

AN OTTAWA MECHANIC

MAKES A SWEET STATEMENT THAT
HE HAS GAINED 27 POUNDS.And This, Too, After Having Been Con-
fined to Bed for Two Months with
Rheumatism—Wet Weather Effects
Knocked Out by "Kootenay Cure."

County of Carleton, to Wit:

I, Martin Watson, of the City of Ot-
tawa, in the County of Carleton, do
solemnly declare that I live at 112
Cathart-street, in the City of Ottawa,
that I am 30 years of age and a
smith by trade. I was severely afflic-
ted with Rheumatism and so bad was
my case that I was confined to my
bed for two months. In June, 1895,
I began taking "Rheumatism's Kootenay
Cure." I used two bottles, and am now
entirely cured and free from rheuma-
tism. I have since been exposed to
wet weather, which has had no bad
effect on me. I can now do my work
as a great cure for Rheumatism. I have
also gained 27 pounds in weight.It is a grand tonic and a wonderful
blood purifier. I attribute my cure
solely to the use of "Kootenay Cure,"
and make this solemn declaration
conscientiously believing it to be true
and knowing it to be of the same force
and effect as if made under oath and
by virtue of the Canadian Evidence
Act.(Signed) MARTIN WATSON.
Taken and acknowledged before me
at the City of Ottawa, in the County
of Carleton, this 19th day of February, 1896.
(Signed) DANIEL O'CONNOR,
A Commissioner.

Municipal Fire Insurance.

Editor World: The soundness and
reasonableness of the principle, "the
greatest good of the greatest number,"
cannot be fairly disputed, and every-
one ought to admit the right of the
people to regulate certain things if
the result will be beneficial to the
community as a whole. There is per-
haps to-day nothing more fascinating
than socialistic reforms, but the effect
of any scheme which is essentially
radical in its operation should be well
pondered before being adopted. There
should be the fullest consideration of
the widest discussion before the people
are even asked to vote upon it. They
should not be asked to endorse any
scheme until its practicability has been
fully demonstrated to them, and,
although the scheme of municipal fire
insurance appears attractive, and at
first blush seems to promise relief from
a part of the public press on the sub-
ject, it is anything but clear. Little
of a practical nature has as yet ap-
peared in the public press on the sub-
ject, but an article by Mr. Robert
Donald, in the December number of
The Contemporary Review, does
notice. He quotes Mr. Joseph Cham-
berlain as saying our city councils are
becoming "directors of a great
operative undertaking, in which every
citizen is a shareholder," and we take
it, Mr. Donald concurs in this, and is
willing to admit that between the
citizens of a community adopting a
scheme of municipal fire insurance
and the members of a huge unlimited
mutual fire insurance company there
is practically no difference. Nothing
can be more simple than the method
of the ordinary mutual fire insurance
company, each member pays a cash
premium, bearing some relation to the
supposed hazard of his particular
property, and he binds himself, should
the necessity arise, to pay during the
currency of his policy a further sum
estimated to be sufficient to indemnify
the other members of the company.
In other words he pays and stakes a
limited sum as security to his fellow
policyholders, and they have mutu-
ally assumed.The position of the ratepayer or prop-
erty-owner, however, in the Toronto
scheme of municipal fire insurance
now before the Ontario Legislature,
would be a very different thing. As
Mr. Donald seems to be keenly alive
to this, for he says, "The bill violates
the fundamental basis upon which
the fire insurance business is conducted."
He squarely says, "A municipal
scheme confining insurance to one city
flies in the face of recognized expe-
rience and scientific principles, and
that 'a great fire in a town where
there was only one company would
involve a very heavy strain.' Quite so!
In order to meet this objection, the
bill provides that two or more munici-
palities may (nothing obligatory)
unite for fire insurance purposes, but
it also provides for the withdrawal
of any municipality should its rate-
payers at any time so elect. A grave
weakness, it is to be hoped, for the
sake of the citizens of Toronto, that
the privilege of seceding will not
be lost sight of by other communities.
No one, I am sure, would seriously
attempt to establish a ratepayer's
risk in the ownership of a system of
waterworks, and a bonded member of a
huge unlimited liability mutual fire
insurance company. It is not to be
conceived by any possible stretch of
the imagination how the successful
administration of the affairs of a
tramway or a telephone service
could bring financial ruin to a
community, or how it is hardly pos-
sible. But is this not possible, nay,
probable, with a hazardous contingent
upon a slight accident, how slight it
be emphasized by simply alluding to
Mrs. O'Leary's famous cow and the
great Chicago fire of 1871, when prop-
erty to the value of \$150,000,000 was
destroyed, all of which would, but for
the regular insurance companies, have
fallen, of course, upon the community,
or rather upon that section of it whose
property remained intact? Shall not
we refer to the great London fire, when
89 churches and 12,300 houses were
destroyed, the total loss estimated at
£7,335,000, but those of Boston (1872),
\$7,000,000; St. John, N.B. (1877), \$15,-
000,000; St. John, N.B. (1878), \$15,-
000,000; St. John, N.B. (1879), \$15,-
000,000; St. John, N.B. (1880), \$15,-
000,000; St. John, N.B. (1881), \$15,-
000,000; St. John, N.B. (1882), \$15,-
000,000; St. John, N.B. (1883), \$15,-
000,000; St. John, N.B. (1884), \$15,-
000,000; St. John, N.B. (1885), \$15,-
000,000; St. John, N.B. (1886), \$15,-
000,000; St. John, N.B. (1887), \$15,-
000,000; St. John, N.B. (1888), \$15,-
000,000; St. John, N.B. (1889), \$15,-
000,000; St. John, N.B. (1890), \$15,-
000,000; St. John, N.B. (1891), \$15,-
000,000; St. John, N.B. (1892), \$15,-
000,000; St. John, N.B. (1893), \$15,-
000,000; St. John, N.B. (1894), \$15,-
000,000; St. John, N.B. (1895), \$15,-
000,000; St. John, N.B. (1896), \$15,-
000,000; St. John, N.B. (1897), \$15,-
000,000; St. John, N.B. (1898), \$15,-
000,000; St. John, N.B. (1899), \$15,-
000,000; St. John, N.B. (1900), \$15,-
000,000; St. John, N.B. (1901), \$15,-
000,000; St. John, N.B. (1902), \$15,-
000,000; St. John, N.B. (1903), \$15,-
000,000; St. John, N.B. (1904), \$15,-
000,000; St. John, N.B. (1905), \$15,-
000,000; St. John, N.B. (1906), \$15,-
000,000; St. John, N.B. (1907), \$15,-
000,000; St. John, N.B. (1908), \$15,-
000,000; St. John, N.B. (1909), \$15,-
000,000; St. John, N.B. (1910), \$15,-
000,000; St. John, N.B. (1911), \$15,-
000,000; St. John, N.B. (1912), \$15,-
000,000; St. John, N.B. (1913), \$15,-
000,000; St. John, N.B. (1914), \$15,-
000,000; St. John, N.B. (1915), \$15,-
000,000; St. John, N.B. (1916), \$15,-
000,000; St. John, N.B. (1917), \$15,-
000,000; St. John, N.B. (1918), \$15,-
000,000; St. John, N.B. (1919), \$15,-
000,000; St. John, N.B. (1920), \$15,-
000,000; St. John, N.B. (1921), \$15,-
000,000; St. John, N.B. (1922), \$15,-
000,000; St. John, N.B. (1923), \$15,-
000,000; St. John, N.B. (1924), \$15,-
000,000; St. John, N.B. (1925), \$15,-
000,000; St. John, N.B. (1926), \$15,-
000,000; St. John, N.B. (1927), \$15,-
000,000; St. John, N.B. (1928), \$15,-
000,000; St. John, N.B. (1929), \$15,-
000,000; St. John, N.B. (1930), \$15,-
000,000; St. John, N.B. (1931), \$15,-
000,000; St. John, N.B. (1932), \$15,-
000,000; St. John, N.B. (1933), \$15,-
000,000; St. John, N.B. (1934), \$15,-
000,000; St. John, N.B. (1935), \$15,-
000,000; St. John, N.B. (1936), \$15,-
000,000; St. John, N.B. (1937), \$15,-
000,000; St. John, N.B. (1938), \$15,-
000,000; St. John, N.B. (1939), \$15,-
000,000; St. John, N.B. (1940), \$15,-
000,000; St. John, N.B. (1941), \$15,-
000,000; St. John, N.B. (1942), \$15,-
000,000; St. John, N.B. (1943), \$15,-
000,000; St. John, N.B. (1944), \$15,-
000,000; St. John, N.B. (1945), \$15,-
000,000; St. John, N.B. (1946), \$15,-
000,000; St. John, N.B. (1947), \$15,-
000,000; St. John, N.B. (1948), \$15,-
000,000; St. John, N.B. (1949), \$15,-
000,000; St. John, N.B. (1950), \$15,-
000,000; St. John, N.B. (1951), \$15,-
000,000; St. John, N.B. (1952), \$15,-
000,000; St. John, N.B. (1953), \$15,-
000,000; St. John, N.B. (1954), \$15,-
000,000; St. John, N.B. (1955), \$15,-
000,000; St. John, N.B. (1956), \$15,-
000,000; St. John, N.B. (1957), \$15,-
000,000; St. John, N.B. (1958), \$15,-
000,000; St. John, N.B. (1959), \$15,-
000,000; St. John, N.B. (1960), \$15,-
000,000; St. John, N.B. (1961), \$15,-
000,000; St. John, N.B. (1962), \$15,-
000,000; St. John, N.B. (1963), \$15,-
000,000; St. John, N.B. (1964), \$15,-
000,000; St. John, N.B. (1965), \$15,-
000,000; St. John, N.B. (1966), \$15,-
000,000; St. John, N.B. (1967), \$15,-
000,000; St. John, N.B. (1968), \$15,-
000,000; St. John, N.B. (1969), \$15,-
000,000; St. John, N.B. (1970), \$15,-
000,000; St. John, N.B. (1971), \$15,-
000,000; St. John, N.B. (1972), \$15,-
000,000; St. John, N.B. (1973), \$15,-
000,000; St. John, N.B. (1974), \$15,-
000,000; St. John, N.B. (1975), \$15,-
000,000; St. John, N.B. (1976), \$15,-
000,000; St. John, N.B. (1977), \$15,-
000,000; St. John, N.B. (1978), \$15,-
000,000; St. John, N.B. (1979), \$15,-
000,000; St. John, N.B. (1980), \$15,-
000,000; St. John, N.B. (1981), \$15,-
000,000; St. John, N.B. (1982), \$15,-
000,000; St. John, N.B. (1983), \$15,-
000,000; St. John, N.B. (1984), \$15,-
000,000; St. John, N.B. (1985), \$15,-
000,000; St. John, N.B. (1986), \$15,-
000,000; St. John, N.B. (1987), \$15,-
000,000; St. John, N.B. (1988), \$15,-
000,000; St. John, N.B. (1989), \$15,-
000,000; St. John, N.B. (1990), \$15,-
000,000; St. John, N.B. (1991), \$15,-
000,000; St. John, N.B. (1992), \$15,-
000,000; St. John, N.B. (1993), \$15,-
000,000; St. John, N.B. (1994), \$15,-
000,000; St. John, N.B. (1995), \$15,-
000,000; St. John, N.B. (1996), \$15,-
000,000; St. John, N.B. (1997), \$15,-
000,000; St. John, N.B. (1998), \$15,-
000,000; St. John, N.B. (1999), \$15,-
000,000; St. John, N.B. (2000), \$15,-
000,000; St. John, N.B. (2001), \$15,-
000,000; St. John, N.B. (2002), \$15,-
000,000; St. John, N.B. (2003), \$15,-
000,000; St. John, N.B. (2004), \$15,-
000,000; St. John, N.B. (2005), \$15,-
000,000; St. John, N.B. (2006), \$15,-
000,000; St. John, N.B. (2007), \$15,-
000,000; St. John, N.B. (2008), \$15,-
000,000; St. John, N.B. (2009), \$15,-
000,000; St. John, N.B. (2010), \$15,-
000,000; St. John, N.B. (2011), \$15,-
000,000; St. John, N.B. (2012), \$15,-
000,000; St. John, N.B. (2013), \$15,-
000,000; St. John, N.B. (2014), \$15,-
000,000; St. John, N.B. (2015), \$15,-
000,000; St. John, N.B. (2016), \$15,-
000,000; St. John, N.B. (2017), \$15,-
000,000; St. John, N.B. (2018), \$15,-
000,000; St. John, N.B. (2019), \$15,-
000,000; St. John, N.B. (2020), \$15,-
000,000; St. John, N.B. (2021), \$15,-
000,000; St. John, N.B. (2022), \$15,-
000,000; St. John, N.B. (2023), \$15,-
000,000; St. John, N.B. (2024), \$15,-
000,000; St. John, N.B. (2025), \$15,-
000,000; St. John, N.B. (2026), \$15,-
000,000; St. John, N.B. (2027), \$15,-
000,000; St. John, N.B. (2028), \$15,-
000,000; St. John, N.B. (2029), \$15,-
000,000; St. John, N.B. (2030), \$15,-
000,000; St. John, N.B. (2031), \$15,-
000,000; St. John, N.B. (2032), \$15,-
000,000; St. John, N.B. (2033), \$15,-
000,000; St. John, N.B. (2034), \$15,-
000,000; St. John, N.B. (2035), \$15,-
000,000; St. John, N.B. (2036), \$15,-
000,000; St. John, N.B. (2037), \$15,-
000,000; St. John, N.B. (2038), \$15,-
000,000; St. John, N.B. (2039), \$15,-
000,000; St. John, N.B. (2040), \$15,-
000,000; St. John, N.B. (2041), \$15,-
000,000; St. John, N.B. (2042), \$15,-
000,000; St. John, N.B. (2043), \$15,-
000,000; St. John, N.B. (2044), \$15,-
000,000; St. John, N.B. (2045), \$15,-
000,000; St. John, N.B. (2046), \$15,-
000,000; St. John, N.B. (2047), \$15,-
000,000; St. John, N.B. (2048), \$15,-
000,000; St. John, N.B. (2049), \$15,-
000,000; St. John, N.B. (2050), \$15,-
000,000; St. John, N.B. (2051), \$15,-
000,000; St. John, N.B. (2052), \$15,-
000,000; St. John, N.B. (2053), \$15,-
000,000; St. John, N.B. (2054), \$15,-
000,000; St. John, N.B. (2055), \$15,-
000,000; St. John, N.B. (2056), \$15,-
000,000; St. John, N.B. (2057), \$15,-
000,000; St. John, N.B. (2058), \$15,-
000,000; St. John, N.B. (2059), \$15,-
000,000; St. John, N.B. (2060), \$15,-
000,000; St. John, N.B. (2061), \$15,-
000,000; St. John, N.B. (2062), \$15,-
000,000; St. John, N.B. (2063), \$15,-
000,000; St. John, N.B. (2064), \$15,-
000,000; St. John, N.B. (2065), \$15,-
000,000; St. John, N.B. (2066), \$15,-
000,000; St. John, N.B. (2067), \$15,-
000,000; St. John, N.B. (2068), \$15,-
000,000; St. John, N.B. (2069), \$15,-
000,000; St. John, N.B. (2070), \$15,-
000,000; St. John, N.B. (2071), \$15,-
000,000; St. John, N.B. (2072), \$15,-
000,000; St. John, N.B. (2073), \$15,-
000,000; St. John, N.B. (2074), \$15,-
000,000; St. John, N.B. (2075), \$15,-
000,000; St. John, N.B. (2076), \$15,-
000,000; St. John, N.B. (2077), \$15,-
000,000; St. John, N.B. (2078), \$15,-
000,000; St. John, N.B. (2079), \$15,-
000,000; St. John, N.B. (2080), \$15,-
000,000; St. John, N.B. (2081), \$15,-
000,000; St. John, N.B. (2082), \$15,-
000,000; St. John, N.B. (2083), \$15,-
000,000; St. John, N.B. (2084), \$15,-
000,000; St. John, N.B. (2085), \$15,-
000,000; St. John, N.B. (2086), \$15,-
000,000; St. John, N.B. (2087), \$15,-
000,000; St. John, N.B. (2088), \$15,-
000,000; St. John, N.B. (2089), \$15,-
000,000; St. John, N.B. (2090), \$15,-
000,000; St. John, N.B. (2091), \$15,-
000,000; St. John, N.B. (2092), \$15,-
000,000; St. John, N.B. (2093), \$15,-
000,000; St. John, N.B. (2094), \$15,-
000,000; St. John, N.B. (2095), \$15,-
000,000; St. John, N.B. (2096), \$15,-
000,000; St. John, N.B. (2097), \$15,-
000,000; St. John, N.B. (2098), \$15,-
000,000; St. John, N.B. (2099), \$15,-
000,000; St. John, N.B. (2100), \$15,-
000,000; St. John, N.B. (2101), \$15,-
000,000; St. John, N.B. (2102), \$15,-
000,000; St. John, N.B. (2103), \$15,-
000,000; St. John, N.B. (2104), \$15,-
000,000; St. John, N.B. (2105), \$15,-
000,000; St. John, N.B. (2106), \$15,-
000,000; St. John, N.B. (2107), \$15,-
000,000; St. John, N.B. (2108), \$15,-
000,000; St. John, N.B. (2109), \$15,-
000,000; St. John, N.B. (2110), \$15,-
000,000; St. John, N.B. (2111), \$15,-
000,000; St. John, N.B. (2112), \$15,-
000,000; St. John, N.B. (2113), \$15,-
000,000; St. John, N.B. (2114), \$15,-
000,000; St. John, N.B. (2115), \$15,-
000,000; St. John, N.B. (2116), \$15,-
000,000; St. John, N.B. (2117), \$15,-
000,000; St. John, N.B. (2118), \$15,-
000,000; St. John, N.B. (2119), \$15,-
000,000; St. John, N.B. (2120), \$15,-
000,000; St. John, N.B. (2121), \$15,-
000,000; St. John, N.B. (2122), \$15,-
000,000; St. John, N.B. (2123), \$15,-
000,000; St. John, N.B. (2124), \$15,-
000,000; St. John, N.B. (2125), \$15,-
000,000; St. John, N.B. (2126), \$15,-
000,000; St. John, N.B. (2127), \$15,-
000,000; St. John, N.B. (2128), \$15,-
000,000; St. John, N.B. (2129), \$15,-
000,000; St. John, N.B. (2130), \$15,-
000,000; St. John, N.B. (2131), \$15,-
000,000; St. John, N.B. (2132), \$15,-
000,000; St. John, N.B. (2133), \$15,-
000,000; St. John, N.B. (2134), \$15,-
000,000; St. John, N.B. (2135), \$15,-
000,000; St. John, N.B. (2136), \$15,-
000,000; St. John, N.B. (2137), \$15,-
000,000; St. John, N.B. (2138), \$15,-
000,000; St. John, N.B. (2139), \$15,-
000,000; St. John, N.B. (2140), \$15,-
000,000; St. John, N.B. (2141), \$15,-
000,000; St. John, N.B. (2142), \$15,-
000,000; St. John, N.B. (2143), \$15,-
000,000; St. John, N.B. (2144), \$15,-
000,000; St. John, N.B. (2145), \$15,-
000,000; St. John, N.B. (2146), \$15,-
000,000; St. John, N.B. (2147), \$15,-
000,000; St. John, N.B. (2148), \$15,-
000,000; St. John, N.B. (2149), \$15,-
000,000; St. John, N.B. (2150), \$15,-
000,000; St. John, N.B. (2151), \$15,-
000,000; St. John, N.B. (2152), \$15,-
000,000; St. John, N.B. (2153), \$15,-
000,000; St. John, N.B. (2154), \$15,-
000,000; St. John, N.B. (2155), \$15,-
000,000; St. John, N.B. (2156), \$15,-
000,000; St. John, N.B. (2157), \$15,-
000,000; St. John, N.B. (2158), \$15,-
000,000; St. John, N.B. (2159), \$15,-
000,000; St. John, N.B. (2160), \$15,-
000,000; St. John, N.B. (2161), \$15,-
000,000; St. John, N.B. (2162), \$15,-
000,000; St. John, N.B. (2163), \$15,-
000,000; St. John, N.B. (2164), \$15,-
000,000; St. John, N.B. (2165), \$15,-
000,000; St. John, N.B. (2166), \$15,-
000,000; St. John, N.B. (2167), \$15,-
000,000; St. John, N.B. (2168), \$15,-
000,000; St. John, N.B. (2169), \$15,-
000,000; St. John, N.B. (2170), \$15,-
000,000; St. John, N.B. (2171), \$15,-
000,000; St. John, N.B. (2172), \$15,-
000,000; St. John, N.B. (2173), \$15,-
000,000; St. John, N.B. (2174), \$15,-
000,000; St. John, N.B. (2175), \$15,-
000,000; St. John, N.B. (2176), \$15,-
000,000; St. John, N.B. (2177), \$15,-
000,000; St. John, N.B. (2178), \$15,-
000,000; St. John, N.B. (2179), \$15,-
000,000; St. John, N.B. (2180), \$15,-
000,000; St. John, N.B. (2181), \$15,-
000,000; St. John, N.B. (2182), \$15,-
000,000; St. John, N.B. (2183), \$15,-
000,000; St. John, N.B. (2184), \$15,-
000,000; St. John, N.B. (2185), \$15,-
000,000; St. John, N.B. (2186), \$15,-
000,000; St. John, N.B. (2187), \$15,-
000,000; St. John, N.B. (2188), \$15,-
000,000; St. John, N.B. (2189), \$15,-
000,000; St. John, N.B. (2190), \$15,-
000,000; St. John, N.B. (2191), \$15,-
000,000; St. John, N.B. (2192), \$15,-
000,000; St. John, N.B. (2193), \$15,-
000,000; St. John, N.B. (2194), \$15,-
000,000; St. John, N.B. (2195), \$15,-
000,000; St. John, N.B. (2196), \$15,-
000,000; St. John, N.B. (2197), \$15,-
000,000; St. John, N.B. (2198), \$15,-
000,000; St. John, N.B. (2199), \$15,-
000,000; St. John, N.B. (2200), \$15,-
000,000; St. John, N.B. (2201), \$15,-
000,000; St. John, N.B. (2202), \$15,-
000,000; St. John, N.B. (2203), \$15,-
000,000; St. John, N.B. (2204), \$15,-
000,000; St. John, N.B. (2205), \$15,-
000,000; St. John, N.B. (2206), \$15,-
000,000; St. John, N.B. (2207), \$15,-
000,000; St. John, N.B. (2208), \$15,-
000,000; St. John, N.B. (2209), \$15,-
000,000; St. John, N.B. (2210), \$15,-
000,000; St. John, N.B. (2211), \$15,-
000,000; St. John, N.B. (2212), \$15,-
000,000; St. John, N.B. (2213), \$15,-
000,000; St. John, N.B. (2214), \$15,-
000,000; St. John, N.B. (2215), \$15,-
000,000; St. John, N.B. (2216), \$15,-
000,000; St. John, N.B. (2217), \$15,-
000,000; St. John, N.B. (2218), \$15,-
000,000; St. John, N.B. (2219), \$15,-
000,000; St. John, N.B. (2220), \$15,-
000,000; St. John, N.B. (2221), \$15,-
000,000; St. John, N.B. (2222), \$15,-
000,000; St. John, N.B. (2223), \$15,-
000,000; St. John, N.B. (2224), \$15,-
000,000; St. John, N.B. (2225), \$15,-
000,000; St. John, N.B. (2226), \$15,-
000,000; St. John, N.B. (2227), \$15,-
000,000; St. John, N.B. (2228), \$15,-
000,000; St. John, N.B. (2229), \$15,-
000,000; St. John, N.B. (2230), \$15,-
000,000; St. John, N.B. (2231), \$15,-
000,000; St. John, N.B. (2232), \$15,-
000,000; St. John, N.B. (2233), \$15,-
000,000; St. John, N.B. (2234), \$15,-
000,000; St. John, N.B. (2235), \$15,-
000,000; St. John, N.B. (2236), \$15,-
000,000; St. John, N.B. (2237), \$15,-
000,000; St. John, N.B. (2238), \$15,-
000,000; St. John, N.B. (2239), \$15,-
000,000; St. John, N.B. (2240), \$15,-
000,000; St. John, N.B. (2241), \$15,-
000,000; St. John, N.B. (2242), \$15,-
000,000; St. John, N.B. (2243), \$15,-
000,000; St. John, N.B. (2244), \$15,-
000,000; St. John, N.B. (2245), \$15,-
000,000; St. John, N.B. (2246), \$15,-
000,000; St. John, N.B. (2247), \$15,-
000,000; St. John, N.B. (2248), \$15,-
000,000; St. John, N.B. (2249), \$15,-
000,000; St. John, N.B. (2250), \$15,-
000,000; St. John, N.B. (22