

Nothing Did Good

Until She Tried "Fruit-a-Lives"

Madame Rioux is the wife of M. Jos. Rioux, a wealthy manufacturer of lumber in St. Moise. Madame Rioux is greatly esteemed in her home town and her testimonial in favor of "Fruit-a-Lives" carries conviction with it, as it is entirely unsolicited.



St. Moise, Quebec.

I have much pleasure in testifying to the marvelous good which I have received from the use of the famous tablets "Fruit-a-Lives". I was a great sufferer for many years with serious liver disease and severe constipation. I had constant pain in the right side and in the back and these pains were severe and distressing. My digestion was very bad, with frequent headaches, and I became greatly run down in health. I took many kinds of liver pills and liver medicine without any benefit, and I was treated by several doctors but nothing did me any good, bloating continued. As soon as I began to take "Fruit-a-Lives" I began to feel better, the dreadful pains in the right side and back were easier and when I had taken three boxes I was practically well.

(Sgd) MADAME JOSEPH RIOUX.

"Fruit-a-Lives" or "Fruit Liver Tablets" are sold by dealers at 25c a box for \$2.50—or will be sent on receipt of price. Fruit-a-Lives Limited, Ottawa.

FULL G. T. DIVIDENDS FOR THE HALF YEAR

London, Feb. 14.—The Grand Trunk Railway Company has declared full dividends for the half year at 4 per cent guaranteed stock, and first and second preference stocks.

A dividend rate of 3 per cent for third preference is declared and £6,700 is carried forward.

LOST IN WRECK ON OREGON COAST

Portland, Feb. 14.—The American ship Emily Reed, 113 tons, out from Newcastle, N. S. W., for Portland, with coal, went ashore today at the mouth of the Nehalem River on the Oregon Coast, and broke in two. Ten seamen were lost while the six were saved, including the captain and his wife.

INVESTIGATION INTO VIGILANT COLLISION

Ottawa, Feb. 14.—In the Commons today, during the consideration of estimates for the marine department Jackson (West Elgin) asked if an inquiry had been made into the collision at Fort Stanley between the cruiser Vigilant and a tug. Mr. Broderick said there would be an investigation when the crew of the cruiser returned to duty. Mr. Jackson also said the cruiser had been used to convey Government political officers.

NOT BLIND, SAYS MONTEITH

Toronto, Feb. 14.—This morning Hon. Nelson Monteith, minister of agriculture, stated that the celebrated mare at the Ontario Agricultural College, which a member of the House said was blind when the minister bought her for \$1,500, was not blind after all, and that he had received an expert opinion on the subject. The episode which has more or less disturbed the decorum of the assembly will not be settled until the members visit Guelph on Wednesday next.

TOOK AN OVERDOSE

Montreal, Feb. 14.—Suffering from painful rheumatism, John Finnigan, of 1173 St. James street, resorted to morphine last night to relieve the pain, but made the fatal mistake of consuming an overdose. He was hurried to the Western Hospital, but the doctors could not counteract the effects of the drug and he died soon afterwards.

TWISTED KNUCKLES? RHEUMATIC ALL OVER? STIFF JOINTS?

Why do nearly all rheumatic remedies fail?—Because they can't dissolve uric acid from the blood.

FERROZONE is successful because it alone has the peculiar power of separating from the blood the irritating poisons that cause rheumatism.

When you take FERROZONE it passes at once into the blood circulation. By a harmless secret process it filters out and dissolves every trace of rheumatic poison.

The blood is thus thoroughly cleansed of uric acid—the cause of the disease is forever destroyed. FERROZONE then distills vitality into the system. The aches disappear, twisted joints straighten out—crutches are thrown away.

Could anything work more scientifically—can any remedy possibly cure more quickly than FERROZONE? Thousands cured say NO.

Why suffer and lose sleep—better to toss out experimental remedies and use the one that does cure.

All dealers sell Ferrozone, in 50c boxes. Get it without delay. FERROZONE DOES CURE.

BRITISH

In memory of his recent visit to the United States, the Bishop of London has received a beautiful silver jug from the bishops of the American church.

While boring inside a building at Fellingbrey, Llanelli, for water, some workmen found a valuable seam of steam coal a short distance from the surface.

A bridge connecting Cruit Island, county Donegal, with the mainland collapsed while a dance was being held on it, and many persons were thrown into the sea.

In the goods yard at Huddersfield railway station Frank Pickles, of Albert street, Lockwood, was crushed to death between the buffers of two wagons.

Owing to the Cheshire hounds running in full cry across the line a Crewe passenger train had to be stopped at Middlewich, the lives of a score of hounds thus being saved.

While hunting recently, Mr. George Wilson, a retired Leicester boot and shoe manufacturer, was taken suddenly ill, and expired a few minutes later in the arms of his groom.

Perched on the brake of a goods truck, a fowl belonging to the station-master at Saffron Walden traveled 40 miles to Temple Mills station, whence it was sent back in a hamper.

After a severe struggle lasting over three hours a sailor, whose ship was anchored off Portloman, near Mullingar, landed a 12-foot shark, weighing over 500 pounds, with a hooked bait.

At an inquest at Milford Haven on a skeleton found in the gorse—supposed to be that of Sergeant-Instructor Starford, who disappeared six years ago—an open verdict was returned.

Tinselled postcards not inclosed in covers are withheld from delivery and destroyed, the powdered material on the cards having been found to be injurious to the postoffice staff.

Probably the oldest parish clerk in Great Britain is Mr. Henry Wigg of Horncastle, who, after occupying that position at Pulletby for 74 years, has just celebrated his 62nd birthday.

Mr. W. S. Davies, who has just been appointed colliery manager at Tredegar, where he will control ten large pits, with an output of two million tons a year, started his career at the age of twelve as a pit doorman.

Deposit receipts for nearly £2,000 have been found in the house of an old man named Hugh McKinnon, who resided in Killybeg, County Down, and died in apparently poor circumstances.

A fish with the head of a pig and the body and tail of a shark and with its body covered with points has been caught by the trawler Abbeydale off Aberdeen. Its scientific name is centrina.

One of the oldest of the Crimean nurses, Mrs. Ann Kiltie, has been buried at Kingston Cemetery, beside her husband. She accompanied him to India, where he fought throughout the Mutiny.

A proposal to install shower-baths in one of the council schools in order to make the children brighter and more alert, has been referred by the Norwich Town Council to its education committee.

Captain George Allix has just given up his seagoing command in the London and Northwestern Company's cross-channel fleet after 34 years' service. During that time he made 6,000 passages, covered 900,000 miles, and carried 700,000 passengers on the Irish route.

Finger marks on a bottle of champagne, which a burglar consumed, were examined at Scotland Yard, and said to have been made by George Chadwick, who was committed for trial at Birmingham on a charge of burglary.

An explosion occurred at Pantyffnon colliery, near Llanelli, recently, during shot-firing. There were 200 men in the pit at the time, and six were severely burnt. Their names are James Davies, D. Griffiths, Gwilym Griffiths, Arthur Evans, W. Roberts and Davies.

Seven competitors entered for prizes offered by the Lydney Farmers' Club for the greatest destruction during the year of starlings and sparrows. The number of heads sent in to Dec. 31 was 3,500—three times as many as last year. The inducement offered was 3d per score heads, and a champion prize of 10s.

A man, charged at Halesworth with night poaching, and attacking a constable with a gun, was stated to have worn false whiskers, and a wooden mask covering the face and head. The prisoner pleaded guilty, and said that it was a mercy he did not kill the constable. He was sent to prison for three months for the assault, and fined £5 for poaching.

BISLEY OLYMPIC

Matches Arranged for July in Connection With Games.

London, Feb. 14.—All arrangements for the international rifle meeting at Bisley, on July 8, 9, and 10, in connection with the Olympic games, are now complete. Both team and individual contests will be held. In each of these sections there are two competitions, the first with the national service weapon. The service competition will be over six ranges, varying from 200 to 1,000 yards, 15 shots at each range. Each team will consist of six competitors. Not more than twelve of any country can take part in the individual competitions.

W. A. Butt has been admitted a member of the Royal College of Surgeons.

CLEAR PRISONER

Confession of Convict Clears Montreal Interpreter of Big Theft.

Montreal, Que., Feb. 14.—The peace and crown office safe at the courthouse was robbed of \$1,700 in December last, and A. Hobeika, a Syrian courthouse interpreter, is now awaiting trial on charge of being the thief. J. A. St. Julien, the man's lawyer, announces he has received a confession from George Pigeon, a convict at St. Vincent de Paul, that he committed the robbery. Pigeon was recently sentenced to serve seven years' imprisonment on various charges of robbery and forgery.

NO NET FISHING FOR TWO YEARS

Licenses for Thames Fishermen Will Not Be Issued This Year, Says Gov't.

Toronto, Feb. 15.—Routine proceedings only occupied the half-hour taken yesterday by the Legislature in a characteristic Friday sitting. Most of the seats were empty, and there was nothing animated about the session.

In discussing Mr. Foy's bill respecting inquiries concerning public matters, Mr. MacKay suggested the verbal change of substituting the words, "Legislative Assembly," for "Legislature." He pointed out that "Legislative" included the King, the Lords, and the Commons, and if the bill was passed without the change, the assembly would be forfeiting one of its rights. Premier Whitney said that Mr. MacKay was partially right, and the amendment will be made.

Replying to Mr. McCoig (W. Kent), Hon. Dr. Reame stated that he had been decided last year that seine licenses should not be granted to Thames River fishermen, whose boats were enabled to obtain licenses in Lake St. Clair without special provision being necessary.

Answering Mr. Aud's questions regarding the fishery cruiser Luskin, Dr. Reame said that the vessel was purchased on Oct. 4, 1907, from J. W. Walker for \$10,000. On Oct. 26 it was wrecked at Goderich. It was built in 1888, and was inspected by W. E. Rodway, marine architect of the Police Company. No repairs were made after its purchase.

The assistance of a dredging company at Goderich was secured in an effort to save the vessel, whose engines and boilers were sold by tender for \$850. There was no insurance.

Hon. Mr. Harcourt asked: Does the Government intend, during this session, to introduce further legislation in the matter of guarding life in case of accident through fire, imperfect construction relating to ingress, egress, or otherwise, in public buildings?

Mr. Matheson replied that the Government was considering legislation regarding exhibitions of moving pictures, and other similar matters.

The following bills were read a second time: Mr. Foy's bill consolidating the acts respecting the executive council.

Mr. Foy's bill respecting inquiries concerning public matters.

Mr. Matheson's bill respecting the raising of loans authorized by the Legislature, respecting the consolidated revenue fund; to supplement revenues of the crown, and respecting municipal securities.

Notices of Motions. Mr. Pearce—On Monday next, bill to amend the assessment act.

Mr. McCoig—On Tuesday, next, inquiry of ministry:

1. What is the total sum of moneys in the control of the accountant of the supreme court of judicature of Ontario?

2. Through what agent or agents are these sums invested?

3. What commission is paid to the agent or agents?

4. What is the rate received on such invested funds by the person employed?

Mr. Ross—On Tuesday next, inquiry of Ministry:

1. How many civil servants have been dismissed since advent of present Government?

2. How many have resigned?

3. How many vacancies created by any other cause?

4. How many appointments to the civil service have been made during said period?

5. What was the number of civil servants in the employ of the Government on Dec. 31, 1907?

6. What is the present number?

NEW ENGINE PLANT FOR THE DOMINION

English Concern To Establish a Factory, Near Montreal.

London, Feb. 14.—Sir Vincent Callard, president at a meeting of the shareholders of the Dominion Engine Company, railway engine makers, said a representative sent to Canada to inquire into the representations made by the firm that the aggregate capacity of the existing locomotive works there was not nearly sufficient to cope with the country's development, had confirmed them. Sir Vincent Callard and the manager had consequently visited Montreal, where they had received assurances of encouragement from the railway companies, and had therefore acquired a site near Montreal. A scheme is to be laid before the shareholders shortly.

ENGLISH SPAVIN LINIMENT

moves all hard, soft or calloused lumps and blemishes from horses, blood spavin, curbs, splints, ringbone, swellings, stifles, sprains, sore and swollen throat, coughs, etc. Save \$50 by use of one bottle of Warranted the most wonderful Blemish Cure ever known. Sold by Callard & McLachlan, London. 61-1f

Only the smaller birds of prey are used in Asia for falcon hunting. The sport is in great favor with eastern sovereigns and wealthy natives of desert lands.

Feather Beds, Pillows and Mattresses renovated, and new ones made. Feather Beds, Cushions and Spring Beds. Brass and Iron Beds, Stoves, Furniture, Carpets, and the Feather Bed, Pillow and Mattress Cleaners. F. H. HUTCHINSON, 553 Richmond street. Phone 997.

The United States has 260,000 school buildings, in which 460,000 teachers are at work teaching nearly 18,000,000 children.

DR. A. W. CHASE'S CATARRH CURE... 25c.

Is sent direct to the diseased parts by the Improved Bore. Clears the ureters, cleans the passages, stops droppings in the bladder, and promotes cures. Catarrh and Hay Fever. Blower. Free. All dealers, or Dr. A. W. Chase, Medical Co., Toronto and Buffalo.

FORTY-FOURTH ANNUAL REPORT

The Huron and Erie Loan and Savings Co.

THE CANADIAN SAVINGS AND LOAN COMPANY and THE HURON AND ERIE LOAN AND SAVINGS COMPANY. Amalgamated, January, 1906.

The forty-fourth annual general meeting of the shareholders was held at the company's office in London, Ont., on Wednesday, the 12th of February, 1908.

Present: Messrs. J. H. A. Beattie, H. S. Blackburn, F. P. Betts, P. W. D. Brodick, Dr. F. L. Burton, Hume Cronyn, V. Cronyn, K.C., Dr. F. R. Eccles, A. Ellis, H. E. Gates, H. W. Givins, Andrew Greenlees, Griffith Griffiths, F. G. Jewell, J. F. Kern, John Labatt, F. E. Leonard, J. W. Little, Judge Talbot Macbeth, A. T. McMahon, T. G. Meredith, K.C., M. H. Rowland and others.

The president, Mr. J. W. Little, took the chair, and the manager, Mr. Hume Cronyn, acted as secretary.

The annual report and financial statement were submitted as follows: The directors of the Huron and Erie Loan and Savings Company have pleasure in submitting herewith their forty-fourth annual report, showing the result of the company's operations for the past year, accompanied by the balance sheet to Dec. 31, 1907, duly audited.

After defraying the expenses of management and all other charges, and writing off anticipated as well as actual losses, the balance available for distribution is \$272,764.08, as follows:

Brought forward from the previous year's accounts \$34,881.55
Net profits upon the past year's business 237,872.54
\$272,764.09

Of which the following disposition has been made:
Two half-yearly dividends at the rate of 9 per cent per annum and Government and business tax..... \$172,819.62
Transferred to building fund 10,000.00
Transferred to reserve fund 55,000.00
Balance carried forward 34,944.47
\$272,764.09

The reserve fund now amounts to \$1,655,000, or over 87 per cent of the paid-up capital.

The value of the real estate held by the company, other than office premises, is \$4,150. This sum includes all properties remaining unsold which have come into possession of the company by foreclosure, failure to obtain purchasers under power of sale, or otherwise.

The directors desire to bear testimony to the very efficient manner in which the officers of the company have discharged their respective duties. All of which is respectfully submitted.

London, Ont., Jan. 28, 1908. J. W. LITTLE, President.

Statement for Year Ending December 31, 1907

DR.—

To interest on Sterling Debentures \$2,253.55
To interest on Canadian Debentures 130,638.77
To interest on deposits 59,344.73
(Including interest accrued but not due.) 327,247.40

To general expense account 27,347.32
To other expenses 12,587.88
(Including directors' fees, auditors' salaries, solicitors' fees, taxes, etc.) 68,357.02
To commission on loans 7,554.10
To land inspection 8,894.66
To commission and expenses on debentures 10,973.06
To losses on real estate 68,357.02
To dividend No. 85, 44 1/2% 85,500.00
To dividend No. 87, 44 1/2% 85,500.00
To Government and business tax 1,819.62
To transferred to building fund 10,000.00
To transferred to reserve fund 55,000.00
To balance 34,944.47
\$272,764.09

\$614,509.50

ASSETS AND LIABILITIES.

Liabilities to the Public:
To Sterling Debentures \$2,253.55
To Canadian Debentures 130,638.77
To deposits 59,344.73
but not due 67,008.55
\$272,764.09

To the Shareholders:
To capital stock paid up \$1,500,000.00
To dividend No. 87, due Jan. 1, 1908 85,500.00
To building fund 10,000.00
To reserve fund 55,000.00
To balance 34,944.47
\$1,785,444.47

\$1,785,444.47

LIABILITIES.

By cash value of mortgages \$9,750,075.84
Less: amount retained to pay prior mortgages 58,140.55
By office premises 9,731,935.29
By real estate on hand 15,000.00
By provincial and municipal debentures 756,461.76
By Canada Trust Company stock 183,375.00
(Value on basis of reserve, \$23,150.)
By other bonds and securities 113,064.24
By cash in office 5,889.43
By cash in banks 435,971.03
\$11,246,976.75

\$11,246,976.75

HUME CRONYN, Manager.

We hereby certify that we have audited the books and accounts of The Huron and Erie Loan and Savings Company for the year ending Dec. 31, 1907. The cash and bank accounts have been audited monthly; the postings and balances of all the company's ledgers examined quarterly; and we find the whole correct and in accordance with the above statements. We have also examined the company's securities and find them in order.

London, Jan. 28, 1908.

The president in moving the adoption of the report spoke as follows: "In view of all that has recently been said about monetary stringency, and the criticism of financial institutions who accept deposits from the public, especially in the United States, our shareholders will be pleased to find the company in the exceptionally strong position shown by the report which has just been submitted. At the end of the year, beside a large amount invested in what are called quick assets, we had in cash over \$440,000, or about 22 1/2 per cent of our total deposits."

According to a summarized statement published by one of the Toronto financial papers, the average ratio of cash to total deposits in the thirty-five chartered banks of Canada, on the 31st of December last, was about 12 per cent.

Another point to which I would like to call attention is that under the special acts and bylaws governing the company, we are prohibited from making loans on our own stock, and no director or officer can borrow from the company on any security whatever.

The total assets of the company have increased \$143,762 since last year, and were never in a sounder condition than at present. Our debentures have been the subject of the highest character. Our mortgage loans have received even better attention than usual, owing to the fact that for some months during the year the directors thought it prudent to accept very few new loans and our inspectors were therefore able to devote most of their time to the re-examination of properties held under mortgage. The arrears of interest are less than for many years past, and we have only one farm on hand, which we hope to dispose of without delay.

In consequence of the unusual local demand for money at high rates, our Canadian debentures and deposits show a decrease for the year, but this is more than made up by the increase in sterling debentures. Our new loans and renewals amount to over two million dollars and the average rate of interest is considerably better than in the previous year, whilst the expenses, other than the commission on sterling debentures, show a substantial decrease. Our reserve fund now amounts to over 87 per cent of the paid up capital, the addition made from this year's earnings being greater than in any previous year, save one, in the company's history.

The sum of \$10,000 has been set aside as a building fund. For some time it has been apparent that the office accommodation was insufficient, and some change must be made. It has not yet been decided what shall be done, but the shareholders may rest assured every care will be taken, and no unnecessary expense incurred.

The branch office at St. Thomas, under the efficient management of Messrs. Tait and Murch, has done a most satisfactory business, and in spite of keen competition, has maintained its deposits and debentures.

During the year, Mr. G. A. Somerville, who was our manager for about eighteen years, resigned to accept a position in Toronto. Mr. Somerville served the company faithfully and the directors parted with him with regret. Mr. Hume Cronyn, who succeeded him, the directors have found to be energetic and thoroughly competent.

Since our last annual meeting, Mr. V. Cronyn, who for over forty years gave the Huron and Erie good service in various capacities, retired from

the board, and later in the year, Mr. John Christie was removed by death. Mr. Christie was connected with the Canadian Savings and Loan Company from its inception. Both these gentlemen had the advantage of long experience in loan company work and their knowledge of real estate values, together with their prudent and cautious business methods, contributed largely to the success of these companies.

Dr. Wm. Saunders, C. M. G., of Ottawa, one of our old directors, was chosen to fill the vacancy caused by Mr. Cronyn's retirement; as Mr. Christie's death occurred so recently, no one was appointed in his place.

The motion to adopt the report was seconded by the vice-president, Mr. T. G. Meredith, K.C., who said:

It will be a matter of pleasure, I am sure, to the shareholders to know that during the recent stormy and troublesome times in financial matters the company remained in so strong a position. It is at times such as these that the public appreciate the value of a prudently, carefully managed institution, which is absolutely safe. One of the best assets of The Huron and Erie is the faith and confidence which the public have in it. The company has always endeavored not only to conserve the interests of its shareholders, but as well to protect its debenture-holders and depositors. When seeking investments, the policy of this company has been to look first for absolute security, and then for the best rate that that class of security will afford, or can give. That may not bring as great profits to the shareholders, but the result to them is far better, because they have absolute security—so far as it is possible to have anything secure.

The question—always a burning question, always an interesting question—of an increase in dividends has been considered by the directors, who will be glad, just so soon as the position of the company justifies an increase which may be steadily maintained, to authorize the same.

Mr. V. Cronyn and Mr. Andrew Greenlees congratulated the shareholders on the successful and prosperous year which had passed. They thought, however, the time had arrived when an increase in the dividend might safely be made, and, speaking for those to whom such an increase would be welcome, wished to ascertain when an advance might be expected.

The president confirmed what Mr. Meredith had already said on this head, pointing out that The Huron and Erie had made a larger return to its shareholders than any other loan corporation in Canada, and that to be over-cautious was at least to err on the safe side.

The report was unanimously adopted.

Dr. Eccles, in reply to a vote of thanks to the directors, emphasized the conservative lines adopted in all the company's business. Last year the prevailing high rates had tempted some to put out all the funds on hand, but the directors deemed it wiser to keep the company's cash reserves unimpaired.

Messrs. M. H. Rowland and F. G. Jewell were reappointed auditors for 1908.

Bylaw No. 24 was amended as set out in the notice calling the meeting, and the retiring directors, with the manager, were elected directors for the ensuing year.

A POPULAR ORGANIST

Caradoc, Feb. 14.—A very pleasant time was spent by the members of Cook's Church choir, Caradoc, on Wednesday evening, when they assembled at the fine residence of Mr. W. Steer, the occasion being an oyster supper given in honor of Miss Alice Trotter, the retiring organist. For the past three years Miss Trotter has ably officiated as organist, and during that time has succeeded in building up and maintaining a choir second to none in the rural districts, and it was with feelings of deepest regret that the congregation and members of the choir learned of her resignation.

The early part of the evening was spent by the young people in social chat and all kinds of games, after which they were all invited to the dining-room to enjoy the dainty repast so liberally provided by the host and hostess.

After the presentation of the delicious bivalves and the many choice viands, they all gathered in the sitting-room where Miss Trotter was made the recipient of a handsome present.

In behalf of an aptly worded address, in which Miss Trotter's many estimable qualities were eulogized; while Miss Laura Sutherland presented her with a beautiful gold bracelet.

Though taken completely by surprise Miss Trotter, in a few well chosen words, sincerely thanked the members of the choir, not only for the honor they had done her, but also for the numerous kindnesses she had from time to time received at their hands.

After the presentation of choice solos were rendered by Messrs. Wilkinson and Steer and Miss Trotter. A hearty vote of thanks was then tendered Mr. and Mrs. Steer for their hospitality, all joining hands and singing "Should Old Acquaintance be Forgotten," after which all repaired to their several homes, feeling that they had spent a most pleasant and profitable evening.

A Proper Declaration

The board of investigation which sat in the case of the Grand Trunk Railway and its telegraphers went somewhat beyond the lines set by precedent in such matters, and got into the realm of what may be called the higher politics of commerce. The decision points out, what many who take part in the discussion of such issues