

MR. JOHN DILLON.

Opening Speech of the Irish Leader in the House.

IRISH EDUCATION

And the Voluntary Schools of England.

The Insatiable Demands for Navy Expenditure—The Coming Land Bill—England and the United States—Condemnation of Lord Salisbury's Speech.

Following is a report of Mr. John Dillon's opening speech of the Session in the House of Commons on the 12th, in moving an amendment to the speech from the throne:

Mr. John Dillon, who received with loud Nationalist cheers, said—The first consideration which will arise in the mind of any Irishman after reading the present speech from the throne will be

THE REGULAR CHARACTER OF THE REFERENCES TO IRELAND, and I should be very much surprised if the opening made by this speech at the inception of the session on the people of Ireland will not be to deepen and fix more firmly in their minds the conviction which has been the steady growth of many, many years, that nothing is to be got from this house except by violent agitation (Nationalist cheers).

As I have been peaceable, and because she has been peaceable this queen's speech, which traversed almost all countries on the surface of the earth, civilized and uncivilized, treats Ireland with a contempt which she has too often been accustomed to receive from this house (Nationalist cheers).

After dealing with the South African situation Mr. Dillon continued: Now I come to the question of

THE VOLUNTARY SCHOOLS OF ENGLAND (hear, hear). The speech, I am happy to observe, contains a statement that the voluntary schools of England are about to receive some further assistance, but I regret to notice that the character of the paragraph dealing with that matter is of an extremely enigmatical and uncertain kind. I feel bound to represent to the Vice-President of the Council the urgent and extreme necessities of the Catholic schools in England, and to point out to him that the case of the Catholic schools in this country stands on a totally different basis from that of the voluntary schools of the Church of England (hear, hear). The voluntary schools of the Church of England have at their back enormous endowments and enormous wealth. They can raise according to the statement of the Archbishop of Canterbury £200,000, or £700,000 a year to aid the Government grants. They are also different from the case of the Catholic schools in this respect that their grievances are alleged, and, I believe, substantially alleged, against the rural schools of the Church of England; and I tell the Nonconformists of this country that they are entirely mistaken if they suppose that the Irish Catholics or the Irish Catholic members have any intention but to oppose any measure which will inflict any grievance upon the Nonconformists of this country.

THE CASE OF THE CATHOLIC SCHOOLS is a totally different one. Here are a body of men who made most cruel and gigantic sacrifices for conscience sake. They have built up by enormous exertion, and they maintain by enormous exertions their schools, and I say that uniformly, with very few exceptions, they have no rich endowments or wealth at their back. They have inflicted no grievances upon and have in no way interfered with the Nonconformists of the country or any other class (hear, hear). They are suffering under cruel injustices, and the Nonconformists and all sections of this house ought to unite in doing justice to the Catholic schools, because their existence and their support by the Government will inflict no injuries upon any other class in the community, and because their case and their necessities are far greater than the case of the Church of England schools and infinitely stronger in every respect (hear, hear). I notice with alarm the intention announced in the speech to further increase the colossal and gigantic expenditure on the British navy. I may state frankly that we Nationalist members were strongly opposed to the recent increase in the navy. At least personally I was, but in view of the fact that the then Government had promised to grant Home Rule to Ireland, and endeavoured to grant Home Rule to Ireland, and had further promised that the financial relations between Ireland and Great Britain would be placed upon a just and equitable basis, and had appointed a Commission for the purpose of ascertaining the truth of this matter, we abstained from opposing this grant. But we found that the inevitable result followed.

THE ENORMOUS AND INSATIABLE DEMAND FOR FURTHER ARMAMENTS has followed one more rapidly than before because the demands have increased not by arithmetical but by geometrical progression (hear, hear). We will carry over to Ireland a foretaste of what is to be expected from this Unionist Government.

IN THE WHOLE OF THE SPEECH THERE ARE ONLY TWO REFERENCES TO IRELAND, although we were told, an 'have been told all the time, that we have now in power the most beneficent Government that ever went to Ireland—a Government that would prove to the Irish people that would be much better off by being ruled by a Unionist Government sitting at Westminster than they could possibly be under a National Government sitting in Dublin. We will see how that is going to be proved. I take it that the whole of this reference is confined to one small paragraph in the address, and a line and a half. It is:

'Legislation will be submitted to you for amendment for the defects which experience has shown to exist in the provisions of the various Land Acts which have been passed in respect to Ireland.'

When that paragraph is read in Ireland it will excite dismay and disappointment. I see in it the hand of the Irish lawyers and the officers of the Crown. It was drafted for the special purpose of guarding the Government against pledging themselves to any measure of land reform for Ireland. It plainly contemplates a bill of a non-contentious character, and, if our minds were left in any doubt as to this paragraph, the intention of the Government was indicated in the speech of the seconder of the address when he said

THAT THE LAND BILL WOULD BE PUT UNDER THE HEAD OF NON-CONTENTIOUS MEASURES. (hear, hear). A most valuable measure it will be (Nationalist laughter). A non-contentious measure it will be. I wish to direct the attention of the house to the speech of the Chief Secretary for Ireland, which he delivered on the debate on the Address, no longer than August last. What did the Chief Secretary for Ireland say? We were urging upon him the extreme necessity which existed for immediately dealing with the Irish land question. Mr. Dillon proceeded to quote from the speech of the Chief Secretary, who gave as a reason for not introducing a Land Bill at that time the circumstances that they could not hope that such a measure would be non-contentious. Mr. Dillon, continuing said—The Chief Secretary ought to have instructed the seconder to the Address in reply, who classed the Irish Land Bill that was going to be introduced as a non-contentious measure. I presume that was meant by the seconder of the Address was that inasmuch as the Government had a majority of 168 and as the bill would suit the Irish landlords, it was practically non-contentious, and that the Government could silence any opposition from Ireland (Nationalist cheers). Let us direct the attention of the house to the paragraph contained in the Address on the condition of agriculture. That paragraph describes England. You will not appreciate the difficulties of the Irish Secretary who is the colleague of men who declare that the condition of agriculture in England is disastrous beyond all experience. In Ireland he is the servant of men who obligate him to declare that there is no special depression in agriculture. When the amendment to the Address was moved last year, and a debate took place upon it, what did the Chief Secretary say in replying to the strong representations as to the condition of agriculture in that country? He was quite ready with his answer. He denied altogether, and in the most emphatic way, that there was any such depression at all. How does agriculture in this country come to be in such a bad condition? (Nationalist cheers). The fact is that because you lean upon the support of the country classes in this country

YOU TELL THE TRUTH ABOUT AGRICULTURE AS REGARDS ENGLAND; BUT IN IRELAND, because you are supported by the land lords, your mouths are sealed and you dare not tell the truth (Nationalist cheers). Our speeches on behalf of those who sent us to represent them in the house are set down as the interested statements of agitators who make a living out of this kind of thing. On what one of these grounds is the Chief Secretary going to take his stand? And in dealing with this subject I would direct the attention of the Chief Secretary, and of all members of the house to the most remarkable and, I think he will admit the most instructive series of

MEETINGS WHICH HAVE TAKEN PLACE RECENTLY IN COUNTY TYRONE and other parts of Ulster. What was the character of these meetings? I feel bound on account of the remarkable and most important character of these meetings to read out one or two of their resolutions to the house. The first thing that has to be said about these meetings is that the agitators who have been so often denounced for keeping up a discontented Ireland have nothing to say to them. These meetings were summoned by the farmers themselves, and as the circulars stated, men of every creed and every political opinion took part in them, and they were presided over by

leading Unionists in the district. The hon. gentleman then proceeded to quote the resolutions adopted at the Gortin meeting. One of them called for the landlords to reduce the rents by 50 per cent on account of the agricultural depression. Then, he said, there was a resolution which he was glad to see because the meeting was no over which neither one nor of his colleagues had an influence. The resolution expressed a hope that the Government would, in the interests of justice and peace, pass a measure which would enable the evicted tenants to resume possession of their holdings (Nationalist cheers). The hon. member spoke from the speech delivered by the chairman of the Greenacres (County Tyrone) meeting, who, he said, was a Unionist farmer and from the resolution passed at the meeting. He also drew attention to the representations made by

THE DEPUTATION FROM THE ULSSTER LAND COMMITTEE

who waited recently on the Chief Secretary, the proceedings at the meeting of the Meath and Louth Farmers Protection Association held at Drogheda, and to the petition from the tenants of Lord Lurgan. Continuing, he said—I warn this house that it has a most ominous warning afflicting the exchequer of the country of which due notice is not taken. A warning coming not from Nationalists, and not stirred up by Irish agitators but coming from the people themselves, many of whom are loyalist supporters of the Union. We knew perfectly well last autumn what the condition of affairs was. We knew that the introduction of Mr. Morley's bill had been postponed to the last moment, and that its rejection would inflict the cruellest injustice upon the farmers; but just as in '86 when we endeavoured last year to bring forward the grievance of the Irish tenant-farmers were treated with contempt, and all statements were absolutely traversed and denied. I should like to hear, and I think the people of Ireland will expect to hear, from the Chief Secretary, before this debate closes some definite statement, and of how he proposes to meet the urgent and pressing needs of the Irish farmers. He knows very well from the information he has obtained since he went to Ireland that nothing will meet their urgent and pressing needs except some bill which will bring sufficient and immediate relief (Nationalist cheers). There is one other topic which I wish to allude to, and I allude to it because of its omission in the speech there will be very great disappointment in Ireland at the omission from the speech from the throne of all references to

THE QUESTION OF IRISH EDUCATION

We were led to believe, and the Irish prelates were led to believe, that this Government, although it was not prepared to grant Home Rule, was prepared and prepared promptly, to meet all the demands of the Irish Catholics on the question of education—both University and Primary education—and that it was a Government entirely in sympathy with these demands. We have had reason to complain, and complain rather bitterly, of the delay which took place in the action of the late Government in dealing with the question of the Christian Brothers. But some of us felt bound to subordinate our feelings in this matter to the great central fact that the late Government had promised and were endeavouring to carry a measure which would at once stroke away with all Irish grievances, and enable us to remedy these matters ourselves; and moreover, we knew that the late Government, although it appeared to many of us very tardily, were endeavouring to do justice to the Christian Brothers. I want to know what the present Government propose to do? The present Government have none of the difficulties and none of the excuses for delay which the late Government could plead. They have a party behind them of an enormous and overwhelming majority, and that party was returned in this country on the platform of denominational education. The Government have no kind of excuse for any delay in this question. They know what the demand of the people of Ireland in this respect is, and their own party have no prejudice against the satisfaction of that demand, and I want to know why the claim of the Christian Brothers has not been dealt with before now, and I want to know when and how the Government propose to deal with it? (Nationalist cheers). I want to know why there is no promise in the speech from the throne that the question of Irish University education will at last be dealt with? (Nationalist cheers). I shall pursue these subjects no further, because I hope and expect that the Irish Secretary will throw some light on the matter when he rises to speak. Now, sir, I have come to the amendment which I have risen to propose, and it runs as follows. I propose as an amendment at the end of the Address to add these words:

'And humbly to represent to your Majesty that your present advisers, by their refusal to propose any measure of self-government for Ireland, have aroused feelings of the deepest discontent and resentment in the minds of Irishmen, and that they have thereby added to the complications and difficulties which have arisen from their foreign and Colonial policy.'

It is perfectly true that the Irish people are by the necessities of the case

at times deeply stirred on the land question. They cannot help it. The land question means the very secret of their existence, and if they are starving and unable to pay their rent and are in danger of being driven out of their homes the land question becomes the most pressing thing for the moment. But the delusion which is huggd by successive Ministers for Ireland, and which is always proved in the long run over to themselves to be a delusion, is that the Irish question consists only of the land question (hear, hear). No, THE QUESTION WHICH MOST EVER CONCERN THE IRISH PEOPLE ABOVE ALL ELSE is the contention that Irishmen ought to manage their own affairs and that they can manage them better than any other people (cheers). When men point to the dissensions and the differences which have arisen in Ireland, when men talk about the present divisions in Irish parties as being an argument against Home Rule, when men say, as I have often heard them say, 'You Irish are not fit for self-government; you cannot agree among yourselves,' our answer is complete. In the first place you don't always agree among yourselves, but, further and beyond that, it is adding insult to crime when the very evils and the very faults which are the necessary result of bad government and the total absence of responsibility of a people are used as arguments to deprive them in the future of that very responsibility and of those habits of self-restraint which are the greatest fruit and flower of free institutions long enjoyed (cheers). You are proud because you say you are an example to the world, and in some respects I admit you are in the use and enjoyment of free institutions. You tell us that we are not fit to use these things. You have never allowed us to try our hand (cheers). I don't for a moment say that we should have a Parliament in Ireland immediately as ordered by this Parliament, although it is not always orderly (cheers), particularly when it is dealing with an Irish question, but I do say that we have a right

TO DEMAND THAT AT LEAST THE IRISH PEOPLE SHALL HAVE A CHANCE, and shall be tried before it is decided that they are unfit to govern themselves (cheers). I admit that the party to which I belong has not at the present moment so overwhelming an influence in Ireland or in America as it enjoyed before the events of 1890 (hear, hear). We hope a time may come when that will pass away, but the point I want to bring out is this—it is the duty of any statesman responsible for the Irish question to investigate this fact, and see why it is. We have lost it not because we are too extreme Nationalists, but because we are charged with being West Britons (hear, hear). I never thought I would live to be so charged. The reason why I bring this fact forward is this—that it is not the case that the declivity in our influence has been due to any sort of National decadence of National principles in the land, but because, both in America and in Ireland what has happened is that from a variety of circumstances the faith of our people in the efficacy of parliamentary methods has been shaken to a large extent by the persistent sneers of men who

HAVE MADE THE EXPRESSION "UNION OF HEARTS" ONE OF THE OBJECTS FOR THEIR JOINS.

(Opposition cheers). I never could see the point of that action. I thought that the union of hearts was an object which it was no crime to pursue (cheers). I admit that bitter experience has pushed it off to a very remote distance at present. We have at present very little inducement to offer the Irish people to pursue such an object, but I am convinced the time will come when the larger and more far-reaching schemes of statesmen like Mr. Gladstone will be properly judged and set beside petty triumphs and petty insults (Opposition cheers), and when the policy of laying the foundation for the union of these two peoples will be triumphantly vindicated (Opposition cheers). The Times of Friday week, dealing with Lord Salisbury's speech, declared that "the keynote of the speech of the Prime Minister is to be found in the sentence towards the close, that he cared not how much England is isolated in the world so long as she is united at home." More absurd and more mischievous language never proceeded from the mouth of a Minister (Opposition cheers). Why should he not care for the good opinion of the civilized world? (Cheers). But the point I wish to emphasize is that from that union at home Ireland is to be excluded (loud Opposition cheers). That has been the spirit of every speech delivered by Lord Salisbury—IRELAND IS A FOREIGN COUNTRY—IT IS NOT HOME.

(Opposition cheers). We get notice to quit from this union, and while languages like that uttered you cannot blame the people of Ireland if they take the first Minister at his word, and ceasing to look to this country for sympathy and support turn their eyes elsewhere (Opposition cheers).

If the Baby is Cuttle Toes. Be sure and take that old, well-tried remedy, Mrs. Winslow's Soothing Syrup for children's teething. It soothes the child, softens the gums, allays all pain, cures wind colic and is the best remedy for diarrhoea. Twenty-five cents a bottle.

at times deeply stirred on the land question. They cannot help it. The land question means the very secret of their existence, and if they are starving and unable to pay their rent and are in danger of being driven out of their homes the land question becomes the most pressing thing for the moment. But the delusion which is huggd by successive Ministers for Ireland, and which is always proved in the long run over to themselves to be a delusion, is that the Irish question consists only of the land question (hear, hear). No, THE QUESTION WHICH MOST EVER CONCERN THE IRISH PEOPLE ABOVE ALL ELSE is the contention that Irishmen ought to manage their own affairs and that they can manage them better than any other people (cheers). When men point to the dissensions and the differences which have arisen in Ireland, when men talk about the present divisions in Irish parties as being an argument against Home Rule, when men say, as I have often heard them say, 'You Irish are not fit for self-government; you cannot agree among yourselves,' our answer is complete. In the first place you don't always agree among yourselves, but, further and beyond that, it is adding insult to crime when the very evils and the very faults which are the necessary result of bad government and the total absence of responsibility of a people are used as arguments to deprive them in the future of that very responsibility and of those habits of self-restraint which are the greatest fruit and flower of free institutions long enjoyed (cheers). You are proud because you say you are an example to the world, and in some respects I admit you are in the use and enjoyment of free institutions. You tell us that we are not fit to use these things. You have never allowed us to try our hand (cheers). I don't for a moment say that we should have a Parliament in Ireland immediately as ordered by this Parliament, although it is not always orderly (cheers), particularly when it is dealing with an Irish question, but I do say that we have a right

TO DEMAND THAT AT LEAST THE IRISH PEOPLE SHALL HAVE A CHANCE, and shall be tried before it is decided that they are unfit to govern themselves (cheers). I admit that the party to which I belong has not at the present moment so overwhelming an influence in Ireland or in America as it enjoyed before the events of 1890 (hear, hear). We hope a time may come when that will pass away, but the point I want to bring out is this—it is the duty of any statesman responsible for the Irish question to investigate this fact, and see why it is. We have lost it not because we are too extreme Nationalists, but because we are charged with being West Britons (hear, hear). I never thought I would live to be so charged. The reason why I bring this fact forward is this—that it is not the case that the declivity in our influence has been due to any sort of National decadence of National principles in the land, but because, both in America and in Ireland what has happened is that from a variety of circumstances the faith of our people in the efficacy of parliamentary methods has been shaken to a large extent by the persistent sneers of men who

HAVE MADE THE EXPRESSION "UNION OF HEARTS" ONE OF THE OBJECTS FOR THEIR JOINS.

(Opposition cheers). I never could see the point of that action. I thought that the union of hearts was an object which it was no crime to pursue (cheers). I admit that bitter experience has pushed it off to a very remote distance at present. We have at present very little inducement to offer the Irish people to pursue such an object, but I am convinced the time will come when the larger and more far-reaching schemes of statesmen like Mr. Gladstone will be properly judged and set beside petty triumphs and petty insults (Opposition cheers), and when the policy of laying the foundation for the union of these two peoples will be triumphantly vindicated (Opposition cheers). The Times of Friday week, dealing with Lord Salisbury's speech, declared that "the keynote of the speech of the Prime Minister is to be found in the sentence towards the close, that he cared not how much England is isolated in the world so long as she is united at home." More absurd and more mischievous language never proceeded from the mouth of a Minister (Opposition cheers). Why should he not care for the good opinion of the civilized world? (Cheers). But the point I wish to emphasize is that from that union at home Ireland is to be excluded (loud Opposition cheers). That has been the spirit of every speech delivered by Lord Salisbury—IRELAND IS A FOREIGN COUNTRY—IT IS NOT HOME.

(Opposition cheers). We get notice to quit from this union, and while languages like that uttered you cannot blame the people of Ireland if they take the first Minister at his word, and ceasing to look to this country for sympathy and support turn their eyes elsewhere (Opposition cheers).

If the Baby is Cuttle Toes. Be sure and take that old, well-tried remedy, Mrs. Winslow's Soothing Syrup for children's teething. It soothes the child, softens the gums, allays all pain, cures wind colic and is the best remedy for diarrhoea. Twenty-five cents a bottle.

ASSESSMENT SYSTEM. A STRONG COMPANY.

Twelfth Annual Statement of The Provincial Provident Institution of St. Thomas, Ontario.

Herewith is presented the Twelfth Annual Report of The P.P.I., covering the business transacted during the year 1895. Notwithstanding the exceedingly scarcity of money, and almost unprecedented hard and increase of strength, attained in difficult times, as must be considered highly satisfactory by all interested in the welfare of the institution.

During the year 1895 applications were received and 1386 policies were issued for \$2,470,000 new insurance. There were 177 applications rejected, showing the determination of our management to accept only first-class risks and thus build up the Company with the very best material obtainable. The P.P.I. has had the lowest death rate during the past twelve years of any company reporting to the Ontario Department at Ottawa for the same period, and every precaution is taken to insure a continuation of the same. The large volume of new business written is considered evidence that the management of the insuring public in the institution

Only eight assessments were required to meet the claims of 1895, although \$91,650 was paid out to members and beneficiaries, and a net surplus made in the Reserve and Emergency Funds of \$110,373.05. The large increase in the Reserve is one of the most gratifying features of the report, showing its ability to meet the needs of its members and to bear the burden upon the policy-holders. It is a bulwark of strength to the Company and a guarantee to the policy holders against the levying of more than ten assess.

The net increase in insurance in force was in round figures \$500,000, and the total amount in force on the books at 31st December was \$13,767,000.

The great advantage that The P.P.I. offers over other companies is that members get the direct benefit of the low death rate in Canada. Other companies collect premiums based on higher death rates than they are ever likely to experience. The P.P.I. after making provision for expenses, and a Reserve, which limits mortality assessments, only levies for the amount actually required to meet claims. Since organization the Company has paid in claims \$516,000. The Company never contested an honest claim, and has not now, and it never had, a claim due and unpaid. It is an investment for the individual who wishes to pay claims soon as proofs are completed and approved.

The financial statement herewith gives a detailed account of the membership funds, and it is interesting to measure growth and prosperity as must commend the Company to the insuring public.

RECEIPTS.

Balance on hand 31st Dec., 1894. Reserve Fund \$79,897.54. Emergency Fund 18,227.98. Mortality and Annuity Fund 5,252.13. Fund 8,075.19. Total \$108,452.80.

From Mortality and Annuity Assessments 111,822.83. From Emergency Fund Assessments 1,527.98. Interest 4,922.13. Total 118,272.94. Balance on hand 31st Dec., 1895 \$223,725.74.

EXPENDITURE.

Death, Disability and Annuity Claims \$1,930,000. Balance on hand 31st Dec., 1894 108,452.80. Total 1,930,000.00. Receipts 118,272.94. Balance on hand 31st Dec., 1895 \$1,921,177.80.

The above balance of \$190,803.19 held by trustees on behalf of the membership and invested or on deposit as hereinafter stated, is composed of the following several accounts or funds, viz:

Reserve Fund \$85,942.05. Emergency Fund 18,227.98. Balance Mortality and Annuity Funds 16,794.71. Applications rejected for the year 1895 \$139,903.10. Total \$139,903.10.

Mortgages on real estate and accrued interest \$21,516.23. R. R. Bonds 7,068.10. Debentures and Bonds 45,532.40. Loan and Advances 92,908.40. Rent due and accrued 189.00. Total \$139,903.10.

INCREASE OF RESERVE FUND IN DETAIL.

Balance on hand 31st December, 1894 \$79,897.54. Add net profit for the year 1895 11,882.28. Interest from investments and deposits 4,602.13. Total 96,381.95.

LIMITATION OF ASSESSMENTS.

Every cost contributed to the Reserve Fund by all members, including those who have lapsed, together with all interest earned on that fund, is held in trust for the general security of the membership, and is not to be levied on any individual assessment during any one year.

MISCELLANEOUS REPORT.

Applications received during the year 1895 1814. Certificates issued during the year 1386. Policies lapsed during the year 174. Applications held over and waiting examination 294. Papers or payment of preliminary fees 284. Total 1814.

C. H. CROFT was elected Secy., 1894. 7770. Certificate issued during the year 1386. Certificate lapsed during the year 174. Certificate revived during the year 1013.

Certificates terminated by death, lapse, surrender and cancellation 121. Total certificates in force 31st December, 1895—7951.

From St. Thomas' Evening Journal: The Twelfth Annual Meeting of the policy-holders of The Provincial Provident Institution was held in the Insurance Block, St. Thomas, 11th, instant. It was a very successful gathering and many were present from a distance. R. Miller, Esq., local, Master-in-Chancery, on motion of President G. K. Morton and Secretary E. B. Miller was appointed chairman, and Mr. E. B. Caughle secretary of the meeting. The annual report of the Managing Directors was adopted, and many of the members present expressed their appreciation of the splendid showing of the past year, and their confidence in the P.P.I. The Company and its management the following resolution being carried unanimously: 'That the members of the Provincial Provident Institution do hereby express their assembled desire to place on record their high opinion of the business capacity of the trustees of the said Institution and their approval of the business methods pursued by them in the conducting of the institution; be it therefore resolved that we do hereby approve, ratify and confirm the business transactions and acts performed and methods pursued by the trustees and officers up to the date of this meeting, and we do hereby express our continued confidence in the integrity and ability of the said officers and trustees to successfully manage the affairs of the said Institution which is to-day one of the largest and strongest life insurance companies in Canada.'

Secretary Miller in moving a vote of thanks to the agents, said that the members should be well satisfied with the success of the institution.

largely with the agents, and spoke in very complimentary terms of the splendid showing made by them during the year. He also announced that the members of the P.P.I. in annual meeting assembly, do hereby express their hearty thanks to the agents of the institution, who, notwithstanding the unprecedented hard times, worked faithfully and well in the face of many discouraging circumstances, with such success as enabled the institution to show a gain in new business over that of 1894, and to show a gain of nearly half a million dollars in insurance in force at the close of 1895.

Both the trustees and the acknowledged policy-holders of the institution are indebted to the commissioners and thank the members for their expression of confidence. The meeting throughout was indicative of a desire on the part of trustees, agents and members alike to make the P.P.I. what it is fast becoming, the largest and best insurance organization in Canada.

Cost per \$1000 of Insurance in The P.P.I. for 1895:

Age 18 to 20 \$0.75 41 18.35. 21 0.81 42 18.32. 22 0.87 43 18.28. 23 0.92 44 18.23. 24 0.97 45 18.17. 25 1.02 46 18.10. 26 1.07 47 18.02. 27 1.11 48 17.94. 28 1.16 49 17.85. 29 1.20 50 17.75. 30 1.24 51 17.65. 31 1.28 52 17.54. 32 1.31 53 17.43. 33 1.35 54 17.31. 34 1.38 55 17.19. 35 1.41 56 17.06. 36 1.44 57 16.93. 37 1.47 58 16.79. 38 1.50 59 16.65. 39 1.52 60 16.51. 40 1.55 61 16.37.

AGENTS WANTED.

This Institution is the leading Canadian Assurance Company, and the only one that gives its members the direct benefit of the low Canadian death rate, while making ample provision for their security. Considering our low rates, coupled with the other attractive features of the institution and in view of its record of progress during the past twelve years, and its present standing, it will be readily seen that the P.P.I. offers an attractive field of employment for life insurance men of energy and ability. Every business man who is not profited and enviously should write the secretary for particulars. The management offers liberal contracts to men of intelligence who are not afraid to work.

E. S. MILLER, Secretary. GEO. K. MORTON, President. P.O. Box 2000, St. Thomas, Ont.

Head Office—St. Thomas, Ont. Toronto Office—32, cor. Church and Adelaide streets.

REV. FATHER SCOLLARD.

Removed to North Bay—New Dates Assumed March 1.

At St. Peter's on Sunday Ven. Archbishop Casey made an announcement that was at once a source of pride and of deep regret to the congregation. He stated that the death of Rev. Father Bloom, of the parish of North Bay, had created a vacancy, and it had pleased his Lordship to appoint Rev. Father Scollard to this parish. Archbishop Casey was sure that all were sorry to lose a priest who, during a ministry of five years, with piety, zeal and faithfully discharged his priestly duties, had endeavored himself to his flock by his readiness to meet all calls and by his charity and kindness. There would be a natural regret at his departure, but it was necessary that a priest of sound knowledge and experience should be appointed to take the most important post. While we regretted Father Scollard's departure, his work in this important field would bring out the many good qualities that he has shown as a priest in Peterborough, and he enjoined the congregation to unite with the clergy in following them with their good wishes and prayers.

The departure of Rev. Father Scollard, who will leave town during the last week of this month to be in readiness to assume the duties of his new parish on Sunday, March 1st, will be much regretted beyond the members of his congregation. His course in life since his residence in Peterborough as a priest has won for him the respect of the citizens generally, irrespective of creed. At the same time he is to be congratulated that the Bishop has thought him worthy to fill the important duties of a very important parish.

Laid Low by Indigestion.

I was so run down I had to give up work. Scott's Emulsion is the best of all.

Indigestion or dyspepsia is the bane of thousands, and is one of the most depressing of afflictions. It arises from an impure or impoverished condition of the blood, which weakens the digestive and assimilative organs, rendering them incapable of performing their natural functions, and if neglected, the sufferer loses flesh, complains of exhaustion after slight exertion, and becomes rapidly debilitated.

Mr. Wm. W. Thompson, a prominent resident of Zachary, Ont., in a letter dated Aug. 12th, 1895, says: 'I give you great pleasure to testify to the fact that Scott's Emulsion has caused a most remarkable change in my condition. I was so much run down I had to give up work and felt as if life were not worth living. Mr. DeLoe induced me to try Scott's Emulsion, and after taking four bottles I am now feeling as if I formerly did years ago, and I want to say for the benefit of those suffering from indigestion and feeling to use such phrase, 'completely knocked out,' don't despair until you give Scott's Emulsion a fair trial.'

Scott's Emulsion is a food, it stimulates all vital organs to healthy normal action, enabling them to throw off all poisonous and debilitating humors. Sold by druggists at 51¢, but there is only one Scott's. The kind that cures.

A small boy who reached up the chimney for a birthday present said he found something there which scoted him.