THE CANADA LIFE

Report of the Forty-fourth Year of the Canada Life Assurance Co.

The annual meeting of the shareholders of the Canada Life Assurance Company was held at noon yesterday in the handsomely appointed board room of the institution at Hamilton. There was a good attendance of shareholders and, as usual, the reports submitted were of the most satisfactory character, indicating the continued and increasing prosperity of this long-established and reliable company, which has become one of the most popular institutions of this country.

Those Present.

President A. G. Ramsay occupied the chair and Mr. R. Hills acted as secretary. The following directors were present: Charles Black, A. Bruce, Q.C., Hon. Mr. Justice Burton, Warren F. Burton, J. H. Mills, George A. Cox, Campbell Ferrie, W. F. Findlay, F. W. Gates, vice-president, Mr. Gibson, M.P., Col. Sir Casimir Gzowski, K.C.M.G., J. S. Hendrie, William Hendrie, D. Kidd, W. R. Macdonald, Henry McLaren, N. Merritt, E. Jackson Moore, H. H. Lainz, W. A. Robinson, John Stuart, George A. Young, W. T. Ramsay (superintendent), A. W. Murton, Dr. Macdonald, Dr. Mullin.

Shortly after 12 o'clock the meeting was called to order, and the president requested the secretary to read the advertisement calling the meeting and the reports and statements to be submitted, unless the directors preferred to take them as read.

Mr. Hills read the advertisement and the minutes of the previous meeting, which were adopted. The reports for the present year were taken as read. They are as follows:

The Annual Reports.

During the forty-fourth year, to Dec. 31 last, the new assurances applied for to the Company were 2787 in number and $6,192,728 in amount, being greatly in excess of any former year. Of these, 170 for $312,500 were declined, the lives appearing undesirable risks, leaving 2617 applications for $5,880,228 of assurances which were accepted by the directors, and of which however, 169 for $297,107 were not carried out, so that the year's new business was 2448 policies, for assurances amounting to $5,583,121, with new annual premiums amounting to $188,787.06.

The total number of assurances in force at Dec. 31, 1890, were under 25,667 policies for $54,086,801.26, upon 19,097 lives.

The claims by death last year were at a somewhat heavier rate than we had latterly experienced, but they were still within the amount calculated and provided for. The increased amount was largely or altogether due to the serious epidemic of la grippe and other diseases which succeeded it during last spring. The number of deaths was 207, for assurances and profits amounting to $603,884.77, under 268 policies.

The income of the year was $3,098,205.10 and after disbursing profits, death and other claims, expenses, etc., the assets of the company were increased by the sum of $551,969, and now amount to $11,032,440.09.

During the early part of last year some change in the management of the company's Michigan branch appearing necessary, new arrangements were made in reference to it, and the directors are pleased to intimate that these have already yielded fruits, which increase the board's anticipation of the further success of the branch.

Some apparently unavoidable delays occurred in the completion of the company's Toronto building, but the directors are gratified to be able to report that it is now practically completed and almost entirely occupied by a very satisfactory class of tenants. The premises for the transaction of the business of the company's Toronto branch are very attractive and convenient, and such as will accommodate its large and constantly-increasing amount for many years to come. The handsome and substantial character of the building has already called much public attention to the company, and has doubtless contributed to the remarkably successful business of the past year.

In accordance with the company's charter, the following directors now retire by rotation, but are eligible for re-election: John Stuart, Adam Brown and William Hendrie, the Hon. George A. Kirkpatrick, M.P., and A. G. Ramsay.

A. G. RAMSAY, President.
R. HILLS, Secretary.

The Canada Life Assurance Company,
Hamilton, Ont., March 30, 1891.

Statement of Receipts and Payments.

RECEIPTS.

To balance at Dec. 31, 1889		$10,076,541 87
To premiums received on new policies and renewals	$1,545,680 39	
To extra risks	948 77	
To fines	365 41	
To interest earned on investments and profits on sales of debentures, etc	551,260 53	
		2,098,205 10
		$12,170,746 97

PAYMENTS.

By expense account		$ 284,311 83
By reassurance premiums		4,323 29
By claims by death	$ 515,405 50	
By claims by matured endowments	26,000 00	
		541,505 50
By canceled (purchased) policies		47,561 72
By profits of Mutual branch "bonus"	79,324 21	
"Cash"	390,953 57	
"Diminution of premiums"	156,229 89	
		626,507 67
By dividends and bonus on stock		91,666 53
By annuities		400 00
		$1,596,176 54
By balance of assets as per general abstract of assets and liabilities		10,574,570 43
		$12,170,746 97

The Canada Life Assurance Company,
Hamilton, March 19, 1891.

A. G. RAMSAY, President.
R. HILLS, Secretary.

Audited and approved.
MAITLAND YOUNG, Auditor.

General Abstract of Assets and Liabilities.

ASSETS.

Cash on hand, $74.64; and in banks, $17,048.89		$ 17,123 53
Mortgages on real estate—value in account		3,927,034 49
Debentures—value in account (par value):		
City	$ 368,817 11	
County	90,773 34	
Township	273,470 39	
Town	653,427 25	
Village	568,931 89	
Ontario Government Subsidy	608 18	
Loan companies	10,000 00	
Dorchester bridge company	6,000 09	
Railway bonds	7,455 75	
Street railway bonds	111,000 00	
Cotton companies bonds	316,000 00	
Waterworks bonds	285,000 00	
United States Government bonds	127,250 00	
		2,818,738 85
Bank stocks		551,359 00
Loan companies' stock		40,243 00
Dominion Telegraph Company stock		5,723 50
Gas company's stock		37,143 65
Newfoundland Government inscribed stock		50,535 13
Loans on policies		991,384 28
Loan on stocks		1,307,403 50
Real estate—Head office, branches, etc		802,215 57
Liens on half-credit policies in force		117,196 00
Ground rents (present value)		1,314 69
Office furniture		5,784 57
Suspense account—Balance of items awaiting adjustment		1,518 67
		$10,574,570 43

OTHER ASSETS.

Cash in agents' and others' hands, including receipts held by them for premiums which have since been accounted for	$169,066 81	
Half-yearly and quarterly premiums secured on policies and payable within nine months	117,577 43	
	$286,644 24	
Deduct 10 per cent for cost of collection	28,664 42	
		257,979 82
Accrued interest on debentures, etc		199,889 84
		$11,032,440 09

LIABILITIES.

Capital stock paid		$ 125,000 00
Proprietors' amount		$2,301 86
Assurance annuity and profit funds		10,019,351 25

NOTE.—From this falls to be deducted $76,879.14, as it is paid for "death claims" not fully due or for which claimants had not presented valid discharges, and $30,256.95 for vested profits on the above unpaid "death claims," and "cash" and "diminution" profits unpaid at Dec. 31, 1890, nearly all since paid.

Reserve profit on mutual policies		97,117 72
Special reserve on account of 4 per cent. basis		250,000 00
		$10,574,570 43

THE CANADA LIFE ASSURANCE COMPANY,
Hamilton, March 19, 1891.

A. G. RAMSAY, President.
R. HILLS, Secretary.

Audited and approved, MAITLAND YOUNG, auditor.

Report of Committee on Investments.

We hereby certify that we have carefully examined and passed in detail the several securities specified in the "general abstract of assets and liabilities to the 31st of December last," and find the same to be correct, and have also verified the balance of cash.

GEORGE M. INNES.
N. MERRITT.
JOHN STUART.

CANADA LIFE ASSURANCE COMPANY OFFICES, HAMILTON, March 31, 1891.

Auditor's Report, 1891.

To the President, Vice-President and Directors of the Canada Life Assurance Company:

GENTLEMEN,—I have completed a very full audit of the books of your company for the year which closed on Dec. 31, 1890, and have also made a minute examination of the securities representing the loans and investments at that date.

I have pleasure in certifying to the accuracy of the books; also that the statements of "receipts and expenditures" and of "assets and liabilities," signed by me, correctly set forth the company's affairs as shown by the books; also that the securities were found in perfect order and in accordance with the statements, and that the bank and cash balances of Dec. 31 were duly verified.

I have the honor to be, gentlemen, your obedient servant,

MAITLAND YOUNG, Auditor.

Hamilton, March 31, 1891.

The President's Address.

President Ramsay, in rising to move the adoption of the reports, said:

In moving the adoption of the directors' report for the past year, while I have upon so many previous occasions had the good fortune to be able to congratulate you upon the success of the year's new business, I have never had reason to do so more heartily than at this time, when the amount of the year's new business was $5,583,121, largely exceeding that of all previous years, in which our best record was $5,040,188. The total amount of our policy risks is now, as you will observe, $54,086,801, and it will indicate the progress of our company if I recall to you that ten years ago the amount of these risks was $21,547,759, that twenty years ago it was $6,404,437, and thirty years ago $3,365,407. In alluding to such progress as these figures indicate I am well warranted in speaking of them in the most congratulatory terms, and in doing that I would be wanting in justice and appreciation if I did not say that for such success the company is largely indebted to the very efficient staff of officers and agents, by whose efforts, in the face of active competition, it has been in a great measure attained.

As you are aware, this country suffered very severely in the early part of last year from the epidemic of la grippe alluded to in the directors' report. Many of the deaths of our assured were directly due to that disease, and many others who had suffered from it ultimately succumbed to the numerous other illnesses in which it resulted. To these causes we have to attribute the fact that our death claims last year reached the considerable amount of $603,884.77, but it will be satisfactory to the meeting to learn that that amount was considerably under what our calculations had provided for, and every claim was at once settled upon the necessary forms being completed and a proper discharge given to the company.

During the earlier part of last year rates of interest were somewhat low, and while they improved during the latter part of the year, the large amounts dispensed to policyholders, which exceed $600,000 for their shares of the profits, did not admit of our obtaining the advantage of the improvement alluded to so largely as we could have wished.

The year's income was $3,098,205, equal to about $7000 per day for each working day of the year, and the assets, it will be noticed, amounted to over $11,000,000.

The efforts of the company continue to be directed to such a reduction of expenses as is consistent with its best interests, and I may say that but for expenditures largely incidental to the late division of profits last year, they would have been at a somewhat lower percentage than even the moderate rate at which they stand.

The favorable results of our new arrangements in the state of Michigan are alluded to in the report, and as our experience there indicates that our company's sound position and the advantages which it offers are attracting the attention of American assurers, we hope we are warranted in looking for such a measure of success as may possibly at some future time induce the directors to consider the propriety of offering the company's advantages in other places.

You will be glad to know that the present new year's business upon which we are now engaged is thus far of a very favorable and encouraging character, and the death claims are also at present very largely under those of the same date last year, so that with the better rates of interest obtainable, we have every reason for looking forward to a continuance of the company's past success.

The report alludes to the completion of the Toronto building. It is, we are glad to inform you, almost fully occupied by good tenants, and it has already become one of the business centres of the city. We shall be very much pleased by its being visited by friends of the company who may have an opportunity of doing so, when our office staff there will be glad to show them its numerous conveniences and attractions.

As I have been in the habit of doing upon previous occasions of this kind, I would again express my readiness to supply any explanation or information which may be desired, in addition to what is contained in the report and accounts of the company, and I would say further that it will be a pleasure to me to do so, for I know that the more thoroughly the company's affairs and position are considered and understood, the more will confidence in its integrity and stability be increased.

F. W. Gates, the vice-chairman, seconded the adoption of the report. He said: When I had the pleasure of seconding the adoption of the report last year, I suggested that the agents of the company would have a valuable lever in the division of profits to induce policy-holders to use their bonuses in increasing their policies. I am glad to see that, with their usual intelligence and zeal for the company, this has been largely carried out, and to their exertions as well as to the popularity of the company and the many advantages it has to offer, I think we may attribute the large measure of success that has attended our operations during the past year. The President has, I think, well accounted for the large amount of the death rate last year. That wonderful new malady, la grippe, has a remarkably insinuating ability to find out the weak spot in a man's constitution, and, although not many deaths resulted from it, yet that, combined with the other maladies prevalent, has had the effect of bringing in many claims by death. It is, of course, abundantly satisfactory that the death rate is well within the expectancy. This result has been reported from year to year and I think it shows the great care and discrimination that has been shown in the selection of the lives. The large volume of business offered to the Canada Life removes any temptation to accept any risks that are at all hazardous. The securities have been gone over by a committee of the board, as well as by the auditors, and they report fully as to their integrity. I may also add that there is a more important feature—that the securities are of the very highest order, and during the last twenty years the loss upon any of our investments has been phenomenal in the smallness of the amounts: whereas the profits, where a sale was thought advisable, have been quite large. With these elements of success and the low rate of expenses referred to by the president, I think the policyholders as well as the shareholders may anticipate good results in the future. I have much pleasure in seconding the adoption of the report.

The President: If no other gentleman has any further remarks to offer I would ask you to dispose of the report.

The report was accordingly adopted.

Thanking the President and Directors.

Major McLaren: I have much pleasure in moving a vote of thanks to the president and directors for their attention to the interests of the Company during the past year. I think that after the report we have heard read and the explanations of the president and vice-president there is no reason for me to make any remarks, further than to say that year after year we come here and find on almost every occasion a more successful report than that of the previous year and the profits correspondingly increasing. I have much pleasure in moving this resolution.

William Gibson, M.P.: I have great pleasure in seconding that resolution. The Canada Life has become a household word throughout the country and needs no special commendation from me. I have much pleasure in seconding the resolution.

The resolution was unanimously adopted.

President Ramsay: On behalf of my brother directors and myself, I wish to return my best thanks for your kind resolution.

Election of Directors.

Judge Burton: When I mention to you the subject of the resolution I am about to move, I think you will feel that someone with a greater flow of language than myself should have been asked to propose it. But your surprise will vanish when I mention the names of the two gentlemen connected with it, whose arduous duties have met with universal satisfaction in the past. I move that Mr. Young and Mr. Ferrie be appointed scrutineers for the election of directors.

His lordship's little joke provoked a general smile.

Mr. Gates: Before that is put I move, as I did last year, that the president cast a single ballot, as I understand there is no contemplated change in the directorate. It will save a good deal of time.

Mr. Cox: I have much pleasure in seconding that.

The resolution was adopted and the following directors were re-elected: John Stuart, Adam Brown, Wm. Hendrie, Hon. Geo. A. Kirkpatrick and A. G. Ramsay.

The Agents and Officers Appreciated.

John Stuart: I have much pleasure in moving that the thanks of the shareholders be tendered the agents and officers and medical advisers of the company, to whose exertions in the interest of the company its remarkable success is in a great measure due. The report, which has been adopted, following as it does similar reports of former years, makes it unnecessary to say a word in support of this motion, because of the evidence given that the agents and doctors must be men of the very first class in their profession and business, and that they must devote themselves constantly to their duties. The reports show such remarkable and growing success from year to year, and no doubt it is, in a great measure, due to the excellence of those untiring workers. Consequently, we should show our appreciation of the exertions of the agents and medical officers of the company. The reports show the death rate to be so small that they fully deserve our thanks.

Col. Gzowski: I have much pleasure in seconding the resolution.

The resolution was unanimously adopted, and Mr. Cox of Toronto responded on behalf of the agents. He said: "On behalf of the agents and officers I have great pleasure in acknowledging the vote of thanks so kindly proposed. I am sure it will be appreciated by the agents of the company, and I know that in this case they have it. The gratifying statement submitted to-day will also be a source of great assistance and encouragement to them. The payment of policyholders on death bonuses of over half a million dollars and the addition of half a million to the funds of the company will be a great source of strength and encouragement to the agents and assistance to them in pressing the claims of the company."

Dr. Macdonald: As one of the medical health officers of the company, I have much pleasure in returning thanks for the appreciation which the directors have shown by this resolution. We have never forgotten that it is our duty to protect the company as far as we can from the expense of lives that are not altogether secure. It has been said that the Canada Life has become a household word and there is not much need of solicitation to induce people to take policies in it. We have often felt for the trials of the agents in the country and felt that in some respects we were a check upon them, but we have always conscientiously done our duty no matter how highly the persons interested might be estimated. As a medical man I thoroughly inquired into every case, and I am glad that the company has come to the conclusion that these duties have been satisfactorily performed.

Election of Officers.

At a subsequent meeting of the board of directors A. G. Ramsay was re-elected president and F. W. Gates vice-president.

Marks of Patriotism.

The old war-wounds of veterans are surely marks of patriotism, and the speedy and permanent relief of such is as surely a benefaction. Mr. Harvey R. States of Andalusia, Pa., U.S.A., Jan. 31, 1889, writes: "I was wounded in the hip in the late war, and till within a short time have suffered with my wounds. I have been in the hands of doctors often, but St. Jacobs Oil has been of more benefit, as after its use I have not had pain for months." It is a benefactor.

Vacant Seats at the S. S. Board.

Rev. Father Rooney presided at the Separate School Board last night. A teacher of shorthand is to be appointed in the girls' high class and one in the commercial department of the boys' high class. The services of the singing master are to be dispensed with, owing to the low state of the finances. The resignation of Rev. Father McPhillips as trustee from St. Alban's Ward was accepted, and a number of candidates were introduced to be held in St. Patrick's Ward to fill the vacancy caused by the death of Father Laurent. The continued absence of Rev. Father Gibbons from the sessions of the Board will be considered at a later meeting. He represented St. James' Ward.

Mrs. W. J. Lang, Bethany, Ont., writes: "I was one of the greatest sufferers for about fifteen months with a disease of my ear similar to ulcers, causing entire deafness. I tried everything that could be done through medical skill, but without relief. As a last resort, I tried Dr. Thomas' Eclectric Oil, and in ten minutes found relief. I continued using it, and in a short time my ear was cured and hearing completely restored. I have used this wonderful healer successfully in cases of inflammation of the lungs, sore throat, coughs and colds, cuts and bruises, &c., in fact it is our family medicine.

They Straddled the Fence.

A peculiar runaway took place yesterday afternoon in St. Patrick-street. Farmer John Smith of Brampton tied up his bay team to a telegraph pole at the corner of Denison-avenue. The horses broke the halter and dashed at a terrific pace along St. Patrick-street. At the corner of Bathurst Policeman Wilson (164) attempted to stop them, but, avoiding him, they made straight for the fence in Bathurst-street. One of them succeeded in leaping it, but his companion failed, and they stuck, one on each side of the fence. One of the animals was badly injured.

Mr. Thomas Ballard, Syracuse, N.Y., writes: I have been afflicted for nearly a year with that most-to-be-dreaded disease, Dyspepsia, and at times worn out with pain and want of sleep, and after trying almost everything recommended, I tried one box of Parmelee's Valuable Pills. I am now nearly well, and believe they will cure me. I would not be without them for any money."

It was a Vicious Animal.

It is not unlikely that the death of Mrs. Dulmage, who was kicked to death by a horse, will be the subject of a legal inquiry. It is said that Mr. Dulmage bought the horse at a sale, where it was warranted sound and mild in temper. This was a few weeks ago. It now transpires that the animal was a vicious one and was got rid of by its former owner on account of its kicking propensities.

Severe colds are easily cured by the use of Bickle's Anti-Consumptive Syrup, a medicine of extraordinary penetrating and healing properties. It is acknowledged by those who have used it as being the best medicine sold for coughs, colds, inflammation of the lungs and all affections of the throat and chest. Its agreeableness to the taste makes it a favorite with ladies and children.

Music and Drygoods.

On Saturday afternoon and evening and Monday (bargain day) at McKendry's a select program of music by a first-class string band will accompany the lowest prices ever quoted for fancy and staple drygoods, dress goods, silks, mantles and millinery. Nobody should miss these two days at 202 Yonge-street.

There is no earthly reason why a broken leg should cripple you financially. Take out a policy in the Manufacturers' Accident Insurance Company, Toronto.

Holloway's Corn Cure destroys all kinds of corns and warts, root and branch. Who then would endure them with such a cheap and effectual remedy within reach?

HOUSEKEEPERS

Will find here very many useful articles made from the best of rubber. Bath tubs, door mats, rubber aprons and a host of rubber sundries. Children's bibs, dolls and toys as a matter of course—all at prices that show a strong determination to do business. You can't think of anything in the rubber line that we haven't got or can't get in a hurry. Telephone and mail orders promptly attended to.

Goodyear Rubber Store
12 KING-ST. WEST

Conferring Degrees at Trinity.

Trinity's lofty Convocation Hall was filled with ladies and gentlemen yesterday afternoon at 4, when the University was convoked to confer degrees, medals and certificates of honor on the successful candidates at the recent examinations in medicine. Senator Allan presided. Also present: Rev. Provost, Rev. Dean, Drs. Temple, Roberts, Grasett, Heard, Bingham, Powell, Wishart, Spilsbury, Ryerson, Davidson, O'Reilly, Cowan, Nevitt, Gibb, Appleton, Thistle, Sweetnam, Irvine; Mr. John Marland, M.A., Upper Canada College; Mr. J. C. Campbell, Mr. N. B. Fuller, Mr. Barlow Cumberland, M.A.; Professors Lott, Clark, Lloyd, Symonds, Rev. E. C. Cayley, Rev. J. S. Broughall, Rev. R. A. Bilkey, Mrs. Bilkey and Miss Bilkey, Mrs. Body, Miss Patterson, lady principal of St. Hilda's College, Mrs. Lloyd, Mrs. Symonds, Dr. Gilbert Gordon, Mrs. Glover, Miss Glover, Miss Griffin, Rev. J. A. Macdonald, Dr. Pepler, Mr. A. H. Campbell, the Misses Bain.

There was much applause when the three ladies, Miss L. Graham, Miss L. K. Meade and Miss M. H. Gifford, came forward for their parchments.

These professors of the Toronto Woman's Medical College were admitted to ad eundem degrees: A. B. Atherton, M.B.; R. Shaw Tyrrell, M.B.; Emily J. Irvine, M.B.; W. B. Thistle, M.D.; L. M. Sweetnam, M.D.

The degree of M.A. was granted to Mr. Carter Fessenden, and of Mus. D. to Messrs. George Havelock, Daniel Jones, Julius E. Arscott.

We Claim the Earth.

We claim the earth is round, and we know it's true. We also claim that Hagyard's Yellow Oil cures sprains, bruises, burns, colds, croup, sore throat, rheumatism, neuralgia and all painful or inflammatory diseases, and we know this is true. Yellow Oil is a true family remedy for lameness or soreness in man or beast.

Royce-avenue Crossing.

Ald. Pape presided at a meeting of the Level Crossings Committee yesterday. Ald. Maloney introduced a deputation from the western portion of St. Mark's Ward, praying for the extension of Royce-avenue across the G.T.R., Northern division. It was explained that it was an exceptional crossing, one that would not require protection, as all approaches would be within 150 feet of the proposed extension, as there were semaphores at both points. The Engineer favored the prayer of the petitioners, as it would undoubtedly prove a great convenience to the people in the neighborhood. E. H. Hillborn, one of the deputation, said quite a number of persons had been arrested and fined for crossing the track in making a short cut. It was determined to ask the City Solicitor what steps are necessary to meet the views of the deputation and at the same time protect its interests.

Clarets and Sauternes.

William Mara, 282 Queen-street west, has an assortment of 50 brands and bottlings of clarets. The following are six of the wines on his list: Premiares Cotes, a good sound wine, $3.75 per dozen quarts; Montferrand, a full, deep wine, $4.50 per dozen; Club Medoc, a thorough 1887, $5.50 per dozen; Floirac, a fine wine, old in bottle, $6.25 per dozen; Chateau du Roc, a wine full of snap and flesh, $7.50 a dozen; St. Julien, a round wine of fine flavor and bouquet, $8 per dozen. In white wines: Sauternes, $7 per dozen; Haut Sauternes, $9 per dozen. William Mara, 282 Queen-street west. Telephone 713. 135

Cod Liver Oil.

This valuable medicine for weak lungs and debility is frequently rendered unavailable by its strong odor and taste. Caswell, Massey & Co's. Emulsion of Cod Liver Oil, with pepsin and quinine, entirely overcomes these objections. See letters from leading physicians. W. A. Dyer & Co., Montreal, and all druggists. ed

In the Court of Assize.

At the Assize Court yesterday the action of Riding v. Parry, for amount due on a plumbing, painting and glazing contract, was disposed of by judgment being entered by consent for $300. In Wells v. Jones judgment was given for the defendant, the execution creditors of E. A. Macdonald, against the claimant, Mrs. Wells. Burns v. Burns, an action for accounts and for an injunction to restrain the defendant from interfering in the plaintiff's rights in an ice house at Jackson's Point, was not finished when the court rose. In the action of George McCormick and Alfred Gordon against Sheriff Widdifield, for alleged illegal seizure, judgment was entered dismissing the claim.

York Pioneers Assemble.

President Scadding occupied the chair at the meeting of the York Pioneers held yesterday afternoon at the Canadian Institute. In the absence of Secretary Playter, Mr. D. B. Reid acted as secretary. Office attendance was very good, and a interesting paper on "The Life and Times of Hamilton Merritt, sr." was read by Charles Durand. The members are discussing the advisability of holding a picnic in the Exhibition Grounds instead of their annual excursion. They intend to celebrate the centenary of the introduction of parliamentary government into Canada, and deem it advisable that the celebration should be held in Toronto.

Important and True.

No better evidence of the fact that Burdock Blood Bitters is a certain remedy for all blood disorders can be asked than that of Mr. George V. Thomas, druggist, of Hull, P.Q., whose wife was cured of cancer by B.B.B. The family doctor is certain that the disease was cancer and that it is now cured.

Believe in the Swiss Referendum.

The Nationalists, at their meeting last night, received a letter through their president from the manager of the Huddersfield (Eng.) corporation tramway, giving items of interest in connection with the working of the street railways of that city. This resolution was passed: "That this social welcomes all efforts to have the Swiss referendum adopted in this country and desires to co-operate with all societies having kindred aims." Phillips Thompson read some reflections upon politics and labor, which caused considerable discussion. Arrangements were made for Charles Watts' lecture on April 14 in Richmond Hall.

A Great Blessing.

SIRS: I have taken three bottles of Burdock Blood Bitters and find it a good medicine for constipation and poor appetite. I will continue taking it, as it is a great blessing and I feel a great change in my health since taking it.

MRS. J. V. GREEN,
5 Sydenham-street, Toronto, Ont

Borne to Final Rest.

The funeral of the late Arthur McCarroll yesterday from 115 Euclid-avenue to Mount Pleasant was attended by many Army and Navy veterans and members of the A.O.F., including a number from the Oshawa court. Rev. Mr. Turnbull of Denison-avenue Presbyterian Church officiated. The pall-bearers were four brethren of the A.O.F. and by special request two regimental comrades of deceased, Joseph Lynch of the 38th Connaught Rangers and J. McCluskey of the 3rd Royal Buffs.

Speaking of Tips.

A tip is a piece of special or valuable information such as this, that Hagyard's Yellow Oil is a prompt and effectual cure for croup, colds, hoarseness, sore throat, rheumatism, neuralgia, sprains or soreness of any kind. Known as reliable over 30 years.

The Collegiate Board Meets.

Chairman St. John presided over the Collegiate Institute Board last night in York-street school. These were present: Trustees Roaf, Mrs. O'Connor, Houston, W. C. Beddome, Warring Kennedy, E. T. Malone, Lobb, Dr. McMahon, Sutherland, Laxton, Parr, Dr. McFaul. Joseph Booth was appointed clerk of the works to oversee the erection of Harbord-street school. Entrance examiners will henceforth be paid so much per candidate, as provided by statute, instead of $4 a day as formerly.

Watson's Cough Drops are the best in the world for the throat and chest; for the voice unequalled. Try them.

There is no earthly reason why a broken leg should cripple you financially. Take out a policy in the Manufacturers' Accident Insurance Company, Toronto.

TORONTO, April 8th.

GENTLEMEN:

In addressing this letter to you we feel that the subject is of sufficient importance to attract your attention for a few minutes this morning. We wish to say a few words to the gentlemen of Toronto in regard to our new art tailoring establishment, 89 Yonge-street. We have just finished opening a large and varied stock from the English, Scotch and French manufacturers, which comprises all the latest features of fashion, as well as real merit in the materials. It is worth your while to look over the stock and see what we have. We will take much pleasure in showing it to you and we are sure that if you intend ordering a spring, summer, business or dress suit, that it will interest you to see our new designs. In regard to workmanship we assure you that it is as high in excellence as can be attained. We guarantee a perfect fit and substantial, artistic work on every garment. We should be pleased to have you call on us this morning or this afternoon.

Yours respectfully,

Nesbitt & Stone

89 Yonge-street.

Local Jottings.

The schooners Carl, Una, Lithophone and Enterprise are in the harbor unloading stone.

The Boys' Guild of the Church of the Holy Trinity will hold its annual concert on the 16th.

The waterworks bylaw to raise $127,650 for pumping plant will be submitted to vote on May 8.

James Dolan, Model Lodging House, is a prisoner at Headquarters on a charge of stealing 300 lbs of old iron from James Adamson.

Ald. Boustead continues very ill and has requested the Mayor to relieve him of his duties in the various committees to which he is attached.

Meter Superintendent Barker of the Waterworks Committee has recovered sufficiently from his recent illness to be able to report for duty.

It is thought that the marble polishers and their employers will come to a quiet agreement as to wages and hours of labor.

The trade sale of the Sorel boot and shoe stock commences at their warerooms this morning at 10 o'clock. They advertise that every line will be cleared.

Drs. Lowe, Sprague and Covernton gave the first of a series of lectures on ambulance tactics to the police at Headquarters yesterday afternoon.

A free entertainment will be given in Richmond Hall this evening by the cottage meeting, when Mr. F. D. Manshee will exhibit views of "Old London."

The regular meeting of the Army and Navy Veterans will be held to-night in Occident Hall. There will be several prominent ex-British officers enrolled as members.

John Brennan, 109 Ontario-street, and William Eastman, 38 Terauley-street, were arrested on a warrant last night charged with robbing, stealing, the complainant being George Andrews.

The concert given by the ladies' Bible class in All Saints' Schoolhouse last night in aid of the Home for Incurables was a success. The program was excellent and there was a good attendance.

The eighth annual sale of the industrial room will open in association Hall to-day and continue Friday, running from 10 a.m. until 8 p.m. each day. The needlework of the poor should find ready sale.

The Gaelic Society's entertainment in Richmond Hall last night was well attended and a very creditable program of songs, dances and recitations was rendered. Addresses were delivered by Dr. Wylie, M.L.A., and others.

Owen A. Smiley gave an evening of readings last night in Christ Church, assisted by Miss Herman McClellan, Miss Jessie Rogers, Kenneth W. Barton, F. M. Baker, and H. McClellan accompanist.

The Toronto Presbytery yesterday puzzled over the redistribution of the charges of Stouffville, St. John's, Unionville, Melville and Brown's Corners. Finally Stouffville was made into one charge and the remaining three churches into another.

Cliftkumboomer Bros. have taken out a building permit for a pair of semi-detached two-story stone and brick dwellings, south side Tranby-avenue, near Bedford-road, $10,000; Clancy Bros., addition to store, corner Major and Harbord, $3000.

These gentlemen will act as judges at the horse show in aid of the Children's Fresh Air Fund in Shaw-street Rink on Saturday: George Torrance, Col. Otter, T. C. Patteson, Prof. Smith, John Hope, Brantford; William Hendrie, jr., Hamilton; John Hendrie, Hamilton; L. Mendi-h, London; Dr. Grenside, Guelph.

The Cosgrove Concert Company who play at the Auditorium Thursday and Friday nights of this week have been greeted with crowded houses wherever they have appeared in western towns. The press speaks of them as musical wonders and altogether the best Canadian company before the public.

John Davis, the late postmaster at Davisville, left an estate valued at $47,036.53, the bulk of which goes to his sons, Alexander J. and Joseph S. Davis. The will was filed in the Surrogate Court yesterday by Francis Lamprill of Luther and Stanley Davis of North Toronto.

The Grimsby Park directors have made arrangements with the side-wheel steamer Corona, late of the Sault-Owen Sound route, to run once daily in July and twice daily in August between the park and this city via Lorne Park. The steamer is large and fast.

Lily Dean and Ellen Cochrane, two 13-year-old girls, were arrested last night at the instance of Moral Inspector Archabold for vagrancy. One of the girls tapped the till in Archer's store, Front-street east, yesterday, but afterwards gave up the $5 stolen. It is intended to send the two to the Girls' Refuge.

Mr. F. X. Cousineau, the proprietor of the Bon Marche, left for Montreal last evening to attend the great hairsnut sale of McLoughlin Bros. stock, which commences there to-day. The ladies of Toronto may look for an extraordinary announcement of bargains in a few days as a result of this trip, as Mr. Cousineau intends purchasing largely. Due notice will be given through The World when the contents of the purchase arrive.

The trial of Robertson v. Robertson for legal separation and alimony was continued before Justice Robertson at Osgoode Hall yesterday. The witnesses examined were Emma Crawford, a servant in the family, Mrs. Jane East, a neighbor, and Mrs. Mary Watt, mother of the plaintiff. Much of the evidence was of a very unsavory character. The trial will probably last two or three days longer.

At the meeting of the Homœopathic Association on Monday night the annual report of the medical staff showed that during the past year 143 inside patients were treated and the outside patients numbered 816. Of the in-patients 89 were cured, 11 improved, 6 were unimproved, 19 dismissed or removed at their own request, 19 are still under treatment, while 6 died. The death percentage was only 4.19.

Maple Leaf Lodge of the Progressive Benefit Order was instituted Tuesday night at McBean's Hall, College-street, with 26 charter members, and the following officers installed by D.D.S. President, H. Taylor; Bro. Anketell, P.P.; R. E. Hopkins, Pres.; J. Obernesser, vice; J. A. Blackwell, sec.; F. Midgeley, treas.; J. Clarke, marshal; A. Summers, assistant; J. Humphrey, chaplain; Barnard, guard; Biedermann, jr., sentinel; McCormack, Sturgess and O'Donnell, trustees.

Hagyard's Pectoral Balsam.

Hagyard's Pectoral Balsam gives prompt relief in coughs, colds, hoarseness, whooping cough, croup, asthma or bronchitis It is the most pleasant and perfect throat and lung healer in the world for children or adults. Price 25c.

A SURPRISE PROMISED.

The Toronto Street Railway Company Credited With Being Loaded for Bear.

Arbitrator Ritchie, Q.C., told a reporter yesterday that in all probability the street railway award would be in the hands of the parties interested by Saturday next. It is mooted around that the three arbitrators are not yet a unit as to the question of franchise, one at least leaning to the idea that the company should be allowed something for it.

It is further whispered that the Toronto Street Railway has not yet given up its grip on the road, but has a boomerang in hand which will astonish the city camp. Just what its nature is The World's informant sayeth not, but he stated positively that it is by no means the intention of Senator Frank Smith to surrender before a bitter legal battle. Briefly, The World believes that his contention is this: That the road was to sell out to the city at the expiration of the franchise on a valuation, but that the valuation was to be based on the franchise as a perpetual one. D'Alton McCarthy is said to take this view of it.

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