE AND RESIDENCE -688 Dundas struct. Telephone. M OORE & HENRY-ARCHITECTS, LAND SURVEYORS, CIVIL ENGINEERS, John M. Moore, Frederick Henry. DR. MACLAI: DENCE, no FFICE AND RESI-corner of Park and s, 11 to 3 and 6 to 8. Queen's avenues. Special attention paid to diseases of digestive system. Telephone 869.

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| fledical Cards.  | DR. REYNOLDS, DENTIST, SUCCESSOR<br>to Dr. Swan. First-class honors, Toronto<br>University. 207½ Dundas street. Phone 1,131   |
| DR. JOHN HUTCHISON, 214 DUNDAS<br>street, over Edy's. Phone 444.<br>DR. JOHN D. WILSON-OFFICE AND<br>residence, 260 Queen's avenue. Special                                    | DR. G. H. KENNEDY-DENTIST-SUC<br>CESSOR to the late Dr. Davis. Specialty<br>preservation of natural teeth, 170 Dundar<br>street. Phone 975.<br>J. ELLIOTT HOLMES, L.D.SROOM 3-<br>J. Duffield Block, Dundas and Clarence<br>streets. Phone 897. |
| attention paid to diseases of women and children. Office hours, 12:30 to 4 p.m.<br><b>D.R. R. M. COOPER, L.R.C.P. AND S. ED.</b>   |   |
| L.F.P. and S. Glare. Office and residence<br>462 Dundas street: Telephone 1004.<br>D.R. MEEK, QUEEN'S AVENUE, LONDON<br>—Specialty, diseases of women. Hours,                  | DR. JEFFREY N. WOOD-DENTIST-<br>Over Runians, Gray & Carrie's, Dunda<br>street. Telephone 1,236.  |
| 10 a.m. to 1:30 p.m.   H. A. KINGSMILL, M.D   443 Park avenue. Phone 210.  | L. McDONALD-DENTIST-<br>Office 183½ Dundas street, London,  |
| DR. N. R. HENDERSON, CORNER OF<br>Queen's and Park avenues. Eye, ear,<br>throat and nose only.   | 1 VOLVERION & BENTLEI-DENTISIS  |
| CL.T.CAMPBELL, M.D., M.C.P.SOFFICE<br>and residence 327 Queen's avenue, London.<br>Office hours, 8 to 9:30 a.m., 1 to 2 p.m., and 6 to<br>8:30 p.m. Skin diseases a specialty. | VV -216 Dundas street, next Edy Bros., ove<br>Cairneross & Lawrence, druggists. Telephone<br>822.   |
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Secret my.

## Abstract . Financial Statement. RECEIPT -

DISBURSEMENTS.

By claims under policies, payments to annuitants and expenses ....\$110,597 62 By balance net ledger assets ..... 633,616 18

\$744,213 80

President.

\$744,213 80

\$677,061 71

### ASSESTS.

Government inscribed stocks, debentures, first mortgages and cash .. \$633,616 18 All other assets ...... 43,445 53

## T.T.A. BIT. TTTTE

| DIADIDITIES.  | for the wenale and nappiness of the     |
|---|---|
| Reserves (31/2 per cent) on policies annuities, including special | nation than the obligatory military     |
| reserves for immediate payment of death claims, and for sus-      | service for men, and no one of the so-  |
| pended mortality  | cial reformers who have raised their    |
| Other lightlities 2056 55   | voices in advocacy of vadical schemes   |
| Sumling on De jorhalders' Account 6402 044 IS                     | for bettering the condition of society, |
| Surplus on Policyholders' Account                                 | has struck so simple and practical a    |
|   | non for bainging the states the         |

\$677,061 71 F. G. COX.

Managing Director.

T. BRADSHAW. Secretary and Actuary.

AUDITORS' CERTIFICATE-

We have examined the above statements of receipts and assursements, and of assets and liabilities, with the books and vouchers of the company, and certify the same to be correct. We have also examined each of the securities held by the head office and in the vaults of the company, and the evidences of the Dominion Government deposit, and the cash and bank balances, and find the same correct and in accordance with the above statements. A running monthly audit has been maintained during the year, and we certify that the books are well and truly kept.

#### JOHN MACKAY. E. J. HENDERSON, Auditors.

The adoption of the report was moved by the Hon. Sir Oliver Mowat, president of the company, and seconded by Mr. J. W. Flavelle, first vice-president.

The Hon. Sir Mackenzie Bowell moved a resolution, which was seconded by Mr. J. J. Kenny, vice-president of the Western and British Assurance Companies, and unanimously carried, tendering the thanks of the meeting to the company's representatives for the valuable services rendered by them during the past year.

Messrs. E. T. Malone and C. C. Baines having been appointed scruthe vers, reported the following gentlemen as directors for the ensuing yea ::

.Ion. Sir Oliver Mowat, P.C., G.C.M.G., Lieutenant-Governor of Ontario. Joseph W. Flavelle, managing director of the Wm. Davies Company

(Limited), and director Canadian Bank of Commerce. A. E. Ames, of A. E. Ames & Co., vice-president the National Trust Company of Ontario (Limited), and the Toronto Board of Trade.

Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., Senator, ex-Prime Minister of Canada.

Hon Sir James David Edgar, P.C., M.P., K.C.M.G., Speaker House of Commons.

Hon. Wm. Harty, M.P.P., Commissioner Public Works, Ontario. Hon. S. C. Wood, managing director Freehold Loan and Savings Com-

pany. J. J. Kenny, vice-president Western and British-American Assurance Com-

nanies. Hugh N. Baird, grain merchant, director Western Assurance Company.

F. R. Eccles, M.D., F.R.C.S., etc., London, Ont.

A. E. Kemp, president Kemp Manufacturing Company, and president Toronto Board of Trade.

Wm. McKenzie, president Toronto Railway Company.

Warren Y. Soper, of the firm of Ahearn & Soper, director Ottawa Elec-tric Street Rallway Company, Ottawa.

Charles McGill, manager the Ontario Bank.

Frederick G. Cox, managing director.

At a subsequent meeting of the directors, Hon. Sir Oliver Mowat was reelected president, and Messrs. J. W. Flavelle and A. E. Ames, first and second vice-presidents, respectively. Albert N. Reid is district manager for London

pulsory courses of culinary instruction. Till I had turned away, A law recently proposed requires every But now they glimmer through my

woman, on attaining her 20th year, dreams, to produce a certificte that she has They haunt the summer daysatisfactorily completed a severe The low brown hills, the bare brown course in cooking. One cannot help wondering about the comestic experhills

Of San Francisco Bay.

proposition. Perhaps he has suffered My heart ached for their barrenness, keenly from the lack of such a law, Their browns voined thro' with and has philanthropic interest in the gray; No tree where some sweet western gastronomic salvation of coming gen-

bird Might sit and sing his lay-But low brown hills, and bare brown

hills Of San Francisco Bay.

Not one slim blade of living green To make the soft slopes gay; No dim secluded forest dells

for bettering the condition of society, Where one might kneel and pray-

But low brown hills, and bare brown hills C etc., Canadian Loan Company Building. Richmond street, London. Private funds to loan. A. Greenlees, B.A., H. C. Becher. plan for bringing about individual comfort, with resultant domestic tran-Of San Francisco Bay. quility and national prosperity. Ser-

iously considered, the idea is a good But, ah, their hold upon my heart, one, and Germany is not alone in rec-Now I am far away! ognizing the need of more domestic They glimmer thro' my dreams at knowledge for girls. For years there have been schools of housewifery in

STUART, STUART & ROSS-BARRIS-TERS, solicitors, notaries, etc. Offices, London, Strathroy and Glencoe, Alex. Stuart, Duncan Stuart, Duncan C. Ross, LL.B. Lon-don offices, corher Dundas and Richmond. Glencoe, Main street. night, have been schools of housewifery in Germany and Switzerland, and, from Ill parts of the participant and from The low brown hills, the bare brown

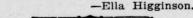
all parts of the continent, and from hills England, as well, girls have been sent

Of San Francisco Bay.

to these schools. Now, a number of such schools have been established in Tell me the secret of this charm. England, and are well patronized. These schools are of different grades, That ever night and day. From greener lands and sweeter lands

and vary as to the expense of tuition Draws thought and dream away and board. In some, the pupils are To the low brown hills, the bare brown from families of wealth and position. The parents want their daughters to

hills Of San Francisco Bay.





cent bottle of Dr. Wills' English Pills, if, after using three-fourths of contents of bottle, they do not relieve Con-stipation and Headache. We also warrant that four bottles will permanei.cly cure the most obstinate case of Constipation. Satisfaction or no pay when Wills' English Pills are used.

J. Callard, Chemist, 390 Richmond well patronized by families with small street, London, Ont. incomes. Then there are private fam-ilies by the score which take three or

B. A. Mitchell, Chemist, Gothlc Hall, London, Ont. W. T. Strong & Co., Chemists, 184

street, London, Ont.

street, London, Ont.

street, London, Ont.

N. I. McDermid, druggist, corner

in Switzerland the movement is still don, Ont. further advanced. The public schools W. S. B. Barkwell, chemist, corner of Berne-or at least the large new Dundas and Wellington streets, Lonbuildings-have been fitted up with de- | don, Ont.

partments adapted for tuition in laun-dry, cooking, marketing, management stores, etc. Every girl above a cer-Anderson & Nelles, druggists, 240 42 bi-yt

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## Marriage Licenses.

MARRIAGE LICENSES AT SHUFF' Drug Store, 540 Dundas street east, cor-ner William. Trolley cars pass the door. No witnesses required.

MARRIAGE LICENSES ISSUED-OFFICE Adkins' Jewelry Store, East London. No witnesses required.

WM. H. WESTON, ISSUER OF MARRI-AGE licenses, 64 Stanley street. No wit-nesses required.

LICENSES ISSUED BY THOS. GILLEAN Jeweler, 402 Richmond street.

ARRIAGE LICENSES ISSUED BY W. MARRIAGE LICENTER H. Bartram, 90 Dundas street.

MARRIAGE LICENSES ISSUED AT Johnston's Shoe Store, 198 Dundas street. No witnesses required. Residence 394 Dundas. MARRIAGE LICENSES ISSUED AT M Strong's Drug Store, 184 Dundas street. Residence 289 Dufferin avenue.

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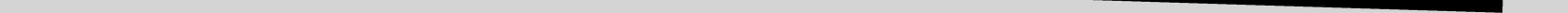
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