

The Imperial Life Assurance Company of Canada

The annual general meeting of the company was held at its Head Office in Toronto Wednesday, Feb. 22nd, 1899.

Among those present were: Hon. Sir O. Mowat (President), J. W. Flavell (1st Vice-President), A. E. Ames (2nd Vice-President), Hon. Sir Mackenzie Bowell, J. H. Plummer, H. N. Baird, Hon. S. C. Wood, A. E. Kemp, Dr. P. B. Eccles (London), J. J. Kenny, Charles McGill, Dr. J. L. Davidson, W. G. Morrow (Peterboro'), E. T. Malone, C. C. Baines, David Smith, R. Junkin, D. H. Cooper, F. G. Cox, T. Bradshaw.

The President, Hon. Sir O. Mowat, took the chair, and the Secretary of the Company, Mr. T. Bradshaw, acted as secretary of the meeting.

The annual report and financial statements were submitted as follows: The Directors have pleasure in presenting the following report upon the business of the past year, ended 31st of December, 1898:

1. **NEW BUSINESS.**—During the twelve months there were received and considered 1607 applications for assurance, amounting to \$3,719,400. Of these, 1497 were accepted, and policies issued, assuring \$3,485,400; 112 were declined, representing \$234,000; 8 were postponed, representing \$1,000.

2. **INCOME.**—The Cash Income from annuity and interest premiums was \$169,287.98, and from interest on investments \$12,464.11, making a total Cash Income of \$181,752.09. The increase for the year amounted to \$134,794.08.

3. **CLAIMS.**—The Death Claims, amounting to \$14,844, were considerably below what might have been expected according to any of the standard tables of mortality employed by life insurance companies.

4. **ASSETS.**—On December 31st, 1898, the Assets amounted to \$677,061.71, an increase for the year of \$94,813.82. Of the Assets, \$633,616.18, or 94 per cent., is represented by Government Inscribed Stocks, Debentures, First Mortgages on Real Estate, Cash and Bank Balances.

In determining the amount of outstanding and deferred premiums, the conservative course of deducting the entire charge to which they were subjected has been adopted, and the net amount only has been carried out as an Asset.

5. **VALUATION.**—In calculating the Reserves, the same stringent method was pursued as in the previous year. The Assurances were valued by the Healthy Male Mortality Table of the Institute of Actuaries, the Annuities by the latest Mortality Table of British Government Annuants—the highest authorities on mortality prevailing amongst assured lives and annuitants.

The interest which we assumed could be continuously realized on the funds was the low rate of 3 1/2 per cent., the most conservative used in Canadian Actuarial calculation. In addition to the large Reserves called for by the application of these severe standards, a special provision for the immediate payment of death claims, and for suspended or deferred mortality, was made.

The Reserves at the close of the year amounted to \$180,761, an increase over those held at the close of 1897 of \$142,335.

6. **AUDIT.**—The Report of the Auditors on their examination of the statement of receipts and disbursements, and of assets and liabilities, is appended to the Balance Sheet. During the year there was a monthly audit of the Company's books, vouchers, etc., and at its close an examination was made of each of the securities held at the Head Office.

7. **CONCLUSION.**—The marked success which attended the year's work justifies the confidence which has been so widely placed in the Company. Such success is unusual in life insurance in Canada.

The volume of new business in 1898 will, the Directors believe, be found, when the official report on insurance is published, to compare favorably with that done by any other company in Canada during the same period. By examination of the Government Report on Insurance for 1897, it will be seen that in that year only three companies out of the thirty-three actively engaged in life insurance in Canada did a business exceeding \$3,485,400, the amount completed by this Company in 1898.

The deaths during the past year were considerably less than our calculations allowed for, and, it is interesting to note, were all due to accidents or acute diseases. The stringent method followed in the valuation of the Company's liability under its various policies and annuities has placed the Company in possession of Reserves relatively stronger than those of any other Canadian life insurance company, and, consequently, affords extraordinary security to policy-holders. Had the valuation been made on the basis provided by the Dominion Insurance Act, which is generally adopted by Canadian life insurance companies, the assurance and annuity reserves would have been 18 per cent. less, and the Surplus Fund correspondingly augmented.

The Company's substantial progress and unequalled financial position are no doubt due to: (1) The strong and vigorous policy inaugurated at its commencement; (2) the paramount desire to make policy-holders' security as strong as it is possible to make it; (3) the simple and straightforward contract of assurance which it issues; (4) the adoption of attractive and beneficial plans of assurance; and, (5) the careful selection of risks.

T. BRADSHAW, Secretary. O. MOWAT, President.

Abstract of Financial Statement.

RECEIPTS.

To Net Ledger Assets as on Dec. 31st, 1897	\$326,802 02
To Premiums, Interest and Payments on account of Capital Stock	417,410 88
Total	\$744,213 80

DISBURSEMENTS.

By Claims under Policies, Payments to Annuants, and Expenses	\$110,897 62
By Balance net Ledger Assets	633,616 18
Total	\$744,213 80

ASSETS.

Government Inscribed Stocks, Debentures, First Mortgages and Cash	\$633,616 18
All other Assets	43,445 53
Total	\$677,061 71

LIABILITIES.

Reserves (3 1/2 per cent.) on Policies and Annuities, including Special Reserve for immediate payment of death claims, and for suspended mortality	\$180,761 00
Other Liabilities	8,056 55
Surplus on Policy Holders' Account	493,244 16
Total	\$677,061 71

T. BRADSHAW, Secretary and Actuary. F. G. COX, Managing Director.

AUDITORS' CERTIFICATE.

We have examined the above Statements of Receipts and Disbursements, and of Assets and Liabilities, with the books and vouchers of the Company, and certify the same to be correct. We have also examined each of the securities held at the Head Office and in the vaults of the Company, and the evidences of the Dominion Government Deposit, and the Cash and Bank balances, and find the same correct and in accordance with the above statements. A running monthly audit has been maintained during the year, and we certify that the books are well and truly kept.

JOHN MACKAY, J. HENDERSON, Auditors.

The President, Hon. Sir Oliver Mowat, on moving the adoption of the report, said: I congratulate the shareholders and the policy-holders on the facts set forth in the Report, showing the prosperity of the Company, its rapidly increasing business and the confidence justly felt in the Company by all who are interested in it in any way.

And here I may say a word as to the rumor that it is intended to amalgamate with the Canada Life Insurance Company. There is no foundation for this rumor. I have every reason for believing—or knowing—that nothing of the kind has ever been contemplated, or even thought of, by the Directors of this Company, or any of them. The Directors and shareholders of the Imperial Life have no desire to amalgamate with the Canada Life Company. On the contrary, it is the desire as well as the intention of all connected with the Imperial Life Assurance Company that it shall be continued permanently as a separate and distinct organization.

It is interesting to note the character of the business of the Company, as illustrated by the different classes of amounts insured in the Company. Some 138 of the policies are of \$50,000 each; 64 of \$10,000 each; and there are some 25 of still larger sums—one of these being of \$100,000, another of \$75,000, and so on. On the other hand a large number of policies are for smaller sums than any of these. Very many are for \$1000 each. Many persons who insure cannot afford to pay the premiums for larger sums; and the benefit of Life Insurance belongs to all classes, according to their means and objects.

The great number of policies already taken out in the case of this Company show the public confidence in the stability of the Company, and other consequences alluded to in the Report in connection with the same. In the conditions of this Company's policies are included the best of the conditions of any known company, and other conditions and provisions of value to the insured. Thus, no restrictions are placed by this Company on the residence, traveling, or occupation of the insured, after the insurance takes effect. A policy-holder may unexpectedly have occasion to change his residence or occupation, or may have occasion, then unanticipated, to travel in some of the restricted latitudes. He may not remember the restrictions, or may not have known them. These did not concern him at the time of taking his policy. But if he should reside or travel beyond the prescribed limits, or engage in the prohibited occupations, the policy, according to the policies of some companies, is forfeited. The comfort of not having this risk to run is an attraction to the policies of The Imperial Life.

Another attraction lies in the provision in this company's policies, that after one year they are indisputable. Some companies' policies never become indisputable; others do not become indisputable until after two, three or five years. If such a dispute is raised by a company within a year it may be comparatively easy for an honest policy-holder or his representatives to prove what may be necessary to maintain the policy; while, after a longer lapse of time, each proof may become difficult, and may be impossible. Or, if he fails to get rid of the dispute, he is more likely in a year to be able to obtain a new policy from the same or another company than after the lapse of a longer time. This company takes upon itself the risk after a year. Otherwise, the risk to the policy-holder goes on increasing with the lapse of time. It is a boon to him to know in a year after the policy has been issued that, in the absence of actual fraud, his policy is indisputable.

Then, again, this company's policies contain a table, setting forth in money values the Cash Surrender Values and Loan Values, after three annual premiums have been paid. Some American companies doing business in Canada do not give a Cash Surrender Value or Loan Value, no matter how long the policy has been in force, but give a Paid-up Value, which may not at the time answer the purpose of the insured person. Then, some Canadian companies which give a Cash Surrender Value do not do so until five full annual premiums have been paid, instead of after this Company's three such payments. Some only of these companies guarantee and set forth in tabular form any of these values. The Imperial Life policies are a manifest advantage in these respects over any of the others I have spoken of.

Another attraction which our policies present over many others is that they not only give a month's grace for the payment of the renewal premiums, but provide that if the insured should die within the month, and while the renewal premium is unpaid, the amount insured will be paid as if there had been no default.

Another and still more striking attraction lies in the provision that after the payment of three annual premiums the policy does not lapse through any subsequent default as long as the Guarantee Cash Surrender Value of the policy is sufficient to pay subsequent premiums. In such case, these premiums are made a charge on the Guarantee Cash Surrender Value. This is important to every policy-holder. Business is uncertain, employment is uncertain, income is uncertain. After paying three or more annual premiums, the insured may become unable to continue his payments. His embarrassment may be temporary and not likely to last more than a year or two; or he may lose all prospect of being able to make further payments. Must he lose all he has paid? And must his policy become forfeited, no matter what he has theretofore paid on it? The provision in question presents this calamity on the policy and his family. Advantages like these in the conditions of our policy held other considerations in inducing so many to insure in this company, and for large sums. A magnificent success has been the result, as shown by the Report of which I have moved the adoption.

Mr. J. W. Flavell, 1st Vice-President, in seconding the motion, which was unanimously carried, said: In the exercise of my duties as one of the Vice-Presidents of the Company, I have been brought in almost daily contact with the individual transactions which form the aggregate set forth in this statement. The report clearly indicates the Company's operations, and so further endorsement is necessary from me. The figures speak stronger than any words that I might utter.

What it appears to me that policy-holders are, and should be, most concerned in is that their policies of life insurance will be carried out in their entirety; that when these contracts mature, either by death or expiration of endowment period, ample and sufficient funds will be on hand to pay them. There are three essentials, I believe, which, if rigorously adhered to, will secure this. Briefly, they are: (1) the adoption only by the Company, of good healthy lives, so that only a normal death-rate will prevail; (2) the safe and remunerative investment of funds committed to the Directors; and (3) the maintenance of strong and adequate policy reserves to meet the payment of death claims and endowments.

From my close association with this Company's business, I know that care, judgment, and skill have been exercised in the carrying out of the first two important principles, and the fact that the policy reserves of the Company are maintained on a 3 1/2 per cent. basis, giving reserves 35 per cent. greater than those called for by the standard fixed by the Dominion Government, is abundant evidence that the third is also adhered to.

That the public estimation of life insurance has been greatly enhanced in recent years is evidenced by the fact that in 1875 the life insurance in force in Canada was \$85,000,201; in 1880, or eleven years later, it had doubled, reaching \$171,015,008; and in 1897, or eleven years later still, it had again doubled, reaching \$344,012,277, an amount four times greater than it was in 1875.

These figures and facts indicate unmistakably that there is a large and important field for the life insurance companies in Canada to occupy, and I do not think I am taking a too optimistic view of the future when I say that I believe eleven years later than the date to which my figures have been brought down, or at the close of 1908, the insurance in force in Canada will again have doubled, and have reached the enormous amount of \$688,000,000. I am forced to this conclusion in view of the many people who are carrying no insurance, and the large number who fail to carry an amount in any way commensurate with that which they should carry, and that amount from the standpoint of their desire to leave their families and those dependent upon them in circumstances somewhat approaching those which they themselves at present occupy.

Whether or not these figures will be attained in the time indicated, I have no hesitation in saying that The Imperial Life, which was organized on a strong, sound, and substantial basis, and whose business has been managed on approved scientific principles, will fully share in the large increases which are bound to be made.

Hon. Sir Mackenzie Bowell, in moving a vote of thanks to the Company's representatives, said: The report which you have just presented, and which has been adopted by the shareholders, is of a most satisfactory character. I venture the assertion that few, if any, of the life insurance companies organized on this continent, have been able to present a better statement in the same period of time than that which the Imperial Life presents to-day. The fact that 1497 new policies have been issued during the year, assuring no less a sum than \$3,485,400, is evidence, incontestable of the confidence which the people have in the stability of the Company, and the manner in which its affairs are managed. The energy and vigor thrown into the work by the Provincial Managers, District Managers, and Agents of the Company deserve the warmest commendation of this Meeting. This is more commendable when it is known that they have had to compete with old and large companies, both of Canada, Great Britain, and the United States. It shows also that Canadians have faith in their own institutions; a confidence, no doubt, the result of the sound financial basis upon which The Imperial Life was founded. Recognizing, therefore, as we must, the valuable services rendered by those to whom I have already referred, I have pleasure in moving.

"That the thanks of the Meeting be unanimously tendered to the Provincial Managers, District Managers, and Agents of the Company for the valuable services which they rendered the Company during the past year."

Messrs. E. T. Malone and C. O. Baines having been appointed scrutineers, reported the following gentlemen as Directors for the ensuing year: HON. SIR OLIVER MOWAT, P.C., Q.M.G., Lieut-Governor of Ontario. JOSEPH W. M'LAURELLE, Managing Director The Wm. Davies Co., Limited, and Director Canadian Bank of Commerce. A. E. AMES, A. E. Ames & Co., Vice-President The National Trust Company of Ontario, Limited; and the Toronto Board of Trade. HON. SIR MACKENZIE BOWELL, P.C., Q.M.G., Senator, Ex-Prime Minister of Canada. HON. SIR JAMES DAVID EDGAR, P.O., Q.C., M.P., K.O.M.G., Speaker House of Commons. HON. WM. HARTY, M.P.P., Commissioner Public Works, Ontario. HON. S. C. WOOD, Managing Director Freehold Loan and Savings Co. J. J. KENNY, Vice-President Western and British America Assurance Companies. HUGH N. BAIRD, Grain Merchant, Director Western Assurance Company. R. B. BROWN, M.D., F.R.C.S.G., etc., London, Ontario. A. E. KEMP, President Kemp Manufacturing Company, President Toronto Board of Trade. WM. MACKENZIE, President Toronto Railway Company. WARREN Y. SOMER, Ahearn & Soper, Director Ottawa Electric Street Railway Company, Ottawa. CHARLES MCGILL, Manager The Ontario Bank. PRINCE OF WALES, Managing Director.

At a subsequent meeting of the Directors Hon. Sir Oliver Mowat was re-elected President, Messrs. J. W. Flavell and A. E. Ames First and Second Vice-Presidents respectively.

NORTH TORONTO CAN QUIT.

Premier Hardy Says So, if There is No Precedent Found to Prevent It.

The proposed separation of the Town of North Toronto from the county was brought before the Cabinet in council at the Parliament Buildings yesterday afternoon by a large deputation representing the town and county. The Ministers present were: Hon. Messrs. Hardy, Ross, Gibson, Garrow and Davis, and at the conclusion of the interview the Attorney-General advised the town could be separated from the county if no precedent could be found to prevent it. Solicitor W. A. Werritt stated the town's case and County Councillor Evans set forth the county's arguments against the separation, speaking of the small vote given by the town at the time of the submission of the bylaw. The town, he said, had no reason to complain of the treatment it had received at the hands of the county, and the integrity of the county should be preserved. County Councillor Pugsley supplemented the arguments of Mr. Evans, and submitted that any saving effected by the town must be made good by the town and county. If sections like the one in question were allowed, there would soon be no county left. Mayor Davis gave a little of the town's past history, and showed that by being saddled with Yonge-street repair, and the county tax of \$1600, the municipality had to carry a rate of nearly 4 mills for that purpose alone. Assistance for the maintenance of Yonge-street had been refused from the county and had been refused. No such statements had been used to induce the electors to vote for withdrawal, and a saving of fully \$700 was hoped to accrue to the town by the separation.

In reply to a question from Mr. Hardy, Mr. Davis said he contended that his municipality had not the right for any of the \$8000 needed for the yearly county government. Councillor Ellis viewed the separation as an act of necessity on the part of the town. Much injury had been done to the smaller municipalities by railway franchises granted and other acts of the county. Although not favorable to the separation at the time the town was separated, he was now fully in accord with it, and thought an almost unanimous vote would be given in its favor if the bylaw were again submitted to the ratepayers of the town.

Hon. Mr. Hardy said the question was one merely of law. Unless some precedent could be found to prevent a small town being cut out of the county, the Government would be alternative to the proposed separation. The Act governing such withdrawal was to be read as it was framed, and the railway was the sole judge of its action. Concluding, he thought the county had better present its case by completing an agreement for separation with the town.

Those present in the interest of the County were: Messrs. High, Pugsley, Evans, Reay, Hall, Gibson, Ramaden and Stokes. Those in the behalf were: Mayor Davis, County Councillors Ellis, Brown, Sibiard, Armstrong and Lawrence and Messrs. Brown, Harper, G. Robson, G. Moore, J. Digby, H. Rutledge, William Douglas, J. M. Whaley and A. H. St. Germain. W. J. Hill, L.A., East York, and J. Richardson, M.L.A., East York, were interested spectators.

W. A. MURRAY & CO.

IN CONNECTION WITH

OUR GREAT SALE

of Goods purchased in Montreal at the

Underwriters' Auction Fire Sales

of MESSRS. McINTYRE, SON & CO.'S Stock
We present for SPECIAL CLEARANCE

FRIDAY AND SATURDAY

The following list of marvellous bargains—and, as stated in our announcement of yesterday, these goods are practically all in perfect condition—and it will be to your interest to act quickly in order to secure first choice.

Bargain Prices in the Basement

During the past few weeks the Basement has been undergoing extensive alterations, and what with the added facilities, better lighting, extra stairway, etc., we can fairly claim for this store one of the finest Basements in America. Friday we offer the following introductory values:

A Colossal Sale of Ladies' Shirt Waists

6000 Celebrated American "Griffon Brand" Shirt Waists, which are acknowledged all over America as being the best cut and best made Waists in the market. Samples will be on view in our large east show windows to-day (Thursday), and you can see that these goods are worth to sell at retail from \$1 to \$2.25 each. Friday and Saturday choice at

50c Each

Choice New Silks At 25c, 35c and 50c yard

Worth in the regular way 50c to \$1.

50c Silks at 25c yd.	75c Silks at 35c yd.	\$1 Silks at 50c yd.
6500 yards 20 to 21 inch fancy striped, checked, plaid and fancy figured Washing Silks; also plain Japanese and Fancy Japanese Silks for waists and dresses, Plain Surahs, Fancy Broches, etc., worth 35c and 50c. To clear—	3750 yards 22 inch fancy striped Taffeta Silks, 20 inch Check Taffetas, Plaid and Check Wash Silks, 22 inch new, handsome Striped Waist and Dress Silks in a big variety of colors—a very durable and reliable silk; also many other lines of Fancy Silks, worth 60c to 75c. To clear—	7500 yards Moire Striped Skirting Silks—Fancy French Taffetas in stripes, checks, plaids and fancy designs, Shot Taffetas, French Foulards and a lot of odd lengths of all kinds of Fancy Silks, also very heavy all pure Silk Surahs in all shades, worth 75c to \$1.00 and \$1.25. To clear—
25c yard	35c yard	50c yard

Bargain Prices on the Main and 1st Floors

RIBBONS—MAIN FLOOR	LINENS—MAIN FLOOR
10,000 yards Plain and Fancy Silk Ribbons in stripes, checks, plaids, broches—Plain Silk and Satin Ribbons with an immense variety of all kinds of figured Ribbons, in widths varying from 4 to 6 1/2 inches—suitable for crush Belts and stocks, etc.	400 Double Satin Damask Table Cloths, 2 x 2 1/2 yards, worth fully \$2.75. To clear— \$1.50 each
2500 yards to be sold at— 15c yard Worth 25c to 35c	200 dozen Fringed Linen Huck Towels, blue, red and plain white borders, worth \$3.50. To clear \$2.25 doz.
3500 yards to be sold at— 25c yard Worth 50c	200 White Quilts in Satin Damask, full bed size, worth \$2.75. To clear \$1.75 each
3500 yards to be sold at— 35c yard Worth 75c	100 dozen 20 x 20 inch Pure Linen Satin Damask Table Napkins, regular \$2.25 dozen. To clear at \$1.50 doz.
GLOVES—MAIN FLOOR	Housefurnishing Goods—FIRST FLOOR
300 dozen pairs Ladies' 2-clasp Kid Gloves—Trefousse & Co.—in black, fawn, browns, myrtle, navy, ox-blood, etc., the identical gloves we sell regular at \$1.50. To clear— \$1.00 pair	50 pieces 36 inch White Lappet Drapery Muslins for bedroom draperies, worth 20c, for— 10c yard
Gentleman's "Rouillon" Tan Kid Gloves, regular \$1.50, for \$1.00 pair.	150 pairs Nottingham Lace Curtains, new patterns. To clear at— 75c pair
Gentleman's White Kid Gloves, regular 65c, for 35c pair.	120 pairs Nottingham Lace Curtains, new patterns. To clear at \$1 pair
HANDKERCHIEFS	90 pairs Nottingham Lace Curtains, new patterns. To clear at— \$1.25 pr
Men's Linen Handkerchiefs, regular \$3.00, at \$2.00 dozen.	50 pieces 36 inch Hungarian Denims in very latest Oriental patterns, an immense variety of colors and designs. It will pay you well to see these goods. Special price to clear— 25c yd
Men's Hemstitched Handkerchiefs, regular \$3.50, at \$2.50 dozen.	100 New Patterns in 36 inch Art Silkolines, the most complete line of these goods shown in Canada. Special price 10c, 12 1/2c, 15c yd
Men's Hemstitched Handkerchiefs, regular \$4.50, at \$3.00 a dozen.	
Men's Hemstitched Handkerchiefs, regular \$6.00, at \$4.00 dozen.	
Boys' Linen Handkerchiefs, regular \$2.25, at \$1.50 a dozen.	

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"As Gold"

OUR LUMBER

C. E. Newton of Midland Sales of Canada Are Phenomenal

PRICES ARE 15 PER CENT. LOWER

Canadian Pine Oil Contracts—Should By Sydn

Towering shoulders his one at the Queen's last Newton, the big lumber Mr. Newton had just arrived, and the sales and justice to a new captain the bridge of his ship over.

Sales Phenomenal "I have been watching dian lumber in England, man, as he recorded his ter, and the sales and dian pine, oak and but nominal."

"What about foreign co The World. "I found Canadian pine 15 per cent. higher price or Swedish pine source hitherto. The 30 is too narrow and is rap a number of cases the co houses expressly specified "I can speak with emp ter," continued Mr. Ne not only studied the ques where the foreign lumber land, but was recompen one of the leading British.

Ship by Sea "What are the condit place Canada in the lead porter to Europe?" asked "When I was in Englan ton, some of the big co why some of the Canada charter a vessel, a synd get their lumber over the "I believe this is the problem of cheap trans should be done right aw Let West Bound

Asked what he thought, asco, Mr. Newton replie lieve in trying to get a t are getting up the wind rope, and don't need the

FOUR

century. For th have not used drug you a natural reme has heard more o treatment of weak attachment for me

The best argu fact that I recomm as well and make f that all doctors o ing. They can go buy enough phosph a year, and often c is a scientific applia It costs men just as the suit of clothes t gives you strength, force. It starts at sibility of danger. ing 1897. You put morning. Keep th stantly felt. Bewar or by agents. I wa that everything may application.

Drop in at my living at a distanc Men," which explai correspondence ans

DR

Office hours 9 to 6.

FEEDING A WHITE ELEPHANT

\$268,000 is needed to complete the New Civic Pile and Not \$161,128.

WHERE WILL THE EXPENSE END?

Treasurer Coody Knows Many Bills That Must Be Paid—Dunn and Sheppard in the Ring.

The cost of completing the new City Hall climbs up space. Yesterday the figure was \$161,128; now it is \$268,000. This is the amount of debentures which the city requires authority from Mr. Hardy for issuing.

White Elephant Fodder.

White elephant fodder is still going up; \$100,000 rise in one day is a good record. The total creeps up to \$2,400,000. The World was laughed at by certain evening contemporaries last fall when it placed the amount required at \$2,500,000. Laugh again!

What Lennox Inclined.

In a preamble to his report he says: "I wish to draw to the attention of your committee that I have not included any estimates for the fittings and furniture of the offices and vaults for the county officials, of which there seems some doubt as to the city's responsibility to provide for these departments."

City Treasurer Infests It More.

But this was not enough for the City Treasurer. He found several items in Mr. Lennox's report which he considered "hastily prepared," and "based upon the estimate of the architect."

To amount of estimate submitted by Architect, including all work, furnishings and fittings, except County portion, necessary to complete the exterior and interior of the building, also to complete the balance of the building not yet contracted for, also including the completion of the exterior and ground—\$265,128.

To which add: Amount not provided for fuel, fire and accident insurance, advertising etc.—\$19,872.

To pay outstanding accounts for 1898, such as removing, cleaning up grounds, fuel, engineers, watchmen and caretakers, concrete sidewalks, leveling grounds, roadways, etc.—\$12,500.

To estimated cost for carrying on building to completion, wages, etc.—\$13,000. Total, \$247,216.

Less items provided for and partially included in Architect's above stated report: Under bylaw 3461—Telephone system, \$20,000; tower clock, \$400; extra, \$100; al contract, \$2750; total, \$20,700.

By estimates: 1888—Carpets, \$4600; blinds, \$2500; total, \$7100.

Estimated for in issue of 888,000 debentures: Partitions, counters, etc., \$7000; furnishings, \$20,000; vaults, \$5000; perfection, hose, etc., \$1000; prisoners' cages, floors, etc., complete clock system, \$5000; total, \$50,000.

Making a new issue necessary of \$180,000. "The committee will not conclude its report, that should the Architect's report be adopted, the above sum of \$180,000 will be required in addition to the amount provided for in all previous bylaws, including the last-mentioned bylaw for \$88,000."

Thus the city must ask for authority to issue debentures to cover an expense of \$268,000.

May Advertise at Cattle Market.

In addition, but previous to this, the committee adopted a resolution on the City Council, permitting the letting of board space at the cattle market for advertising.

The chairman estimated an annual revenue of at least \$100. Oak Hall got 65 square feet at \$1 per foot.

Jail Steward McMillan Case Forward with his Estimates.

That was all right, but he also wanted a new 70 horse power boiler. The Steward reported the boiler old, but in good condition, and only needed a new fire brick Inspector, as incapable of the amount of work it was required to do. Ald. Sheppard was wroth at this intimation of the Inspector's.

"We have to keep a night man to keep by steam suggest," said the Steward.

"That would not be altered with a new boiler," returned the alderman.

"I'd want my life pretty heavily insured to sleep over it."

"Then it would be better to insure your life than to get a new boiler."

The Boiler Insurance Inspector will report as to the condition of the boiler.

A Sarcasmic Tilt.

The Fire and Light Committee threw further light on Ald. Dunn's nervousness when he said that the City Council, and now Sheppard's turn has come for a tilt.

The chairman of the committee last year, Ald. Sheppard made a number of diggers on horses for the department. A frequent practice is to swap an old or partially disabled beast, and by giving a bug to boot, acquiring a young one. At the last meeting Ald. Dunn moved for a return, giving details as to horses bought and sold. He got it, and more than he desired. The alderman and Secretary give the following statement:

Five horses bought from W. H. Smith at \$125, \$125, \$100 for team, and \$150. Allowed \$55 for horse with quarter crack.

Three horses bought from James McCartney at \$115, \$140 and \$80. Allowed \$25 and bay gelding.

Three horses bought from J. D. Graham at \$300 for team, and \$10 for single horse.

Horses sold: One fat auction by W. H. Smith, \$40.75; another to Koller, \$100; a third, 20 years old, and 15 years in the service, given away.

Headed Dunn's Bees Loaded?

The chairman of Property had been loaded by somebody. There was a warm interchange of personal opinions between himself and Ald. Sheppard. Ald. Dunn said the horses should be sold at auction or given over to the Street Commissioners. But the fact stared him in the face that an auctioned beast had brought less than others disposed of in private deals. Ald. Sheppard explained every detail so satisfactorily that it vindicated him in the eyes of the whole committee. The lively and discernible between the lines of Ald. Dunn's contention was that there was a difference of some \$1000. But it transpired that the chief and Dr. Smith, V.S., passed upon and were considered in error.

"The Lord Got There First."

Ald. Sheppard and Dunn, between them, have a monopoly, perhaps, of the finer brains of the City Council. Ald. Dunn raked Ald. Sheppard over for a while, and inadvertently let slip a suggestion that his

opponent was trying to make a fool of him.

"I can't do that," came the retort, "the Lord got ahead of me."

Upon another occasion, one told the other that he could not draw on his imagination for there was already an overdraft. Ald. Sheppard checked till he was red in the face.

Dunn Stands Alone.

Ald. Dunn moved to have old horses auctioned or given over to the Street's Department.

Gowanlock and Hubbard would not support it, calling it a reflection on the ex-chairman.

"I will not press it to a vote," said the mover, "for I see how everyone is going."

"Why don't you call a vote and see how we all stand?" suggested Ald. Hubbard.

Ald. Dunn replied: "Why, you committed yourself by saying it was a reflection on the chairman."

Ald. Sheppard: And so it is, only you haven't the manliness to come out and say what you mean.

Ald. Dunn: You felt an intruder. An honest man need never feel an attack.

Ald. Sheppard said he feared no attack from Ald. Dunn or any one else.

Dunn's motion was put and supported by himself only. Ald. Frankland, Hubbard, Gowanlock and Sheppard voted him down. Ald. Dunn threatens, as usual, to continue the fracas in Council.

About Bolton and Cowan Halls.

Ald. Hubbard and Sheppard were appointed by the chairman to act, with himself, in investigating changes against the Bolton and Cowan Halls. Certain ladies, it is said, claim they were insulted by the chairman in passing the bills.

The chairman further appointed Ald. Gowanlock, Hubbard and Dunn a sub-committee to report on a site for the extension to Cowan-avenue Fire Hall.

A Harmless Brewery Near.

H. S. Francis has just received a petition from certain residents in the rear of the old Severn brewery, Yorkville, to have their property removed from the brick and placed in the plaster limit. He added that the land was filled in property, and would not support a brick house and there was large building contemplated this spring. The brewery is not working, so the committee agreed it safe to go up, examine and report. It was Ald. Sheppard's suggestion.

Three Systems on One Pole.

It will be ascertained whether the Bell Telephone Co. cannot arrange with the Electric Light Co. to string their wires on poles belonging to the latter on certain residential streets. This could undoubtedly be done, but it is not clear that the fire alarm system also utilizes the poles referred to.

The Board of Works that no new poles should be allowed.

The committee over, Ald. Dunn and Sheppard left arm in arm.

Toronto, Prenez-Garde!

It reports current in Ottawa and brought back by the Toronto delegation are worth credence, this city had better move quickly in the grain route business. The grain and flour trade is worth \$2,000,000 annually, and the city is in a position to handle it.

The largest makers of bicycles in the world in their 1899 catalogue to the Trade refer to Dunlop Tires as follows:

"Careful study of years on the tire question and the results from the use of these tires (Dunlop), convince us that there is nothing as good."

OPINION OF COUNSEL

The following is the opinion of Z. A. Lash, Esq., Q.C., and Walter Cassels, Esq., Q.C., of the firm of Messrs. Blake, Lash & Cassels:

TORONTO, 16th February, 1899.

DEAR SIR,—In reply to the questions contained in your letter of the 10th instant with reference to the Canadian patents upon the "Dunlop Detachable Tire," we beg to say that we are of opinion:

1. That the tire referred to is fully covered by the letters patent mentioned.

2. That such letters patent are valid, and that the manufacture and sale in Canada of similar tires can be restrained thereunder.

Yours truly,
Z. A. LASH,
WALTER CASSELS.

GUARANTEE

In addition The Dunlop Pneumatic Tire Company (Limited), of England, have agreed that this Company shall hold a valid and subsisting title to the said Patents, and shall enjoy the full beneficial use thereof without any interruption or disturbance and free from all incumbrances.

BUSINESS

The American Dunlop Tire Company has for some years been the largest factor in the tire trade of the Dominion.

The net profits of the Canadian business for the year ending August 31st, 1897, were \$35,514.73 and for the year ending August 31st, 1898, were \$50,929.00.

For the year ending 31st March, 1898, the profits of The Dunlop Pneumatic Tire Company (Limited) of England reached \$2,354,993.90.

With the trade open to the Canadian company, there is every reason to believe that the business for this current year will show a very large gain in volume and in net profits over those of the year ending August 31st, 1898. Already the shipments from the factory for the current year beginning September 1st, 1898, are almost one hundred per cent. in excess of the corresponding period of the previous year, and the future deliveries contracted for during the first four months of the Company's year are more than double those secured during the whole of the last fiscal year of the Company.

An agreement has been entered into with The Dunlop Pneumatic Tire Company (Limited) of England, under the terms of which that Company agrees to co-operate with and to transfer to the Canadian Company all inventions and patent rights hereafter secured relating to Pneumatic Tires or any of their component parts at the bare expense of obtaining such rights for Canada. The Company will have exclusive rights for Canada in the valuable Trade Mark and Trade Name secured to the business in Dunlop Tires.

PREFERRED STOCK.

The amount required to pay 7 per cent. on the Preferred Stock being only \$21,000, it is considered that such dividends are amply assured. It is provided that in any one year dividends amounting to 7 per cent. are not paid on said stock the deficiency shall be a charge upon the net earnings of the Company and shall be paid subsequently before any dividend shall be paid upon, or set apart for, the common stock. In case of liquidation or dissolution of the Company the holders of Preferred Stock shall have priority on the assets of the Company before any amounts shall be payable to holders of the common stock. The dividends on the preferred shares will be payable half yearly.

Application will be made in due course to have the stock of the Company listed upon the Toronto and Montreal Stock Exchanges.

Subscription books will be opened at the offices of the undersigned on Monday morning, the sixth day of March next, at 10 o'clock, and close at 4 o'clock the same day. The Directors reserve the right to allot only such subscriptions and for such amounts as they may approve.

3000 Shares of \$100 each at par—\$300,000 PAYABLE FORTHWITH UPON ALLOTMENT.

Forms of power of attorney to subscribe may be had on application.

A. E. AMES & CO., 10 King St. West, TORONTO.

INCORPORATED IN CANADA. CAPITAL \$1,000,000. DIVIDED INTO 10,000 SHARES OF \$100.00 EACH, AS FOLLOWS: Preferred Stock \$300,000 Common Stock 700,000

DIRECTORS: WARREN Y. SOPER, Messrs. Ahearn & Soper, Ottawa, President. HON. GEO. A. COX, President Canadian Bank of Commerce. E. B. RYCKMAN, ESQ., Messrs. Ryckman, Kirkpatrick & Kerr. EDWARD GURNEY, ESQ., President Gurney Foundry Company, Limited. RICHARD GARLAND, ESQ., Manager American Dunlop Tire Co.

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Branches: MONTREAL, ST. JOHN, N. B., WINNIPEG, MAN., VANCOUVER, B. C., VICTORIA, B. C.

ISSUE OF PREFERENCE STOCK

DUNLOP TIRE COMPANY LIMITED.

Authorized Capital \$1,000,000

DIVIDED INTO 10,000 SHARES OF \$100.00 EACH, AS FOLLOWS: Preferred Stock \$300,000 Common Stock 700,000

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Issue of \$300,000 7 Per Cent. Preference Stock (Cumulative)

The Dunlop Tire Company (Limited) is being incorporated under The Ontario Companies Act and the proceeds of this issue will be available to acquire as a going concern the business now carried on in Canada by The American Dunlop Tire Company, including the plant, machinery, fixtures, patent rights, trade mark, good will and assets generally of the Company in Canada.

PATENTS

The Patents to be acquired include all the inventions covered by Letters Patent of Canada relating to "Dunlop" Detachable Tires for Bicycles and other vehicles. Dunlop Tires are the world's standard, and are protected against infringement by fundamental patents, the validity of which has been tested and upheld in the courts of this country.

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PASSENGER TRAFFIC.

BEAVER LINE

Steamships

To and from Liverpool. Rates of passage: First cabin, single, \$50 to \$60; return, \$85 to \$100; second cabin, single, \$32.50 to \$35; return, \$51.75 to \$60.50; steerage, outward, \$22.50; prepaid, \$24. For sailings and all particulars as to freight or passage, apply to S. J. SHARP, W. F. & P. A., 80 Yonge-st., Toronto. D. W. CAMPBELL, General Manager, Montreal.

Are You Leaving Town

If so, call at 67 Yonge St. and have your baggage checked to destination by the

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246 Telephone 2516.

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Of the Celebrated India Pale Ale and Double Stout, in wood and bottle. Try our Red Seal Ale in Pints and Quarts. —Phone 162 311 King St. East.

Ales and Porter

THE DOMINION BREWERY COMPANY (LIMITED)

are the finest in the market. They are made from the finest malt and hops, and are the genuine extract.

The White Label Brand

IS A SPECIALTY To be had of all First-Class Dealers

TORONTO BREWING CO.'S Amber Ale

Has perfect condition, delicate flavor, absolute purity—neither carbonated nor pasteurized. Just the perfect product of the best malt and finest hops.

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BELL TELEPHONE OF CANADA.

PUBLIC OFFICE I

Long Distance Lines.

Persons wishing to communicate by telephone with other cities and towns in Canada and throughout the continent at the General Offices of the Bell Telephone Company, 57 Temple-street, Open from 7 a.m. to midnight, Sundays included.

METALLIC CIRCUITS SOUND-PROOF CABINETS.

Lynn's Birds.

"For many kindnesses, any one enquiring will always be recommended to Cottams by me."

So writes Mr. D. Lynn, Sault Ste. Marie. We do no more for Mr. Lynn than for every user of Cottam Seed. Every bird keeper gets the same care.

NOTICE: HART, COTNAM & CO., LONDON. Labels, Containers, manufactured under patents, will supply—BIRD SEED: THE "PHEASANT" HOLDER, 1/2; THE "WILSON" SEED, 1/2; THE "SIC" SEED, 1/2. These three for 1/2. Three times the value of any other seed, sold everywhere. Read COTTAM'S Illustrated BIRD BOOK, 50 pages—post free 5/6.

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GRATEFUL COMFORTING Distinguished everywhere for Delicacy of Flavor, Superior Quality and Nutritive Properties. Specially grateful and comforting to the nervous and dyspeptic. Sold in 3 lb. tins, labelled JAMES EPPS & Co., Limited, Homoeopathic Chemists, London, England.

BREAKFAST SUPPER EPPS'S COCOA

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AT 4 PER CENT. Tel. 1097 Office—Mail Building, Toronto.

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White Star Line

NEW YORK TO LIVERPOOL VIA QUEBEC—ST. JOHN'S.

Germanic Feb. 15th, noon
Cymric Feb. 21st, 9 a.m.
Tonic Feb. 21st, 8 a.m.
Britannic March 1st, noon
Majestic March 8th, noon
Superior Second Cabin accommodation on Majestic and Tonic.

CHAS. A. PIPON, General Agent for Ontario, 8 King-street East, Toronto.

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Newfoundland.

The quickest, safest and best passenger and freight route to all parts of Newfoundland is via THE NEWFOUNDLAND RAILWAY. Only Six Hours at Sea.

STEAMER BRUCE leaves North Sydney every Tuesday, Thursday and Saturday night, on arrival of the I.C.R. Express connecting at Port-a-Basque with the NEWFOUNDLAND RAILWAY. Trains leave St. John's, Nfld., every Tuesday, Thursday and Saturday afternoon at 5 o'clock, connecting with the I.C.R. Express at North Sydney. Through tickets issued, and freight rates quoted at all offices of the I.C.R., C.P.R., G.T.R. and D.A.R.

R. C. REID, St. John's, Nfld.

SHORT LINE TO GREAT BRITAIN

THE CANADIAN STEAMSHIP COMPANY'S WINTER SAILINGS BETWEEN

Milford Haven, Paspebiac, St. John's, Nfld.

Through

To the Trade

IN STOCK SPECIAL VALUE

54-inch Metallic Printed Italian Cloths (checks and stripes), 54-inch Mercerized Italian Cloths (black and colored), 40-inch Roman Striped Silesias, 40-inch Brocade Fancy Silesias.

John Macdonald & Co. Wellington and Front Sts. East, TORONTO.

AT OSOODE HALL TO-DAY

Single Stage at 10 a.m.: Schleifert v. Aldborough; Kalkreuth v. Brodrecht (2 motions); Clarkson v. Martyn; Jehpott v. Mansfield; H. A. Thompson; Bloom v. O'Shaughnessy; McFadden v. Farwell; O'Connell v. Hogan; Hunter v. Stone.

LIVERPOOL WHEAT STEADY

Cables Reported Little Change in Continental Markets.

American Exchanges Closed on Account of Washington's Birthday - Local Grain Produce and Provision Markets - Other Live Stock Markets - Quotations, Notes and Gossip.

Wednesday Evening, Feb. 22. This being Washington's birthday all American exchanges were closed.

GRAIN AND PRODUCE

Flour - Ontario patents, in bags, \$3.00 to \$3.50; straight rollers \$3.10 to \$3.25; Hamilton patents, \$4.10 to \$4.20; Manitoba patents, \$3.70 to \$3.80.

ST. LAWRENCE MARKET

Receipts of farm produce were light today, 400 bushels of grain and 4 loads of hay.

FARM PRODUCE WHOLESALE

Hay, baled, car lots, per ton, \$7.00 to \$7.50; straw, baled, car lots, per ton, \$4.00 to \$4.50.

MONTREAL RAILWAY HIGHER

Canadian Pacifics, Richelieu and Twin City Strong.

Cariboo, Payne and General Electric

Closed Yesterday on Account of Washington's Birthday Celebration - Notes, Gossip and Quotations.

Wall Street Notes

This being Washington's birthday the United States exchanges were closed today.

Notes by Cable

Consols declined 1/4 in London. The 1 1/2 per cent in London closed 1/4 lower.

Money Markets

On the local market call loans are at 4 1/2 per cent. In New York call loans to day were 2 1/2 per cent.

Foreign Exchange

Aemiljus Jarvis & Co., 23 West King-street, Toronto, stock and exchange brokers, report local rates today as follows:

Montreal Stocks

Montreal, Feb. 22 - Close - C.P.R., 70 1/2; Ontario Electric, 10 1/2; Bell Telephone, 10 1/2.

ESTAB. 1843 SCORES ESTAB. 1843

Our Invoices and Bills of Lading..

For our spring stock of High-Class Woollens and Furnishings, purchased by Mr. Score (who has just returned) in GREAT BRITAIN, have been received, and in a few days we will open out the very newest effects and colorings in woollens suitable for our high-class trade that have ever arrived at the port of Toronto.

In SPRING OVERCOATS we show exclusive weaves, just the things for smart dressers.

In TROUSERS we have far surpassed all our previous offerings, and the price is only \$5.25 (prev. cash).

SCORES HIGH-CLASS CASH TAILORS

77 KING ST. WEST, TORONTO.

VALUATIONS FOR PROBATE MADE

Competent, Insurance Losses Adjusted, General Auctioneers.

C. J. TOWNSEND & CO.

London Stock Markets. Feb. 22. Feb. 22. Close. Close.

Unlisted Mining Stocks

Albion, Ask. 51. Bid. 50 1/2. People's Loan, Ask. 35. Bid. 34 1/2.

Wild Rumors Raised About the Disappearance of A. E. Beach

Hidgerton, Ont., Feb. 22. - The village of Duart is again full of excitement over the mysterious disappearance of A. E. Beach.

Yankees Have Bought Oak Island

Ogdensburg, N.Y., Feb. 22. - George C. Bolt of the Wildcat-Astoria, New York, and Charles M. Eagle of the English Ship Building Company, Brooklyn, have purchased Oak Island, in the St. Lawrence River.

Levis Bye-Election Right Away

Ottawa, Feb. 22. - The bye-election in Levis, necessitated by the death of Mr. May, will be held before Feb. 25.

KIPLING ILL IN NEW YORK

The celebrated writer has inflammation of the lungs and is decidedly sick.

HEAVY EXPORTS TO U. S., WEST INDIES AND GERMANY

At the sign of the scales. Mrs. L. McKane of 408 West Adelaide-street, was charged with selling unlicensed hazy farm. She was remanded until Tuesday.

TRAM THROUGH QUEEN'S PARK

Editor World: May I ask your good offices in getting the Avenue-road tram car service charged with the Police Court from the Queen's Park east and west sides?

SOUVENIRS OF THE MAINE

New York Journal: W. F. B. secured possession yesterday of all the steel spoons from the wreck of the battleship Maine.

A VETERINARY CONGRESS

Berlin, Feb. 21. - An International Veterinary Congress will be held at Baden-Baden on Aug. 8-14. Among the subjects to be discussed are tuberculosis in domestic animals, the preparation of a uniform nomenclature in veterinary medicine, the cure of rabies and others of equal importance.

THE DIVISIONAL BANK GRANTED A NEW TRIAL TO THE WESTERN BANK AGAINST FORMER MANAGER MCGILL OF PORT PERRY

The Divisional Court has granted a new trial to the Western Bank against former manager McGill of Port Perry.

GUNMAKER MAXIM IS BUSY

What the Inventor Said When Asked About the Effect of the Car's Disarmament Plans.

WANTS TO ESTABLISH A PROFITABLE INDUSTRY - JOHNSON FITTON FULLY

Hesper, Ont., Feb. 21. (Special.) - At one of the largest attended meetings of ratepayers and citizens ever held in Hesper, which took place in Gyles's Hall to-night, a resolution was passed.

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FINANCIAL BROKERS

OSLER & HAMMOND. STOCK BROKERS AND FINANCIAL AGENTS.

J. A. CORMALY & CO. STOCKS

GRAIN AND PROVISIONS. 50 and 58 VICTORIA ST. Phone 115. Freshfield Loan Bldg. PRIVATE WIRE.

FERGUSON & BLAIR. STOCKS

Quotations and information gladly furnished. Correspondents in Montreal, New York, Chicago, London and also the West.

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216 Agent, 28 Wellington St. East. Phone, Office, 470. Residence 4243.

Emiljus Jarvis & Co. STOCKS

23 King Street West, Toronto. Telephone 1245. 27 Jordan St., Toronto.

JAMES J. WALSH. ESTATE BROKER

Office, 39 Victoria Street. 5 per cent. money to loan. No commission or valuation fees. Builders' Loans a specialty.

Buchanan & Wallace. STOCK BROKERS

Insurance and Financial Agents. Mining Stocks Bought and Sold on Commission. 246 Telephone 1245. 27 Jordan St., Toronto.

G. W. YARKER. FINANCIAL AGENT

Buys and sells stock on N. Y. Stock Exchange. Finds capital for well-established businesses. Office Canada Life Building.

A. E. AMES & CO. INVESTMENT AGENTS

Stocks and Bonds bought and sold on commission. Interest allowed on credit balances. Money to lend on Stock and Bond Collateral. A General Financial Institution. 246 Telephone 1245. 27 Jordan St., Toronto.

FRANK CAYLEY. REAL ESTATE AND FINANCIAL AGENT

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NEW YORK STOCKS

Consolidated account. Feb. 22. Feb. 22. Close. Close.

VALUATIONS FOR PROBATE MADE

Competent, Insurance Losses Adjusted, General Auctioneers.

C. J. TOWNSEND & CO.

London Stock Markets. Feb. 22. Feb. 22. Close. Close.

Unlisted Mining Stocks

Albion, Ask. 51. Bid. 50 1/2. People's Loan, Ask. 35. Bid. 34 1/2.

Wild Rumors Raised About the Disappearance of A. E. Beach

Hidgerton, Ont., Feb. 22. - The village of Duart is again full of excitement over the mysterious disappearance of A. E. Beach.

Yankees Have Bought Oak Island

Ogdensburg, N.Y., Feb. 22. - George C. Bolt of the Wildcat-Astoria, New York, and Charles M. Eagle of the English Ship Building Company, Brooklyn, have purchased Oak Island, in the St. Lawrence River.

Levis Bye-Election Right Away

Ottawa, Feb. 22. - The bye-election in Levis, necessitated by the death of Mr. May, will be held before Feb. 25.

KIPLING ILL IN NEW YORK

The celebrated writer has inflammation of the lungs and is decidedly sick.

HEAVY EXPORTS TO U. S., WEST INDIES AND GERMANY

At the sign of the scales. Mrs. L. McKane of 408 West Adelaide-street, was charged with selling unlicensed hazy farm. She was remanded until Tuesday.

TRAM THROUGH QUEEN'S PARK

Editor World: May I ask your good offices in getting the Avenue-road tram car service charged with the Police Court from the Queen's Park east and west sides?

SOUVENIRS OF THE MAINE

New York Journal: W. F. B. secured possession yesterday of all the steel spoons from the wreck of the battleship Maine.

A VETERINARY CONGRESS

Berlin, Feb. 21. - An International Veterinary Congress will be held at Baden-Baden on Aug. 8-14. Among the subjects to be discussed are tuberculosis in domestic animals, the preparation of a uniform nomenclature in veterinary medicine, the cure of rabies and others of equal importance.

THE DIVISIONAL BANK GRANTED A NEW TRIAL TO THE WESTERN BANK AGAINST FORMER MANAGER MCGILL OF PORT PERRY

The Divisional Court has granted a new trial to the Western Bank against former manager McGill of Port Perry.

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NEW NORMAL SCHOOL

dens. Solid brick, 9

H. H. WILLIAMS

TWENTIETH

THE CANADA

Thousands Through and Boulevard

PRESDT. LOUBET

Escorted by a Squadroniers, He Was

Procession Entered

of Pere in Chateaufort - But There - Night - Window

Journal Smash

lede Arrested - Distress Made - Di

Given by the Pr

The funeral of the late Paris yesterday was pomp and display of French race. Thousand people thronged the street and the different societies.

THE WIDOW

Madame de Loubet had been praying the night beside the remains 8 o'clock in the chapel.

THE HEARSE

drawn by a team of four horses, drawn by a team of four horses, drawn by a team of four horses.

THE FUNERAL

was held in the presence of a large number of officials.

THE PROCESSION

was escorted by a squadron of cuirassiers.

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