The Toronto General Trusts Corporation.

Proceedings of the Annual General Mosting, Wednesday, 26th February, 1802.

The Third Annual Meeting of the Shareholders of The Toronto General Trusts Corporation, being the Twentieth of The Toronto General Fact of the pany, was held in the Beard Room of the Corporation, on the collect of You're and Colborno streets, on Wednesday, the 26th of Pelanary. There we preent: Hon Mr. Justice Mastenuan, John Hoskin, K.C., Das it in the wood, W. H. Beatty, W. D. Matthews, T. State Sand Staye v. Angeles See K.C., Thos. Long. John L. Blattle, J. G. Scott, K.C. J. J. Fov. K.C. M.P.P.

Robert Jaffray, Alexander Nairn, James Hedley, Africal Hoskin, L.C. B. F. Bull, Edward Galley, E. T. Malone, K.C., A. B. Lee, J. W. Laggrand, William Gordon, J. J. Kenney, D. R. Willide, Sumarl Nordhelmer, H. S. Orley, May r. Barwick, K.C. H. J. Wright, George M. Clark, K.C., Idehard Police Hondrie, Alexander Smith, R. S. Schell, George Porter, Heary Goods de na. A D. Laugmuir John Paton, A. L. Crossin, E. E. Arghest and others (Pr. Hoskin, K.C., L.D., took the chair, and Mr. A. D. Laugmuir, the

Assistent Manager, was appointed to act as Secretary.

The various mannial statements, showing the operations of the Corporation for the year ended 31st December, 1901, were submitted by the Manusquig

Director, Mr. J. W. Langmuir, and were respectively commented upon by him.

The Report of the Directors, for the year, was then read as follows:— Your Directors have pleasure in submitting the Third Annual Report of The Toronto General Trusts Corporation (being the Twentieth of The Yoronto General Trusts Company) together with the usual financial setements, show-

ided 31st December, 1901. During the past year new business aggregating \$3,001,870.18 came unjug the managed ent and care of the Corporation, as compared with \$2,243,10008 in the preceding year, being an increase of \$348,762.10. The following comparative summary shows the positions assumed and the varied character of the new business acquired during the past two years :-

ing the operations of the Corporation and the results of the same for the year

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\$1,504,522 97 218,116 40 107,116 28 125,000 00 840,067 61 405.913 12 206,287 83 278.500 00 28,000 00 109,467 00 2.700 00 26,752 39 295,567 38 89,149 46 \$2,343,108 08 \$3,091,870 18

In the foregoing Summary all transactions, in which the Corporation merely acted as Trustee for the issue and certification of Debentures, or as Registrar of Stocks and Bonds, Transfer Agent and positions of a kindred character are excluded, although such transactions, during the year, aggregated close on five million dollars,

As the Corporation has now completed the twentieth year of its existence. er Directors think this a fitting occasion to submit to the shareholders and the public a tabulated statement, showing the executorships, trusts, administrations and all positions of a fiduciary character which have come under the control and management of the Corporation since its organization in February, 1862. A person of this statement will not only show the great growth and progress of this, the pioneer Trusts Corporation of Canada, but will also prove interesting and instructive as showing the varied nature and character of the business entrusted to the Corporation. It will be observed that during the twenty years of its existence the Corporation has assumed trust and estate business amounting to no less than \$57,147,074.75, of which Mere has been distributed and oldered out during that time \$16,713,638.33, leav-

there has been distributed and closed out during that time \$16,713,633.33, leaving \$20,444.341.43 under its charge on the 31st December, 2901.

Your Beard decided in the latter part of the year to open an Agency in Manitoba, and in furtherance of that decision negotiations were begun with the Winnipeg General Trust Company for the acquirement of their business and an Ast mandioning the Agreement, and conferring on the Corporation will the rights and powers which the Winnipeg General Trust Company had for the manaction of a trust business in Manitoba. A temporary office has been solved in the new building interest in Manitoba. A temporary office has been solved in the new building interest.

The stock of the Corporation is all paid up (last instalment on the 19th March) and now stands at \$1,000,000, with the Reserve Fund \$270,000. The Profit and Loss Statement herewith submitted shows the earnings of the

Profit and Loss Statement herewith submitted shows the sarnings of the forporation for the year, and the sources from which they were derived : the of manigument and other outlays connected with the business. It will be wed that the net profits for the year, including the balance carried for-from 1800, amount to \$116,850.94, out of which your Directors declared and paid two semi-annual dividends at the rate of 7% per cent, per annual seunting to \$73,561.06. There has also been written off from the Corpora-m's building the sum of \$14,360.96, and from furniture and vault fixtures 13,000,30, and \$10,500 has been passed to the credit of the Reserve Fund, bringing forward to the redit of Profit and Loss the sum of \$6,059.62.

The Directors again desire to impress on the shareholders and the public that, differing from nost of the Trust Companies in the United States and Canada, The Toronto General Trusts Corporation strictly confines itself to the management of estates, trusts and agencies. It excludes from its transactions such work as the promotion or flotation of companies, underwriting bond and stock issues, guarantees (other than of securities coming within the Trustee Investment Act), and all business of a more or less speculative character. Sriefly, it Corporation confines its operations to the performance of the esties of a Trustee, Executor, Administrator, Guardian, Committee, Liquidator, Receiver, and other official or fiduciary functions, fully believing that the great interests of that character committed to its care will thereby be beiter

Your Directors have to record with deep regret the death of an esteemed colleague, Mr. H. S. Howland, who filled a sent at the Board from the 7th Nowanber, 1887, and was during the most of the time a valued member of the Inspection Committee.

Your Directors have further to report that they have appointed, to take the place on the Board of the late Mr. Samuel Alcorn and Mr. H. S. Howland, the Hon. Senator Fulford of Brockville and Mr. D. R. Wilkie, Vice-President of the Imperial Bank of Canada, Toronto.

J. W. LANGMUIR, JOHN HINKIN.

Managing Toronto, Pobruary Stik	Director.	,	President.
Profit and Loss Accoun		Your Ended Sirt Decemi	ber, 1901.
To enlaries, rent, Provincial tax and office expenses To President, Vice-Presidents', Directors and Inspection Committee's fees.	\$ 90,943 96 8,880 00	By balance brought forward from 31st Dec mber, 1900, Less rote of shareholders to Vice-Presidents and Audi- tors for services for year	\$ 4,519 1s
To commission on capital,	4,	ended 31st December, 1900.	2,850 Qi
and expenses of superin- tendence of properties and collection of regts To because carried down	4,947 31 11 4,36 0 94	By commissions earned for management of estates,	\$ 4,900 lz
		collection or revenues, etc. By interest earned on capital investments, including ar- rears of interest recovered, not heretofore taken credit	
		for	78 675 92
		tion's building	4,344 85
		vaults By profit on purchase and sale of municipal debentures under guarantee of	3,736 04
<u> </u>	· — — — — — — — — — — — — — — — — — — —	corporation	13,548 36
• ,	\$191,592 23		\$191,898 22
To dividends Nos. 5 and 6 To written of corporation's	78,961 06	By balance brought down	\$114,360 M
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ture and vault flatures To carried to receive fund To beleases carried forward.	2,000 30 26,006 06 6,030 42		•
	\$114,300 S4		\$116,860 54

Dr. Heakin, in moving the adoption of the Report, said:—
The Toronto General Trusts Company was incorporated in 1988. This, The Toronte General Trusts Company was incorporated in 1993. This, therefore, is our Twestieth Annual Meeting, and it will be interesting, and in order to refer not only to the operations of the past year, but to take a brief retrespect of the business performed by the Company during the two decades of its existence, and this I propose to do in the course of my remarks. On the material progress and prosperity which Cambin has emperienced have in a measure been experienced by us during the year—interest has been well-paid, runt copule has right in years and in more result, put them for some

Toronto, Sith February, 1988.

years past, which favorable conditions, we are pleased to say, apply in a succial manner to Toronto, and our new business for the year amounts to over

From the report. which has been read, you will observe that out of our profits we have placed to the rest \$20,000, which now amounts to \$270,000, and, while we could have added more to the reserve, your Directors the arlet it a wiser policy to reduce the amounts at which this building, vaults, and furniture stand in our books, by writing off there assets over \$16,000 With the sanction of the Shareholders, given at a special meeting called

for that purpose, we have extended our operations to the Province of Manit 10-1 The rapid development of that Province, led us to the conclusion that it would be well to enlarge our borders and extend our operations, and to that end no aponed up negotiations for the acquiring of the Winnipeg Trusts Company, in connection with the past work adverted to, I may with pardonable pride refer to the splendid winding up presented by us in connection with The Farmera' Loan & Savinge Company, of which we gree the Liquidators appointed by the High Court. When we were appointed it was suggested and hoped, but with some hesitation and miggisings, that the debenture-holders might hope to realize 60 cents in the dollar. They have so far been paid 80 cents in the dollar, and, while they may not get 100 cents, we hope the flual dividend

We are confidently seeking the business and confidence of the pablic who the latermation and henselt of such we say that in our management of for t funds we confine ourselves strictly to the class of investments authorized by I aw, and the trust instruments under which we get, even with our Contituend Reserve, which we hold intact for the additional protection and country of those for whom we act, our aim being to held our elves out to the public

as being en and simply in the management of cities entirested to our call Acting on these conservative principles we cannot fail to attract the attention and confidence of the public and to nitness the continuous growth of our liminous, in connection with which, permit me to say, that such feerensa can be greatly facilitated and our success further a smed by the hearty cooperation of all connected with us, both as Share holders and Director and it is the duty of all such to do their lest to promote our interests.

One word as to our star From the Managing Director down, I hear

cheerful testimony to the zeal, diligence and loyalty of all, and these qualities add much to our efficiency and success. I have much pleasure, gentiemen, in moving the adoption of the Report.

Hon. S. C. V cod, in seconding the adoption of the Report, said :-

I shall not take up the time of the meeting in referring to the financial position of the Corporation. The statements give the fullest details, which together with the able address of the President, make that quite unper seary, Perhaps, however, you will bear with me for a few minutes while I refer to certain circumstances which I think have had lurgely to do with the prosperity of the Corporation.

Reading the Act of Incorporation and the Supplementary Letters Potent, we must come to one conclusion, that this is pre-eminently a Trust Company, authorized to do a trust business. The promoters might reasonably have asked for the power to receive money on deposit; the right to issue debenfures and many additional powers, but after very careful consideration they decided that the true policy of the Company would be to devote its entire attention and energy to looking after Trusts and Estates and the transaction of a general trust business. To this end the Company had to train a staff in all that pertains to the successful management of such a business, believing that cooner or later such a course would commend itself to the wants of the general

A very abort time after the Corporation began active operations the Superior Court Judges of this Province having under their control moneys known as the Court Fund, in which a very large number of widows, orphans and other parties are interested, decided, after thoroughly satisfying themselves of the standing, ability and scope of the Corporation, to constitute the Corporation its agent for the investment of the Court funds, and during the past twenty years the Corporation in that capacity has invested sums of money close on \$5,500,000, of which over \$2,000,000 is still under the care of the Corporation. In the management of that large amount of money, during a period in which we have seen values reaching their highest point, as well as a drop to the lowest, not one dollar has been lost to that fund. The same conditions and reasons that operated upon the Superior Court Judges in the investment of the Court Funds have also influenced the legal fraternity. We find that here and there all over the Province Solicitors are advising their clients to select this Corporation or some other Trust Company for the future management of their assets. We find also that the action and methods of this Corporation in its dealings with its clients have been a large factor in and occasion for its prosperity.

The system of checks and supervision over the affairs of this Corporation is as nearly perfect as it possibly can be: First there is the Board exercising general control; then, there is the Executive Committee, which has to pass upon every detail of the business; then, there are the Auditors to see that the accounts are correctly and properly kept; and, lastly, there is the Inspec-tion Committee, comprised of two gentlemen of eminent legal ability, and one layman of the oldest standing in the community, whose duty it is to see that every instruction of the Board and the Executive has been carried out by the Managing Director and his staff; they have to see every mortgage, debenture and security that has been acquired, and, further, that they are registered in the books of the Company to the estates or accounts to which they belong.

I have much pleasure in seconding the adoption of the Report

His Honor, Judge Clark, in moving a vote of thanks to the President, said that the boon of having a Trustee of the standing of this Corporation is a most valuable one in any community. It is based upon proper principles and has a proper object in view. I have had the pleasure of knowing the President of the Company for a great number of years. He is not only a man of great integrity and ability, but his connection with the Institution in all respects cannot but be satisfactory to all concerned. The motion was seconded by Mr.

Hon. Mr. Justice Maclengan, in moving a vote of thanks to the Directors of the Corporation, said :-

hir. Chairman,-You and your Directors have invited the Shareholders to meet you to-day in order that we may have an account of your stewardship, and I am sure that every Shareholder who is here present must be very much pleased and gratified to hear the Report which has been read, and to hear the statements which have also been commented on by the Managing Director, and the observations made by yourself and by the Vice-President. I am sure there is nothing to find fault with, but, on the other hand, there is a great deal to be gratified with in all they have heard. For myself, I may express the great pleasure I feel in looking back upon the history of this Corporation (in which I had something to do at one time myself) and to observe the progress which has been made year by year since the day of small things. That progress is due to the men whom you elected twenty years ago, and whom you have been electing year-by year since to manage your business. I am sure the City of Toronto could not provide a lot of men more capable of conducting the basiness of this Company, steadily and safely and prudently, than the men whom which were carried to a successful issue, supplemented by the necessary legislation which the Legislature of that Province has just conferred upon us. We have secured the valuable aid of four gentlemen, who act as our Advisory Board at Winnipeg, vin, Lieutenant-Governor McMillan, and Mesers. A. M. Nanton, H. H Smith and D. W. Bole—all men of the highest standing in Manitobs-and the Manager of that Branch is Mr. James Davey, who was lately our Secretary, and who has been on the staff for twenty years. With this short reference to the affairs of the year I now take the oppor-

tunity of casting a bird's-eye view over the great operations of this Company

during the twenty years of its existence.
Our Managing Director, Mr. Langmuir, at one time occupied an important and responsible position under the Government of this Province, and in the discharge of his duties it frequently came to his notice that the management of estates, especially of deceased persons, needed some radical and important change, and in connection therewith the desirability of organizing a Company, such as this, presented itself to his mind, whereupon he resigned his office, and, inviting the co-operation of several well-known and able business and professional men as Directors, some of whom are still on the Board, he and they sought and obtained the incorporation of The Toronto General Trusts Company, which, in 1899, amalgamated with the Trusts Corporation of On-

tario, under the new name of The Toronto General Trusts Corporation.
On former occasions I and others who have addressed the Shambolders at our Annual Meetings have referred to the great advantages we offer to that portion of the community seeking the safe and careful management of their estates and of the trusts which they desire to create for the benefit of wives and children to take effect during their life, or after their death, and it will not be amiss again to refer to two or three important points bearing upon this matter. For instance, the creator of the trust can be satisfied of continuity, a most important matter, whereas, in the case of a private Trustee. death, in capacity, unwillingness to continue such, and numerous other circumstances incident to the uncertainty of life, and the changeableness of human affairs, cause trouble, inconvenience, costs and uncertainty, and the appointment of new Trustees who were unknown to the maker of the trusts, and who, probaobviated by appointing us in the first instance. Again, there is absolute safety so far as the forthcoming of the assets is concerned. A giance at the records of our Courts will show you what an important matter this is, for there records of the administration of justice reveal a sad tale, showing the havor made and the misery caused by negligent and defaulting Trustees. Again, it frequently happens that Trustees and Executors who are related to the beneficlaries are often present to vary and encroach upon the trusts to the detriment and often the destruction of the estate, and are mable to restet importunity, by reason of family presence and considerations, whereas these influences being removed from the sphere of the Trusts Corporation the management is able to resist these influences. Anyone familiar with the administration of justice will tell you that these three points cannot be too strongly impressed upon se who seek to appoint Executors and trustees. They are factors which enter largely into the preservation of estates.

From the financial statements that have been presented to you by the Managing Director, showing that during the past twenty years the Corporation has been in emistance over \$37,000,000 of Estates and Trusts have come under use charge of the Corporation, and after distributing and closing out \$16,000,000 ever \$30,000,000 still remain with the Corporation, it will be quite evident that The Toronto General Trusts Corporation has taken hold of the public saind, which flow would be emphasized if I could tell you of the number of Wills now lying in our vaults, and elsewhere, of which we are named the Shooutors, and great as have been our business aperations in the past I venture to amort that we are yet in our infinor; that we have surmounted the difficulties which surrounded the instants; that we have surmounted the difficulties which surrounded the instants; and shall more fully roup the bounds of the ears, anxiety and index which have falled to the lot of the unstants. the charge of the Corporation, and after distributing and closing out \$16,000,00

you have elected. I sak you, therefore, gentleme t, to pass a resolution of thanks to the Board of Directors whom you have at present managing your Mr. Nordhelmer seconded the resolution, felly approving of all that had

Votes of thanks were also tendered to the Vice Presidents. Western West. and Pastty; the Inspection Committee of the Corporation, and the Manager & Director and Staff. Measts R F Spence and J. M. Martin, F.C.A., were appointed Auditors for

the year 1902 Certain by-laws and amondments to by-laws were confirmed

The following gentlemen ... realisted Datestory is the eneming year John Houkin, K.C., Li.D., Hon at C. Wood, W. H. Frong, Some H. H. K.C., John L., Blatkie, W. R. Brock, M.P. J. W. Digley, M.D. J. F. Frong, G. P. P. John Fov, Hon. Sengtor Falford. George Conditions, Voltage Research, A. and ine frying, K.C., Robert J. Liev, J. J. E. any, J. W. I. november. Thomas Long, W. D. Matcher. Hop. Peter M. Price U. B. C. G. Se tr, K.C., T. Entherland Stavier, B. E. Waller, and D. R. Ver As a sub-superit natifing of the Board, Br. John Rolley Kelley of the d President, and How S. C. Meed and Mr. W. H. Reyer, Mr. 11.

The Executive Committee was read to I complete, where it is a first shape the in the LLD Chairman W. H. Beart, W. R. Steer, 2003 Ref. (2.24), 21 (2.24). KC, WPP John I. Blattle, A. B. Lee, W. D. Tarthey, J. G. Scott KC, ac. 4 Is I Walker. The rething inspection Computers was respected, vir alle, W. H. Bentty, Chairman. Mr. Actalilus haing and Mr. John L. Blaikie.

CHILDREN'S CORNER S

We're going to have the mostest fun! It's going to be a club. And no one can belong to it But Dot and me and Bub.

OUR CLUB.

We thought we'd have a Reading Club. But couldn't 'cause, you see, Not one of us knows how to read-

Not Dot nor Bub nor me.

And then we said a Sewing Club. But thought we'd better not, 'Cause none of us know how to sew-Not me nor Bub nor Dot,

And ac it's just a Playing Club; We play till time for tca; And, oh, we have the bestest times! Just Dot and Bub and me.
—St. Nicholas.

A HIGHER EDUCATION.

"Anniel"

"Yes, Aunt Mary." "Come here, dear. You are crying. What is the matter?" "Oh, Aunt Mary, my heart is brok-

"Surely, not so bad as that," said Aunt Mary, with a slight smile, that the sobbing girl did not see. would take a very heavy blow indeed to break the freart of a fourteenyear-old girl, who has health and a happy home. Tell me what has grieved you, and perhaps I may help YOU.'

"No. I'm sure you cannot," said Annie, with another great sob. "Well, tell me, anyhow."

"Aunt Mary," replied Annie, sol-emnly, "I have just been talking to father and mother, and they say must not go to school any more.

"You are to quit school to-day?" "Oh, no, not to-day; but at the end of this term. You know I am certain to be promoted from the grammar to the high school next June, and then - and then I am not to be al-

lowed to go there." Here the sobe broke out with renewed violence, and Aunt Mary waited nationally until they subsided.

Then she said, quietly: "Is that so great a hardship? Some giris would be pleased to be relieved from further schooling."

"But I am not!" exclaimed Annie, with flashing eyes. "I have looked forward so long to the high school! It is the only chance I will have for a higher education. All the girls are going through the high school, and it is a shame I can't go, too."

"My dear," said Aunt Mary, smil-"let me correct you. All the girls are not going through the high school. The school statistics show that only about one-half of the pupils persevere beyond the lowest class and not one-third finally graduate. But that is a small matter. As to yourself, dear, I think you have no real grievance."

"Aunt Maryl" "Listen to me, Annie. You must know why you are to be taken from school. Your parents are not rich. and your mother's health is delicate. She cannot afford to pay for help, and you are peeded to do the house-

"But, Aunt Mary," protested Annie, "if I had a finished education I could earn money enough to pay my board, and perhaps a great deal more.

"Pethans." said Aunt Mary, doubtfully. "You will learn French and German, the higher mathematics, philosophy, botany, and so forth. When you graduates you might, if you had influence and waited several years, get a position as primary teacher; or you might become a gov erness in a private family. But in the meantime your mother might die-" "Ob. Aust Marri"

"My dear, I am only speaking of possibilities. You have three sisters and a little brother who need care. Orald you care for them?" "Then you don't believe in a higher education?j'

"You, I do; but we must 'out our coat according to our cloth,' to use a homely proverb. You have an excellent education now, pufficient for all your needs. You have spent seven years in school, a constant opposes to your parents, and now you need to be educated in another way." "In housework?"

"Exactly. You must ours your own living and reper the debt you ove."
"I seems hard to give up my

Millimit IIIIIIII | Still continue to study Don't you know that the brightest scholars have keen self aught? You may learn something every day from books and papers about geography. Instory, literature and art. Your father has a typewriter Learn to work on that. He will at o teach you shorthand, if you wish Your mother used to be a skillful planist, you can have no better teacher; and I think I can manage to teach you French and German. So you see what can be learned our of school ' "Oh, Aunt Mary! won't that be delightful?" cried Annie, now all

smiles. "Then I can keep up my schooling after all?" "Certainly you can, and I have no doubt if you persevere you will acquire a higher education than your comrades who enter the high school nert autumn."

"I am sure I will," said Annie, confidently.

BABY FINGERS.

"Speaking of babies reminds me," a young matron was saying to her husband, "that I met Mr. Newfather in the car the other afternoon, and we had quite a conversation on the subject of infants. The particular one of which he is the proud possessor came in for a large share of the talk. "His friends and fellow-workers

know him as a hard-headed, steady man, little given to anything outside of his particular line of business. I was at once surprised and delighted to hear aim hold forth on the subject of the only baby in the world, and they had it. 'She's just the finest baby I ever saw. Fat, why she is only ten months old, and weighs twenty pounds, My wife and I wait with bated breath for each mouth to come around, so we can weigh her again. Wile wanted a boy, so she could name him for her father. She was so devoted to the old gentleman during his life. I didn't care what kind of a baby it was; any kind would be welcome. It seems to me, though, that men always have a weakbesie for girls, big or little. Don't you think alysis and government supervision,

talked on the subject dearest to his on to any vendor who hat itually name beart was wonderful. His eyes lighted | terates milk, and every honest man in with pride and the tired expression left. In fancy I could see him going home evening after evening to the little house that held the girl wife and their baby. After supper I could see him holding in his arms that dainty, tiny specimen of humanity and gazing at her admiringly. The feeling of her soft baby fiesh, the sweet breath, the trusting look of her blue eye seemed to make a new man of him. Into his mind comes the query, What had he done to deserve this glorious bit of God's handiwork?' Nothing! He could do something now, though, and be would. He does not understand this great mystery of a baby and he does not try; all he wants is to love it and keep it near aim always. One touch of nature makes

whole world kin.' And surely a baby is such a touch - one that reaches the hardest heart, softening and refining it, giving to the sternest characters that sympathy with their fellowcreatures which heretofore they had lacked."-The Picayune.

Man is one world, and has another to attend him, and the claims of these two worlds on human attention make up the sum of life. The true balance is hard to strike. Inward absorption, may be seifed and scheming, the outward may be trivial or merely sensational. All the grandeur of thought lies at one extreme, all the conquests of science at the other. Imagination selms both worlds, lays them under tribute, turning the acquiritions of the senses into sublimated riches of the soul. But for simple enjoyment on the average human level we are but poor observers, and gain but little of the exquisite benefit that is patent to the open sease. If we look for uglineer, there is pleaty of moral and physical deformity close at hand. There are hideous facts that cannot long he forgotten and mysteries of eril that make the heart shrink and shudder, But have we not the right to ask bow far it is sessatial that we harrow the soul over evils we cannot cure or even alleviated Ought we to close the vision of the lovely, the their duties regularly cross pure, the good things of life by a ing causes usually disordered distributed dutilities as facts that our tion. Parmaine's Vegetable Filtransities are facts that our morbid dwelling on facts that our pain cannot recedy? There are some prepared on stientific principles, and who seem simil to let themselves go compounded that certain inguishing the state of the same was through the same was the same was the same was the same was through the same was throu -to be as happy as they ought to be ents in them pass through the - for tout of an implication of imparta virtue, a toute for mit! and hody, should be more generally presched with moral and religion matchine.

NO VERIFICATION NEEDED AT HOME.

Everybody in Oshawa is Familiar with this Case.

Joe Brown's Wondered Freige form Beath is now an fish the tott Told Story to the People of the ear Town Oslawa, Onto, More del Constant cale his been rest sublication of the total paper O hawa per quared with the w-In Lown stather it is Alling whose place is a connother over all the car batto acc month, but as be arteb owniel all painful experience unds this an easy ! Mr Mim is qui as Me Brown him and the telling the story " ney Pills conquered a co-. fu} 🐱

ed Mr. Brown's life "We didn't think is the ear time through it, let alone in a treat and able to work, but to put in a nine all right and well in a continue, and the best of it all a to to the core has stood the test of time. It is at be three and a half years sugar and as you know he's arrang and hearty to-day and has been over Since Fodd's Kidney Pills sent line back to the

shop. There are many offers in fown who have recently been reminded of this wonderful cure of a secrurgic hopeless case who find no terthic in calling up the facts, and come are sinto give all the credit to Bold a Kidney Pills.

THE COW WITH THE IRON TAIL,

(From The New Zealand Tablet.) The milkman still retains the good old rule, the simple plan or adding the pump to his staff or normed milkers, and this ancient fraud-which wakes up the town and city populations st an early hour every morning and hits them a blow in the region of the spegastrium - is thus discussed by the clever writer who conducts the query column of our valued contemporary, The Austral Light

"Milkman," says be, "send six

specious reasons for setting aside an injunction of his confessor, whereby he has been restrained from adulterating milk. But they are all as watery as the article he has been planing of on the public. There is only one of them that decerves treatment at my hands, and that merely because it is often alleged in similar cases, and used as a successful embracation for a sprained conscience by divers other thieves. 'M' pleads that the practice is well night universal, and that he cannot make a profit unless he introduces into his herd the cow with the irun tail. Now, in these days of public anthis plea is simply rotten. There is "The change in the man's face as he so difficulty about putting the polled the trade (at qui wint) owes a duty to himself and to the public in the exposure of any such malifactors. H the adulteration is considerable the ordinary tests will infallible Actors it; if it be so trilling as to evade detection, then 'Me argument comcerning the profit to be derived themsfrom can no longer be sustained. In spite of the hoars untiquity of the abuse, mither the law por publis opinion has ever acquiesced therain. and in the eyes of both tribunals the word 'milk' is still understood as the exclusive product of the common or garden cow, It is a hopeful sign of the times when a mill man thought is worth while to neution the matter even as a scruple, and it may Tol come to pam - though, I feer, not to our day - when the milk vendors will grant Sydney Smith's pathetic mequest: "If you must bring water with the milk," said that philesophic man, would you be so hind as to leave the water at my door in one jug and the milk in the other ,l can, then, if necessary, mix them myrelf "

> A SOOTHING OIL -To throw all upon the troubled nuters means to subdue to calmness the most boisterous see. To apply Dr Thomas' Rolectric Oil to the troubled body when it is racked with pain means spends subjugation of the most refracture elements. It cutes pain, hunki bruises, takes the tire from wounds and as a general household medicine is useful in many ailments. It is worth much

> "Politeness is never wasted," was marked the man of Chesterfolds manners. "Well, mister," answered the roughly clad, weather-beaton pome "that may be true in your park of town. But if you was in the canel boat business you'd know that the ain's any use whatever of mythi 'please' to a make."

A CURE FOR COSTIVENEDS. -Costiveness comes from the related of the abrestory organs to perfe their duties regularly from contribut ach and act upon the benefit so to remove their torpor and sev them to proper action. Ma ands are propored to bear to to their power in this respect,