





# MUTUAL RESERVE FUND LIFE ASSOCIATION.

MUTUAL RESERVE BUILDING, 305, 307, 309 BROADWAY, NEW YORK CITY.

## Extracts from Annual Report, December 31, 1894.

### RESERVE FUND.

We have increased our Reserve or Surplus Emergency Fund during the past twelve months from \$2,559,326.13 to \$3,527,635.12, making a net gain for the year of \$968,308.99.

### INCOME.

Our income from all sources during the year 1894 amounted to \$4,943,739.65, as against \$4,496,815 for 1893, making a net increase of \$446,924.65.

### DEATH CLAIMS.

At the end of the year 1893 we had disbursed to the widows and orphans and representatives of our deceased members the sum of \$17,694,833.66. For the same purpose during the year 1894 we have paid out the largest sum in the history of our institution, viz:—\$3,070,514.01, making in all in the fourteen years of our existence the magnificent total of \$30,764,847.67.

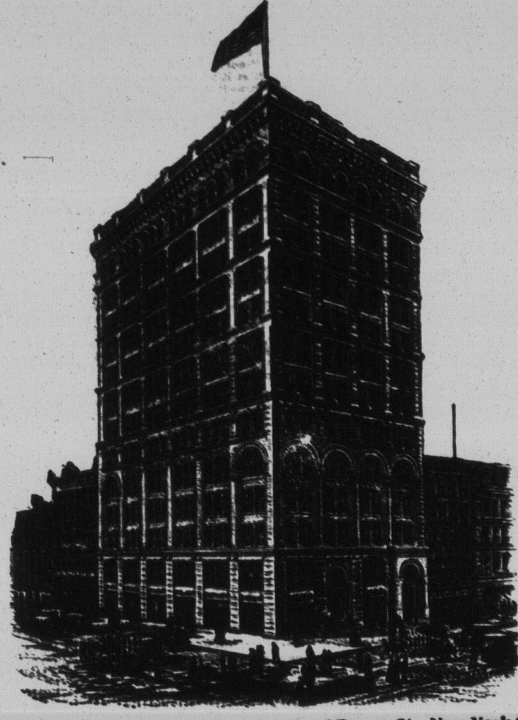
### BUSINESS IN FORCE.

Our books show that on December 31, 1894, we had in force 96,067 policies, covering insurance amounting to \$393,366,106, being a net increase for the year of 13,351 policies, amounting to \$50,759,041, while the applications for

### NEW BUSINESS

received during the year amounted to \$81,365,145, which does not include one dollar's worth of business received since December 31, 1894.

The eloquence of these results can, perhaps, be best illustrated by the following statement, showing



Mutual Reserve Building, Broadway and Duane St., New York City.



President E. B. HARPER.

### THE PROGRESS OF THE ASSOCIATION.

| Year.     | Insurance in Force. | Cash and Invested Assets. |
|-----------|---------------------|---------------------------|
| 1881..... | \$7,633,000         | \$6,024 83                |
| 1882..... | 35,190,750          | 50,444 53                 |
| 1883..... | 63,338,500          | 169,946 24                |
| 1884..... | 85,452,000          | 350,775 05                |
| 1885..... | 126,353,500         | 639,879 41                |
| 1886..... | 150,175,250         | 989,240 16                |
| 1887..... | 156,554,100         | 1,472,300 41              |
| 1888..... | 168,902,850         | 1,933,753 81              |
| 1889..... | 181,358,200         | 2,512,588 96              |
| 1890..... | 197,003,435         | 2,930,178 90              |
| 1891..... | 215,207,910         | 3,384,437 65              |
| 1892..... | 236,421,790         | 3,690,592 76              |
| 1893..... | 262,607,065         | 3,938,941 15              |
| 1894..... | 293,366,106         | 4,246,143 90              |

| Year.     | Reserve or Emergency Fund. | Death Claims Paid. |
|-----------|----------------------------|--------------------|
| 1881..... |                            |                    |
| 1882..... | \$11,906 05                | \$34,250 00        |
| 1883..... | 145,762 60                 | 335,675 00         |
| 1884..... | 271,440 05                 | 815,575 00         |
| 1885..... | 499,333 91                 | 1,654,250 00       |
| 1886..... | 856,286 46                 | 2,803,390 00       |
| 1887..... | 1,305,091 27               | 4,182,071 23       |
| 1888..... | 1,796,678 19               | 5,764,403 45       |
| 1889..... | 2,304,509 35               | 7,600,434 74       |
| 1890..... | 2,778,285 80               | 9,746,932 79       |
| 1891..... | 3,155,320 94               | 12,037,041 59      |
| 1892..... | 3,371,303 59               | 14,739,378 63      |
| 1893..... | 3,589,326 13               | 17,684,333 86      |
| 1894..... | 3,827,635 12               | 20,754,847 87      |

NOTICE.—Professional and business men possessing pluck, grit and energy, who will devote the whole or even part of their time can secure excellent paying positions in the Agency Department in each town, county, city and state, also in Great Britain and European countries. Address or call upon the General Agent or Manager of your state, or address Agency Department, Mutual Reserve Fund Life Association, Mutual Reserve Building, Broadway and Duane Street, New York City.

JAMES DOMVILLE, General Manager Maritime Provinces, 134 Prince William St., St. John, N. B.

## CERTIFICATE OF OFFICIAL EXAMINATION BY INSURANCE DEPARTMENTS OF FOUR STATES.

### Mutual Reserve Fund Life Association of New York City.

(INCORPORATED)

E. B. HARPER, President.

## COMMISSIONERS' CERTIFICATE.

NEW YORK CITY, January 24, 1895.

WE, the Insurance Commissioners and Superintendents of the States of Illinois, Ohio, Texas and South Dakota, do hereby certify that we have been for the last two months engaged in an exhaustive and thorough examination of the books and accounts of the Mutual Reserve Fund Life Association and of all the receipts and disbursements during the period extending from the 1st day of January, 1894, to the 13th day of November, 1894.

We further certify that we have carefully checked and proved all items; that the loans on bond and mortgage have been checked and verified; that stocks and bonds have been accounted for through receipts held for deposits; that cash on hand has been counted, and that cash deposited with sundry banks has been proved by the books of said banks or by proper certificates therefrom; that the real estate has been valued upon the basis of net rentals and from information derived from reliable sources, and that the operations of the Association have been subjected to a thorough examination in which every facility has been afforded us by the officers and managers, every book, record and source of information having been laid open to us without reservation.

We further certify that we find the Association possessed of admitted invested and non-invested assets on the said November 13th, 1894, to the amount of \$4,228,120.93, and of contingent mortuary assets to the amount of \$1,340,490.31, making gross assets as of said date to the amount of \$5,568,611.24; that against said assets we have charged actual liabilities to the amount of \$675,767 84 (including bonds but not bond statements) and contingent mortuary liabilities to the amount of \$1,175,041.32 making the surplus of the Association on basis of gross invested and non-invested assets \$3,557,802.09, and on basis of gross assets (contingent mortuary assets and liabilities being included) \$3,717,802.09.

We further certify that we have verified by a competent expert the value of the Association's interests in the building known as the Mutual Reserve Building, and that we are satisfied that its value is largely in excess of the amount at which it stands upon the Association's books. We further certify that we have made a very careful examination of the death claims paid by the Association during the period covered by this examination, and that we are of the opinion that the Mutual Reserve Fund Life Association pays its death claims honorably and promptly, and that it does not in any case wilfully attempt to resist payment of any honest death claim that is made upon it; and that the work of the death claim department is handled with all possible dispatch and in such a way that the most critical can have no just cause or reasonable ground of complaint. While under the operation of the fundamental principle of the Association which calls for the collection after death of the sum required to pay a claim, there may be some seeming delay, payment is just as sure as with any other company or association, which fact is fully established by our examination. We further certify that we have made a personal examination of the methods of the Medical Department, and feel warranted in saying that the utmost care is exercised in the selection of risks, and that in this respect the Association will compare favorably with any other life insurance company or association.

The financial statement furnishes abundant proof of the healthy and prosperous condition of the Association, and the gradually increasing assets show prudence and economy. The management, the public and the members are to be warmly congratulated upon the solidity and security of the Association.

In Witness whereof, we have hereunto subscribed

our respective names, in the City of New York, the day and year above written.



*Wm. H. ...*  
Insurance Superintendent, State of Illinois, Chairman.

*W. M. ...*  
Superintendent of Insurance, State of Ohio.

*Jos. ...*  
Insurance Commissioner and Examiner, State of Texas.

*...*  
Examiner, State of South Dakota.

### GOOD LIVE AGENTS WANTED EVERYWHERE.

PROGRESS.

Progress is a sixteen page paper, published every Saturday... It is a paper that is not only a newspaper but a journal.

SIXTEEN PAGES. AVERAGE CIRCULATION 13,640. ST. JOHN, N. B., SATURDAY, FEB. 23.

RETIREMENT WANTED TOO. The time is approaching when the present members of the city council will have to render an account of their stewardship to the people.

Some of the aldermen can say with all candor and truth that they have tried to do the best for the city.

We believe with the great majority of the taxpayers that there are opportunities for retirement.

Halifax has inaugurated a series of "drawing room meetings" for the discussion of topics concerning women.

As Mr. Larssen suggests in his Boston letter, Dr. Parkhurst was once a crank, but now he is the oracle whom all consult.

A Virginia paper suggests that the natal day of Lincoln be made a national holiday.

The following is an extract from a clergyman's address on "The Bible" at Charlotte, N.C.

Our mistakes are proven or the smallest portion dismissed, and we can say of its enemies: The most of death attend on the intellect.

SOCIAL AND PERSONAL.

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THE GREAT INSURANCE COMPANY. In this issue we publish the certificate of the insurance commissioners of Illinois, Ohio, Texas and South Dakota.

THE TRINITY WORKERS' MEETING. The Trinity workers' meeting yesterday afternoon at the residence of Mrs. C. E. Clarke.

THE HAMPDEN SOCIETY. The Hampden society gave a social party at the residence of Mrs. E. J. McNeill.

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WHAT IS DR. LAVIOLETTE'S SYRUP OF TURPENTINE? TURPENTINE is a volatile essence extracted from the healthy living pine tree. Its effects when used as a lotion or liniment are well known, but though long recognized as possessing wonderful healing properties its stimulating action on the digestive organs and kidneys has prevented its use as an internal remedy.

Lawson, Mrs. A. M. Fraser, Mrs. Underwood, Mrs. Kennedy, Miss Carmichael, Miss Carmichael, Miss Anna Fraser, Miss Corbett, Miss Maggie McGowan, and Mrs. Thompson, of Oxford, W.L.M.

Feb. 19.—On Tuesday last Miss Abbie Eaton entertained a number of her friends at a dinner given at her home. The menu was a most excellent one and the evening was spent in the most enjoyable manner.

Feb. 20.—On Wednesday evening the Quadrille club enjoyed a pleasant drive and supper at MacKay's hotel, Clyde River. Dancing was enjoyed and about one o'clock the party started for home.

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Photography. SUPERIOR WORKMANSHIP, REFINED FINISH and moderate prices, combine to make these PHOTOS the most satisfactory in St. John today. HAROLD GLIMO, 25 GERMALN STREET.

I understand Mrs. Capt. Walker is having this evening a most enjoyable party with the general "Captains" as host. The skating races at the Hillborough rink on the evening of the 11th inst. were such a decided success that another series is "on" for Friday evening.

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MAGNET SOAP. This SOAP contains no adulteration or excesses of alkali to irritate the most delicate of skins. For this reason it is also best for Clothes, Linens, Fine-Lawns, Cambrics, Laces and Embroideries. For sale by grocers everywhere. J. T. Logan, MANUFACTURER, 20 GERMALN STREET, ST. JOHN, N. B.

Restores Nervous Energy, Mental Activity, and Muscular Vigor. Re-Vitalizes the Blood, Invigorates the Stomach, and Aids Digestion. HAWKER'S Nerve and Stomach TONIC.

Well and Stylishly Clothed in the Hard Times. Thousands of women in Canada with very limited means have found the secret of dressing well and stylishly in their homes and for the streets.

GERARD G. RUEL, BARRISTER, & Co. Walker's Building, Canterbury Street, St. John, N. B. INSTRUCTION. Miss Jessie Campbell Whitlock, TEACHER OF PIANOFORTE. ST. STEPHEN, N. B.

NEW BRUNSWICK ROYAL ART UNION, LIMITED. OF THE PROVINCE OF NEW BRUNSWICK. CAPITAL STOCK: \$150,000. Incorporated to Promote Art. This company will distribute among its subscribers on the 19th Day of March, 1895.

Stockings AND ANKLETS. Spring and Elastic Water Pad Trusses, Hot Water Bottles, Ice Bags, Fountain and Eucalyptus Syringes, and Another lot of lovely Spruce Gum. W. C. RUDMAN ALLAN'S, 35 KING STREET.

T. A. CROCKETT'S DRUG STORE. CAREFULLY COMPOUNDED. This is a new and a great reduction.

Rev. J. M. McLEOD, Zion Church, Vancouver, B. C.

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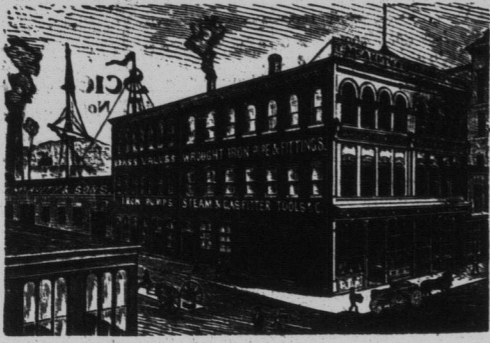






A LIVE, BUSY INDUSTRY.

THE FRUITS OF WELL DIRECTIONED SKILL AND ENTERPRISE. T. McAvity & Sons' Brass Foundry and Machine Works—A St. John Firm that Manufactures for the Whole of the Dominion and Foreign Parts as Well.

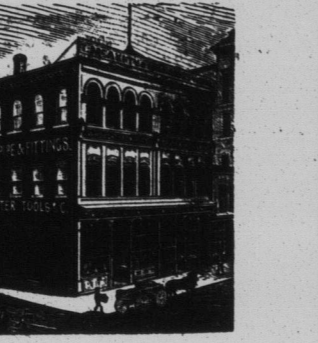


are running well up to their capacity, with increasing activity in all departments. This is one of the maritime industries which manufactures for the whole of Canada, and sends besides large quantities of its products to foreign countries.

An idea of the variety of goods turned out by this establishment may be gathered from the fact that the illustrated catalogue issued by the firm—a large book of more than three hundred pages—contains upwards of three thousands cuts illustrating the different products of their manufacture. These are chiefly embraced within the wide range of goods known to the trade as "supplies" for plumbers, engineers, steam fitters and gas fitters, each line of which is multitudinous in detail.

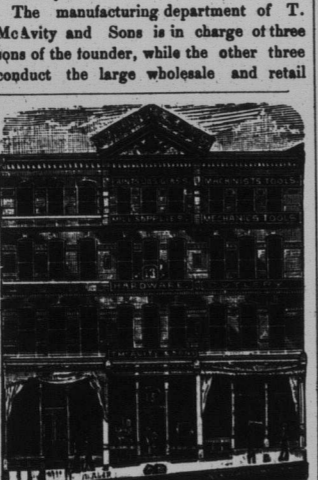
The McAvity works are situated on the city's harbor front, embracing 673 Water street, and extending into the wharf into the rear. The main building is about 100x80 feet, three stories, to which is joined a two-story annex, 200x40 feet. The front part contains the store, where the goods of the firm's manufacture and others in which they deal are kept in stock, including ingot metals, piping, and a general line of heavy hardware, while across the street is a large one-story brick warehouse, 100x160 feet, where are stored the heavy pipe and other stock too bulky to lumber the store space.

machine shop and the iron machine shop, in which the rough castings are shaped and bored and drilled and fashioned as desired; the fitting room, and the electroplating and galvanizing department. The fifty thousand feet of floor space occupied by these various departments is crowded with machinery of every description, all of the most improved pattern for the work required.



business is done at McLean & Holt's foundry on the city road, where the Messrs. McAvity keep a dozen to fifteen moulders constantly employed. This prosperous manufacturing industry is a striking example of what may be accomplished by mechanical and inventive skill combined with energetic and pushing business methods.

The Sydney C. E. Advocate urges upon the Sydney hotel company the need of increasing the accommodations at their hostelry in order to meet the requirements of the tourist travel the coming summer. The Advocate says: "Last summer the Sydney was the means of bringing to Cape Breton a very large number of our American cousins and upper province Canadians, who would not have visited our Island had we not had the superior accommodations offered in our summer hotel, and by those people all declared themselves greatly pleased with their visit and the reception accorded them, and also expressed their intention of spending the summer months of 1895 in Cape Breton, it certainly means that next season there will be an influx of visitors as has been altogether unthought of. The Plant Steamship company are, moreover, making extensive preparations for next season's travel from the New England States to northern pleasure resorts. There can be nothing more detrimental to the success of the hotel enterprise than to have strangers arrive here and find it impossible to procure a lodging place, but such is more than likely to happen if the construction of an addition to the hotel is not at once undertaken."



store in King street, which in its commodious arrangement, fittings, and equipment, and in the extent and varied completeness of its stock, ranks with the first of its kind in the Dominion. The two establishments, although entirely separate and distinct from each other in their practical operation, are yet in reality one and the same, and one set of books is kept for both. It is an immense business, under a perfect system of executive management, and it is still growing.

PROVINCIAL INDUSTRIES.

The St. George granite works are all at work again, with one exception, and the business is looking up. J. Lyons Hatfield, Yarmouth, N. S., has a handsome, novel and costly residence just nearing completion by Melford Sims & Son, contractors, designed by Geo. F. Barber & Co., architects, of Knoxville, Tenn.

Among new building enterprises under way at Halifax is a new structure for the deaf and dumb institution, to cost \$48,000, and a \$25,000 brick and stone edifice on the site of the Victoria infirmary building, Barrington street, which is in process of demolition.

Hartland is anticipating a brisk building season. C. Humphrey Taylor will build a large three-story brick block for business purposes, dwellings will be erected by R. W. Richardson, James Campbell, George Peoples, Mrs. A. Boyer and others, and a number of houses are to be built for employes at Sawyer J. Craig's new steam lumber mill.

Truro, N. S., has a new woodworking industry. The old shoe factory building, which has been unoccupied for some time, has been leased by Kent & Co., who are fitting it up with machinery equipment for the manufacturing of furniture, caskets, blinds, and for general woodworking. The manufacture of woven-wire mattresses will also be a part of the business.

The Truro Headlight reports that several local industries, such as the milk condensing and canning company, the knitting factory, the hat factories, the foundry and machine company, and others, are contemplating extensive business improvements in the near future. There are also in prospect the erection of a large brick building on Inglis Street, by Messrs. Black & Co., an addition to the Learment Hotel, and other building enterprises in Truro, involving an expenditure of some \$79,000.

The A. Christie Woodworking Company's factory and planing mill, City road, St. John, is one of the busy industrial establishments of the city, employing thirty-five hands, principally engaged just now in making up stock for the coming season, which promises to be a good one for the building trades. The company manufactures doors, sashes, blinds, both shutters and Genetian, mantels, stairwork, mouldings and interior house finish of all kinds, large size plugs, wedges, stanchions, etc., for marine use, and an infinite variety of other articles. Their trade covers the maritime provinces and Newfoundland, and is extending in the upper provinces. Among large local orders filled this winter, they have just finished the pews, in ash and white wood, for the Carmarthen street church. They have been established thirty years, and their large factory, 160x60 feet, four stories, run by steam power, is one of the best equipped woodworking establishments in the maritime provinces.

The Sydney C. E. Advocate urges upon the Sydney hotel company the need of increasing the accommodations at their hostelry in order to meet the requirements of the tourist travel the coming summer. The Advocate says: "Last summer the Sydney was the means of bringing to Cape Breton a very large number of our American cousins and upper province Canadians, who would not have visited our Island had we not had the superior accommodations offered in our summer hotel, and by those people all declared themselves greatly pleased with their visit and the reception accorded them, and also expressed their intention of spending the summer months of 1895 in Cape Breton, it certainly means that next season there will be an influx of visitors as has been altogether unthought of. The Plant Steamship company are, moreover, making extensive preparations for next season's travel from the New England States to northern pleasure resorts. There can be nothing more detrimental to the success of the hotel enterprise than to have strangers arrive here and find it impossible to procure a lodging place, but such is more than likely to happen if the construction of an addition to the hotel is not at once undertaken."

Field Mice Inoculated. In the government of Kheron, Russia, the plague of field mice, which is devastating the province, is to be met by inoculating the mice with bacilli. Some have been found that proved fatal to 95 per cent. of the mice experimented upon, and the Ministry of Agriculture has ordered the method tried throughout the district as soon as the snow disappears.

Anti-Toxine and Horses. In obtaining the serum for the anti-toxine treatment about ten quarts is the amount drawn from each horse at one time on the average. The animals suffer no perceptible exhaustion, and are not made useless for other purposes. Among the twenty-five horses now owned by the British Institute is a grandson of Blair Athol.

The latest idea of French physicians is to cure colds by applying ice to the spine. Just now when the abrupt changes in the weather have brought influenza, bronchitis, or some kindred trouble, one is always glad to hear of some new remedy for "the cold," but few, we imagine, will be daring enough

to apply this one. Yet the inflammatory sore throat that a few years ago most people treated by poultices and warmth is now quickly and easily cured by sucking ice and keeping the victim in a low temperature, and, in a really feverish cold, ice might be of genuine use.

POP BIG-PIPE. The Queer Will of A Famous Dutch Smoker who Died at Ninety-eight.

In its discussion of the question whether it is injurious to smoke tobacco, the Cleveland Plain Dealer recalls the history of Mysherr Van Klase, a famous old merchant of Holland, who was such an inveterate old smoker that he was nicknamed "Pop Big-Pipe." He made a large fortune in the Indian trade, and built a mansion near Rotterdam, in which he collected every imaginable kind of pipe. It was said he smoked 150 grammes of tobacco every day, and died at the age of 98 years.

In making his will, after bequeathing to his relatives, friends, and charities a large proportion of his estate, he added the following clause: "I wish every smoker in the kingdom to be invited to my funeral in every way possible, by letter, circular, and advertisement. Every smoker who takes advantage of the invitation shall receive as a present ten pounds of tobacco and two pipes, on which shall be engraved my name, my crest, and the date of my birth. The poor of the neighborhood who accompany my bier shall receive every year on the anniversary of my death a large package of tobacco. I make the condition that all those who assist at my funeral, if they wish to partake of the benefits of my will, must smoke without interruption during the entire ceremony. My body shall be placed in a coffin lined throughout with the wood of my old Havana cigar boxes. At the foot of the coffin shall be placed a box of French tobacco called 'Capora!' and a package of our old Dutch tobacco. At my side shall place my favorite pipe and a box of matches, for one never knows what may happen. When I lie in state in the vault all the persons in the funeral procession are requested to cast upon it the ashes of their pipes as they pass it on their departure from the grounds."

It is said that Van Klase, on the day that he made this eccentric will, summoned a notary who was also a notable smoker, and said to him: "Fill my pipe and yours, I am going to die." He then dictated the will and died. The Plain Dealer ironically observes that crusaders striking the use of tobacco will find in this striking instance little support for their claim that smoking is disastrous to the human system. Of course, it may be argued that if he had limited his indulgence to 100 grammes a day he might have lived to the advanced age of 120, instead of being out at 98.

Advice to Inventors.

Mr. A. Siemens' recent advice to inventors is both appropriate and opportune: (1) Define as accurately as possible the want that exists, or the particular object that is to be attained. (2) Be well acquainted with the scientific principles which come into play. (3) Know how the want is met, or the object attained in practical life. (4) Find out what proposals have been made by others in the same or in a similar case.

A Man With a Memory. A striking peculiarity of Mr. S. R. Crockett, the well-known author, is his ability to retain for a long period accurate and vivid pictures of anything he has once seen. Thus on one occasion he described minutely a place which he had not visited for many years; but on going afterwards to verify his description he found that it was accurate down to the smallest details.

To Much Harmony. Wiggles: "I understand you've just been away on a three months' trip with Wigglestein. Did you enjoy his company?" Wiggles: "Well, no, I can't really say I did."

They Admired His Books. Agreeable as an author's fame is, it is not invariably alloyed, and Mr. Caine's is no exception. It seems hardly creditable, but none the less it is a fact, that the novelist constantly receives letters from intending visitors to the Isle of Man, asking him to get them lodgings, "because we admire your books!"

Paper Coffins. Some undertakers whose customers are poor people are using coffins made of paper. The coffins are made in all styles out of pressed paper pulp, just the same as the common paper buckets. When they are varnished and stained they resemble polished wood, and in point of durability they are much better than the wooden ones, it is claimed.

When Trouble Comes. Observation and experience prove that the capacity of the heart for suffering is equalled only by its powers of endurance. How often are we surprised to see a shrinking, sensitive nature survive some great anguish. We never know how much we can bear "till trouble comes."

Strict Impartiality. A judge of the Supreme court who tries hard to be impartial and to say nothing in his charges that will lean either way, recently said to a jury whom he charged: "Now, gentlemen, if anything I have said has made the slightest impression on your minds, pray dismiss it."

The Man of Destiny. "But, sire," urged Marshal Murat, "if you take this step and it turns out disastrously for France, what can you say in vindication of yourself?" "My vindication," said Napoleon sternly, "can only be met with the American newspapers of 1894-5."

DO THE FAIRIES— LP TO MAKE BABY'S OWN SOAP? IT'S SO NICE. The Albert Toilet Soap Co., MONTREAL. IF THE MAN IN THE MOON TOOK SICK WHAT WOULD HE DO? JUST SPEND HIS FOUR QUARTERS FOR A BOTTLE OF BURDOCK BLOOD BITTERS AS ALL SENSIBLE PEOPLE DO; BECAUSE IT CURES DYSPEPSIA, CONSTIPATION, BILIOUSNESS, BAD BLOOD, AND ALL DISEASES OF THE STOMACH, LIVER, KIDNEYS AND BOWELS.

Use Only Pelee Island Wine Co's Wines. THEY ARE PURE JUICE OF THE GRAPE. MARCH 10TH, 1895. E. G. SCOVIL, AGENT PELEE ISLAND GRAPE JUICE, ST. JOHN, N. B. DEAR SIR—My family have received great benefit from the use of the PELEE ISLAND GRAPE JUICE during the past four years. It is the best tonic and sedative for debility, nervousness and weak lungs we have ever tried. It is much cheaper and pleasanter than medicine. I would not be without it in the house. Yours, JAMES H. DAY, Day's Landing, Kings Co., N. B.

MINARD'S "KING OF PAIN" LINIMENT FOR Bronchitis, La Grippe, Etc. "I obtained immediate relief in a case of bronchitis, caught while in camp at Sussex, by the application of your Minard's Liniment. "L.-COL. C. CREWE-READ. FOR SALE EVERYWHERE.

WARNING \$100 REWARD 'T.&B.' Myrtle Navy. The genuine plug is stamped with the letters 'T.&B.' in bronze. Purchasers will confer a favor by looking for the trade mark when purchasing. A reward of One Hundred Dollars will be given to anyone for information leading to the conviction of any person or persons guilty of the above fraudulent practices, or infringing on our trade mark in any manner whatsoever. The Geo. E. Tuckett & Son Co. Ltd. HAMILTON, ONT.

INTERNATIONAL S. S. CO. TWO TRIPS A WEEK For Boston. UNTIL FURTHER NOTICE the greatest of this company will leave St. John for Eastport, Lunenburg, Portland and Boston, every Monday and Thursday mornings at 7.30 (standard) returning will leave Boston same days at 8 a. m., and Portland at 8 p. m. for Eastport and St. John. Connections made at Eastport with steamers for Calais and St. Stephen. Freight received daily up to 4 p. m. G. E. LAOHLER, Agent.

DOMINION EXPRESS COMPANY, (Via C. P. R. Short Line) Forward Goods, Valuable and Money to all parts of Ontario, Quebec, Manitoba, Northwest Territories, British Columbia, China and Japan. Best connections with England, Ireland, Scotland and all parts of the world. Offices in all the Principal Towns in New Brunswick and Nova Scotia. Operating Canadian Pacific Ry and branches, International Ry to Halifax, Joggins Ry, New Brunswick and P. E. I. Ry, Digby and Annapolis, connecting with points on the Windsor and Annapolis Railway, Rega & Liverpool Ry.

Beautiful Lady May Cyrus Golde's New Song, will be sent on receipt of twenty-five cents, addressed to C. G. Music, care "Progress" Office, St. John, N. B.

Consumption. Valuable treatise and two bottles of medicine sent Free to any patient. Give names and Post Office address. E. J. BROWN, CHICAGO, ILL.

# WOMAN and HER WORK.

The few fashion prophets who have been able to lift up a tentative word of voice, and hazard an opinion or two as to the probable changes the coming spring will effect in the prevailing styles, predict a decided widening of the skirts, but I do not place

the fashionable shops, nor is there a hint of the perforated designs among the spring goods. Another dearly loved variety of the past year or two, which has had its day, is the beautiful and expensive jewel trimming, and with it goes the metal



BEAUTIFUL NEW SPRING GOWNS.

The gown on the right shows a gray diagonal chevron with fur trimming. That on the left is a heliotrope velveteen with white brocaded trimmings and small square gold buttons.

any faith in that prediction myself; as well announce that the sleeves would be worn much larger, and dressmakers would be able to get ten, instead of five yards of material, into each sleeve, with judicious management. I think the extreme of the wide skirts has been reached, and they will remain pretty much as they are now, for some time to come, if they do not diminish. The best Parisian fashion writer, though they say very little about the cut of spring garments, for the simple reason that it has scarcely been decided upon yet, give some valuable hints about new materials, trimmings and minor details in general. For instance, crepons, and crepon effects in all goods are to be more popular than ever, in fact a regular rage, but they will be quite different from the crepons we knew and loved last summer, or anything we have seen yet. They will come in an endless

trimming which has jingled and glittered on so many handsome costumes in the season. Their places will be taken by rich silk passementeries, embroideries, and braiding, which is equally expensive and much more elegant. The crush collar is also doomed, and a good thing it is, for it made us all look as if we had sore throats. Straight bands of ribbon with sharp ring-like loops of each side, have taken their place, and flat bands of embroidery or lace laid over silk of a bright color are also in high favor, and they frequently have a bunch of violets, or an ostrich tip placed under each ear. High straight "choker" collars of velvet are finished at the top with a wide thick ruffle, or plaiting of chiffon or silk muslin, which stands out about the ears and throat like an old-fashioned ruff, and suggests the pictures by old Flemish masters.



THE LATEST BALL GOWNS.

The gown on the left is blue crepon with ivory white overdress and make ribbons for trimming. The central figure shows rainbow crepon skirt with embroidered silk muslin overdress trimmed with purple ribbons and galleons set with violets. The silk muslin is apple green in color. The figure on the right is a rose pink taffetas with rose platings and trimmings of pink ribbons and pearl beading.

variety of designs, and in the most charming colors. These are the styles that will be worn most extensively. The goods in perforated effects, that in those with another shade of color showing through the groundwork like a lining, which were in much favor during the autumn and winter, have had their day, and are no longer seen on the shelves of

The deep yellow faces which have proved so becoming to nearly all faces, are to be worn more than ever, chiefly in flat double edged bands. Sometimes they are used in double ruffles, the top one being the narrowest, being of yellow, and the lower of dead white in the same pattern with a heading of twisted white and yellow satin

ribbon. The lawn and cotton embroideries both in edgings and allovers, are more lovely than ever this season, and they are to trim all sorts of fabrics from silk gingham, to china silks and fine wools.

There are some pretty new ideas in the trimming of evening dresses, and also in the cut of the bodices and sleeves of the same, and some that must be simply too hideous ever to be adopted by people of any taste.

One evening bodice of violet velvet is cut straight across, a little below the shoulders, in a style that must be most trying, concealing as it does the prettiest part of the wearer's neck and shoulders, and displaying the tips of the shoulders only in a most unbecoming manner. The top of the velvet sleeve is tightfitting and half way to the elbow is a wide thick ruffle of doubled velvet which stands out very much like a cart wheel, below this is another ruffle of pale blue silk muslin, lightly wired to make it stand out. A mass of pale blue muld edged with spider-web lace is tied in Marie Antoinette fashion about the shoulders, and two bands of the black lace pass over the bare shoulders, fastening at the same point back in the centre and front of the bodice.

Another evening bodice is of ecru tulle cut in the same unattractive manner, but a little differently. Starting from the sleeves at the shoulder seam, it is cut straight across, so that the dress comes quite up to the base of the throat, both back and front, but leaves the shoulders and neck bare at the sides. The full tails are simply turned in at the neck, without frill or bertha to soften the effect, and the sleeves are draped in long loose loops. A ribbon of emerald green velvet bands in the sleeves just below



FANCY BALL TOILETTES.

The fancy dress shown on the right is of blue and white silk trimmed with colors in embroidery to represent Art. The central figure is of velvet, emerald and brocade to represent Historical Characters. That on the left is of blue and white crepe de chine with gold braid, to represent Music.

the shoulder, and continues across the bodice in a straight line, the small falling over it in a blouse-like effect, which is repeated at the waist where hangs in the same manner over a belt of plain green velvet. On each side of the bust, against the arms the ribbon is tied in a stiff vertical bow with one long end sharply pointed hanging to the hem of the skirt. Somehow it does not sound very pretty, but I have no doubt it was stylish, and, as the French say, "chic."

The great Felix of Paris has brought out a new skirt this winter, which is said to be charming, but the description reads as it would be rather a clumsy affair. It is shirred all around; the waist except just in front, the gathers are laid in thick bunches, and the stuff hangs in odd round bunches about the same width all the way down, and without the organ [tube flare we are accustomed to.

It is quite the fashion to have the immensely full sleeves of fall dresses made without lining of any kind, the quantity of material used, even when it is soft mull, or silk muslin, and the elaborate manner in which the sleeves are puffed and looped, making lining unnecessary.

LITTLE CLARE, St. John—You ask me to tell you about massage treatment and "how to do it" as if the art were something which could be learned in a day! My dear girl, you might almost as well ask to tell you how to practice medicine, or to be a trained nurse. But if I think possible, you merely wanted to know about face massage, it consists of a series of gentle rubbings, strokings, and kneading of the face, patting, pinching and pulling the skin until you bring the blood to the surface, and have the whole face in a glow.

## They... Have... Got to... HUSTLE.

It is excellent for the complexion. The real massage treatment for invalids is a profession of itself, and must be regularly learned from a competent teacher. Frequent wetting with cold water is said to darken the hair. Your writing is rather unformed.

Mrs. Lowell's "Fish Course." As the late James Russell Lowell was leaving his house one morning, his wife said to him— "Now, James, I beg you not to bring anyone home to dinner to-day. We are too much distracted with house-cleaning to cook, and the prospect is that there will be very little for us to eat."

Mr. Lowell promised to heed his request, but he met during the day the child son of an English family with whom he had been on terms of friendship while Minister to the Court of St. James. He now forgot his wife's admonition, and insisted upon

WE Are now taking stock and as we come to any slow selling or lazy shoes we will Hustle them out at a price that will make them go.

WE HAVE NO RESPECT FOR Anything Lazy.

And no room for slow stock. Our patrons can expect Bargains in every department.

WATERBURY & RISING, 61 King Street, Telephone 525. 213 Union Street, Telephone 238 B.

Modern Science wins many victories. None more glorious than those over direful maladies. CAMPBELL'S WINE OF BEECH TREE CREOSOTE has won many, over long triumphant coughs, and other Bronchial and Throat troubles. The Moral is—Try It. K. CAMPBELL & CO., Montreal.

### EQUITY SALE.

THERE WILL BE SOLD AT PUBLIC AUCTION at Chubb's Corner, Prince William Street, in the city of St. John, in the city and county of St. John, and Province of New Brunswick, on

SATURDAY, THE THIRTIETH DAY OF MARCH NEXT,

at the hour of twelve o'clock noon, pursuant to a Decree of the Supreme Court in Equity made on Tuesday, the sixteenth day of October, A. D. 1894, in a cause therein pending wherein Charles Ann Morrison is Plaintiff, and Samuel Morrison, James Morrison his wife, Archibald Sinclair, John Collins and Defendants (said Sinclair, John Collins and Defendants being assigned to said Charles Ann Morrison) and assignment of said Charles Ann Morrison is Plaintiff and Samuel Morrison, James Morrison his wife, Archibald Sinclair, John Collins and Susan Weldon are Defendants, with the approbation of the undersigned Referee in Equity, the lands and premises described in the said Decreeal Order as follows:

All that certain lot, piece and parcel of land being the westernmost half part of lot number forty-one, situate in the Parish of St. John, and in the city of St. John, and in the county of St. John, and in the Province of New Brunswick, and being the same parcel with the share lines thereof, and dividing the same into two equal parts or portions containing each one hundred and thirty acres more or less, as well as the interest therein made and executed between Robert Foster and William Hawkes, bearing date the second day of May in the year of our Lord one thousand eight hundred and forty-six, will more fully appear, the same being registered in the office of the Registrar of Deeds in and for the city and county of St. John in Book I, No. 5, page 205. And also the lands conveyed by the mortgage to the Defendant Susan Weldon and described in the Plaintiff's Bill later aforesaid, and all that other certain lot of land and premises situate at Black River, in the Parish of St. John, and formerly owned by the father of the said Samuel Morrison, and being the same parcel of land (if any) owned by Thomas Morrison, deceased, at the time of his death.

For Terms and other particulars apply to the Plaintiff's Solicitor or to the undersigned Referee. Dated this ninth day of January, A. D. 1895.

J. KING KELLEY, DANIEL MULLIN, Plaintiff's Solicitor, Referee in Equity. T. F. LANTALUM, Auctioneer.

### Madame Warren's DRESS FORM CORSETS.



Pronounced by the most fashionable dressmaker to be the only Dress Form Corset made ever which a dress can be fitted to perfectly. Extra long waisted and abnormally unbreakable hips. For sale only by

CHAS. K. CAMERON & CO., 77 King St.

### The Belle of the Ball

Never has A Red Nose, A Rough Coarse Skin, A Britten Neck, Pimples, Rash, Blackheads, Freckles, etc., etc. ARE YOU

### THE PRINCESS COMPLEXION PURIFIER

will cure you. We have remedies to meet all cases. Superficial skin eruptions removed by electricity by experts. Satisfaction guaranteed. Send stamp for circular.

THE GERVAISE GRAHAM INSTITUTION 21 Avenue St., (College St.) Toronto.

sent to a well known scientific association of the Atlantic slope about two years ago.

How France Saves Its Babies. It is not generally known that in France it is forbidden, under severe penalties, for anyone to give infants under one year any form of solid food, unless such be ordered by a written prescription, signed by a legally qualified medical man. Nurses are also forbidden to use, in the rearing of infants confided to their care, at any time or under any pretext whatever, any nursing bottle provided with a rubber tube. Several other similar and equally stringent laws have recently been enacted by the French Government, which, despairing of obtaining any increase in the birth-rate in their land, is now turning its attention to the saving of the few children that are born.

### AN ENGLISH PHYSICIAN

From the Tight Little Island.

HE IS PLEASED WITH CANADA

Talks About Canadian People.

He says we have too Many Pale and Half-Dead Women.

HIS EXPERIENCE WITH PAINE'S CELERY COMPOUND.

Thinks it is the Best Medicine for Building Up Weak and Sickly Girls and Women.

In the early part of January an English physician of high standing and considerable wealth, visited the principal cities and towns of Canada, after a tour in the United States.

He was exceedingly well pleased with what he saw of the Dominion, and spoke in glowing terms of the good nature and hospitality of our people.

When asked what he thought of Canadians from a physiological point of view he replied:—"Taken as a whole you have a fine sturdy population; but there is room for improvement. You have splendid specimens of manhood; your women generally look healthy and vigorous, but you have too many who are pale, listless and half-dead looking, such as I have met in the United States.

"Oh, yes! I know something about Paine's Celery Compound; I have used it occasionally myself, and know of its being used in England. I have recommended it to pale, weak and run-down women and girls in England, and it has produced very satisfactory and pleasing results. From what I know of the formula of Paine's Celery Compound, I have no hesitation, as a physician, in prescribing it in cases of general debility, dyspepsia, nervous affections, kidney and liver complaints and general weakness.

"Your pale, weak and half-dead women and girls have a true life-building agent in Paine's Celery Compound. There is no other preparation I know of that is so well adapted for the troubles of weak females.

"I am pleased to know that Paine's Celery Compound is so popular in your midst; it really deserves every line of praise now received from the public."

A Froggish Son. Prince Henri of Orleans, son of Duc de Chartres, who was in Madagascar and is now residing in Paris, was recently provided with a small pet frog by a friend.

This is the French method for saving the property of prodigals who spend their money too fast; it puts the administration of the Prince's property in the hands of the guardian appointed by the court. Prince Henri is 37 years old.

Sugar was unknown in Europe before the Christian era, and only came into common use in the seventeenth century.





THE GIRL HE SAVED.

Neil Farquharson sat in his kitchen... The fire and wind and dry sticks were blazing merrily, and on the top of them the great, round, black kettle was singing.

Single men raminate when alone, and Neil was full of such strange thoughts... He had never made any advances.

Next day the guests were to have a day off, and Mary Baldwin, the daughter of the rich banker who had rented the shooting of Glen Sannox for some years, had expressed a wish to try the fishing in Loch Bann.

The figures were standing on the shore of the loch. At the outlet where they stood, the game-keeper, Mary Baldwin, and a young man of the shooting party...

"Why do you call me 'madam'?" asked the girl a little crossly, "and not 'mum,' or 'mam,' like the rest, or even 'Miss.'"

"You are afraid, I suppose. How courageous you men are! But I order you to go out."

She stepped up to the boat, carrying her rod in her hand. Burt said not a word, partly because he was angry, partly because he knew that opposition would only make her more determined.

Neil rowed out farther and farther. The air became colder, the wind freshened the herald of the rain-burst. The sudden squall beat furiously against the side of the frail boat.

On leaving his eyes from the water, Neil saw his pretty mistress beating frantically with her arms. He swam to within a few feet of her, and, thrusting it before her, seized her quickly with one hand before she could clutch him, and struck out with the other for the shore.

THE MISSING WILL.

There was a splashing in the shallow. Burt rode in on one of the ponies and threw a rope. Mary, half dead with cold caught it, and was dragged ashore, and Neil, relieved of his sore burden, paddled slowly till he had gained a footing and was safe.

"What am I to do?" he thought. "No doubt Fred has left Lisette every penny he possessed, trusting to her providing for me. What he called making her the reputation, so far as he could, due to her from me."

Then he thought how he could make one more search amongst the bookshelves to find the will that would confide what he considered his rights as a father.

He had heard that Fred Harwell had had a will in his hand which he was carrying in a satchel to keep his will in some book in the library. He hoped that the caprice might have led to the end. Maitland must have known this, or why should he have locked the library door that day?

Harwell had collected all the keys in his hand, and he was hoping to be able to open the locked door in a satchel. Then he waited, listening for all sounds to be hushed in that abode of death.

As he passed Maitland's open door, he involuntarily cast a glance within. The doctor had sunk into a chair after having taken off his coat, and had been watching and anxiously looking at the watch in his hand.

Leslie Harwell entered the library, the lamp he carried giving but a faint and circumscribed light in the darkness of the room.

Without a moment's hesitation he placed the paper in the little flame of the lamp, but the next moment it was withdrawn as a woman's hand grasped Fred Harwell's last will and testament.

"What would you do?" whispered a voice. "Would you increase your wrong to me by robbing my child?"

MARRIED.

John, Feb. 23, to the wife of Capt. Edward... Charles, Feb. 23, to the wife of Rev. J. D. Freeman, James C. Weaver to Annie B. Sutherland.

John, Feb. 23, to the wife of Rev. T. B. Gregory, W. E. Hutchinson to Rebecca Brownell.

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DIED.

Chatham, Feb. 14, John Elba, 85. St. John, Feb. 14, Hugh Smith, 60. Milton, Feb. 14, James Shields, 64.

St. John, Feb. 14, James Shields, 64. Milton, Feb. 14, Hugh Smith, 60. Chatham, Feb. 14, John Elba, 85.

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BORN.

Halifax, Feb. 10, to the wife of Edward Doyle, a son. Shelville, Feb. 12, to the wife of Robert Stean, a son.

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PATENTS, TRADE MARKS AND DESIGNS.

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