

WATERPROOF, OIL-RESISTANT, ETC.

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MAIDENS AND MONEY.

The Daily Record of Defalcations and Embezzlements.

The Latest in Lightning Marriage—The Contagion Spreads to Canada—A Hamilton Romance—Fall Tourists.

HAMILTON, Sept. 24.—Millgrove, ten miles from here, has had an elopement sensation. Miss Edith Cummings is 18 years old, tall, graceful and handsome.

Last night, says the Spectator of this evening, she attended a salvation army meeting along with her parents.

She left shortly after it commenced, hurried home, packed her clothes and disappeared. A young Irishman from Buffalo, Pat Maloney by name, and a telephone wire message by trade, met Edith at a certain time some days ago, and was her affection.

An elopement had been arranged between the two, and when Edith had shaken the salvationists, she started for Hamilton in a buggy, along with her affianced. They arrived here at 11 p.m., intending to take the first train east. But the fitted had been discovered, and her brother, a county constable, along with four others, started in pursuit.

They reached Hamilton about midnight, and followed the truant to the Grand Trunk railway station. Miss Cummings hid herself in the washroom, and Maloney also found a place of concealment.

The girl was first discovered, after which Maloney voluntarily joined the party. He is stout and about 25, and wears a heavy black moustache. When Edith saw him talking to her friends she threw her arms round his neck and wept bitterly.

"If you keep me here for forty years I'll not go with you; I love this man and I love him, and I am going with him where he wishes," she cried defiantly, to her brother. Threats and entreaties were in vain, and the brother finally abandoned all further attempts at persuasion.

Edith and her little Irishman left for the east this morning on the 7 o'clock train, after receiving the congratulations of the whole G.T.R. night staff.

ELOPEMENTS ELSEWHERE. Ohio's Contribution—Another Millionaire's Daughter—Chapin's Two-Loving Escapades.

CLARKSBURG, O., Sept. 24.—Virgie Mason, daughter of a prominent Methodist minister, has eloped with and married Adam King, an illiterate German clerk.

It is asserted that King has a wife and child living elsewhere in the state, and it is probable that they are too far away to be made out in an asylum.

NEW YORK, Sept. 24.—It is reported that Sarah Scherer, daughter of Abraham Scherer, a millionaire, has eloped with and married Edward Scherer, a stock broker. The girl's family was opposed to the match.

CLARKSBURG, O., Sept. 24.—Harry Deane, aged 17, a first term of horse and eloped with Nora Essell, aged 16. The couple were arrested at Parkersburg, West Virginia, and returned to this city.

LONDON, Sept. 24.—A well-known journalist and correspondent of several newspapers in America, who has been in the young wife of an English nobleman. The detectives have tracked the fugitives to Brussels. The lady is stated to be one of the most beautiful women in Europe. The elopement is inconceivable by her relatives. No names are given.

FALL TOURISTS. The Deluge of Retired Presidents, Ex-Cashiers and Miscellaneous Scoundrels.

LOUISVILLE, Sept. 24.—It is said that the friends of the members of the Newcomb Buchanan Distilling company run up to a tremendous total. The warehouse receipts were duplicated and triplicated, and it is suspected some were quadruplicated. It is believed that George and Andrew Buchanan, president and secretary of the company, have gone to Canada.

St. Paul, Sept. 24.—It is stated that L. D. Down, stockholder and general manager of the Erie Telephone and Telegraph company, Lowell, Mass., availed the company out of \$30,000 in the purchase of the Belknap Telephone company. It is said Down has gone to Europe.

QUEBEC, Sept. 24.—John C. Eno, the celebrated doctor, has been arrested for the offence of R. R. Debell, this city.

CHENAY, W. T., Sept. 24.—E. J. S. Danford, the broker who skipped to British Columbia, leaving behind him a deficit of about \$15,000, writes from Canada to his creditors here, alleging that he is straightening matters and requesting a discharge by and by to meet his obligations in full.

Interesting to Masons. New York, Sept. 24.—The grand master of the grand encampment of the United States has issued a general order recognizing the sovereignty and independence of the sovereign grand secretary of Canada, of which Col. McLeod Moore of Prescott is supreme grand master, and Daniel Spry of Harris grand chancellor, thus fully confirming the independence of this body and securing its jurisdictional rights in and for the whole dominion of Canada.

A Swindler Succeeds. PATERSON, N.J., Sept. 24.—Charles R. Rice of Fort Ann, N.Y., traveling agent for Chase Bros., nurseryman of Rochester, was shot this afternoon at the Franklin house by shooting. He had been detected swindling his employers by a forged order and was under arrest. His death was committed in the temporary absence of the constable.

Tobacco Raising in Essex County. DETROIT, Sept. 24.—Hiram Walker of Walkerville, Ont., has harvested a big crop of tobacco which he raised this year on his farm in East Sandwich. The yield amounts to several hundred tons and will be prepared for the market next winter.

Nobody Knows Why. CLEVELAND, Sept. 24.—David Gardner, a police clerk, shot his wife and himself this morning. The wife will probably recover. Gardner will die. The motive is unknown.

He Desires of It. BOSTON, Sept. 24.—L. N. Downs, formerly general manager of the Erie telephone company, has not gone to Europe, and emphatically denies the report that he availed the company.

Come Up for Half a Million. New York, Sept. 24.—Burdett & Pond, merchants, of Water street, have assigned, liabilities, \$500,000.

THE ATHLETIC WORLD. Sparks Beats Fitzgerald by Three Yards. The Second Day's Meeting at Guilford Meetings in the States—Sporting News from All Over.

Nearly 500 sporting men were present at the Guilford track yesterday, when the much talked of 300 yards race between Tom Fitzgerald and Wm. Sparks took place. A large amount of money changed hands, the betting being in favor of Fitzgerald. Sparks got a yard at the start, and Fitzgerald passed him at 25 yards, when Fitzgerald stepped into a rut and nearly fell. Sparks forged ahead and won by about three yards in 21 seconds. The match was for \$200 a side.

THE CANADIAN ENIGMA. A New York Journal's Opinion of the Composite Team and its Performance. From the New York Tribune.

Cricket is not popular enough in the United States to attract the attention of the newspapers and the public. Reports of a match can hardly be found even in the columns of one sporting journal. The game demands much time for its playing, and our countrymen, being full of life and not prone to pass a day at even three in an amateur, do not manifest that excitement and enthusiasm over cricket which a break two hours' play at baseball or lacrosse awakens. In Canada cricket does not flourish as it should. There is a smaller class of men there who have leisure than here, and with the notable exception of Trinity college school, Port Hope, there is no serious yearly professional coach's services can be had. The great public schools—the term is used in the English sense—are the preparatory homes of the game. The city of Toronto may be said to be the cockpit of the dominion, and it is no wonder that the representatives of the Canadian I Zingari team are almost all from that city. A Zingari is a professional cricketer, and in a team made up of members of different clubs, and as it has no regular grounds on which to play, the great public schools—where the term is used in the English sense—are the preparatory homes of the game. The city of Toronto may be said to be the cockpit of the dominion, and it is no wonder that the representatives of the Canadian I Zingari team are almost all from that city. A Zingari is a professional cricketer, and in a team made up of members of different clubs, and as it has no regular grounds on which to play, the great public schools—where the term is used in the English sense—are the preparatory homes of the game.

IT WAS MURDER. Mrs. Morratt's Death Attributed to Her Son, With Her Husband as an Accusatory. WEST WINCHESTER, Ont., Sept. 24.—The inquest on the remains of Mrs. Morratt was concluded last night. The verdict of the jury is to the effect that Mrs. Morratt came to her death by the hand of her son, Peter Morratt, Jr., and that his father was accessory thereto. The prisoners go to Corcoran jail to-day, and it is probable that they are too far away to be made out in an asylum.

THE FAVORITE FAILURE. All of the Private Banking Agencies to be Closed. LONDON, Sept. 24.—The money on deposit in the Watford and Wyoming branches of Fawcett's bank is estimated at \$100,000 and \$30,000 respectively. A large number of farmers have unpaid checks on their hands. A telegram from Watford states that Mr. Fawcett has intimated his intention to close all his agencies.

Small Talk from Hamilton. HAMILTON, Sept. 24.—Chief Stewart has communicated with the London authorities respecting a man supposed to be James Moorhead, who recently escaped from a county constable in this city. It is supposed that the new residence for Bishop Carbery, which will include quarters for the members of the clergy, will be located on the valuable plot of land adjoining St. Patrick's church. Over 1500 tickets were sold for the first entertainment of the Hamilton bicycle club, held in the drill shed last night. A secular society was organized here tonight by Chas. Watts, with T. Littlejohn as president.

Young Forerunner as a Singer. MONTREAL, Sept. 24.—Adam Forerough, son of the circus proprietor, was arrested at the instance of Edward Lefevre, charged with aggravated assault. Forerough admitted the charge, but said the public had been greatly benefited by the circus. He was released on bail, and is expected to return to his home in the city.

A Bricklayer's Narrow Escape. St. Thomas, Sept. 24.—Milton Donnelly, a Grand Trunk railway brakeman belonging to Point Edward, was standing on top of a car as it passed below the London and Port Stanley railroad bridge near Point Edward, when he was struck in the face by a beam and knocked senseless. A medical examination showed that besides a broken nose and several bad bruises about the head he was not seriously injured.

A Prominent London Man Dead. LONDON, Ont., Sept. 24.—John Stewart, for thirty years a resident of London, died yesterday, aged 60. Six years ago he retired from the firm of Stewart & Co. He was a reformer in politics, a member of St. Andrew's Presbyterian church, one of the founders of the Western fair, and a member of the Agricultural and Royal Loan societies.

An Incomplete Job. St. Thomas, Sept. 24.—A Peterboro man named Hill, who has been acting strangely for some time back, was brought to Thamesville for medical examination as to his sanity. He was afterwards taken to Chatham to be cared for. While there he got hold of a knife and cut his throat. Two doctors dressed Hill's wound, and he was taken home. He will likely recover.

The License Wrangle. OTTAWA, S. P., Sept. 24.—Hon. Mr. Blake proceeded with his argument on behalf of Ontario in the dominion license case. Hon. Mr. Church followed from a Quebec standpoint, and Mr. Gregory for Nova Scotia and New Brunswick. Hon. Attorney General Davis of British Columbia will speak tomorrow.

Ottawa's Side Show. OTTAWA, Sept. 24.—Sir John Macdonald opened the exhibition to-day. Hon. John Carling, Sir David Macpherson, Sir Leonard Tilley, Hon. P. C. Carter and Hon. Macdonald were present. A large attendance was present.

THE FIRE ALARM SYSTEM.

ITS DEFECTIVE CONDITION DISCOVERED BY THE COMMITTEE.

A Report Wanted from Montreal—Privileges Extended to Two New Telephone Companies—The Bell Telephone Company's Defective Condition Discovered by the Committee.

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A One-Cent Morning Newspaper.

OFFICE: 15 KING ST. EAST, TORONTO

SUBSCRIPTION RATES: One Year \$1.00, Six Months .60, Three Months .35, One Month .15.

ADVERTISING RATES: Ordinary commercial advertisements 4 cents per line per week.

THURSDAY MORNING, SEPT. 24, 1931.

THE DOUBLE CYLINDER HOE MACHINE

Among our recent English visitors were many men of note in the realm of pure science.

It is perhaps to be taken as proof of a strong sense of duty on the part of the part of the Canada Life.

The institution did not run itself, we may be sure; that was done by certain "live men" of the time.

It is an economic science and consequently opposed to protection.

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ing thorough to be carried by future generations who will enjoy the benefit.

A great deal of penny-wise and pound-foolish economy is talked on this question.

It is argued that we should tax ourselves for works that will be good half a century or a century hence is utter nonsense.

The Globe asks why the export grain trade of Montreal has been falling off.

There was not as much grain to be carried, on both sides of the border.

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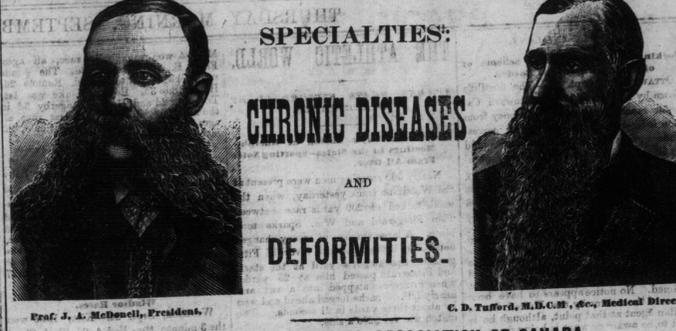
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has been removed to  
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Experience in the most  
famous of the world. Three years in  
J. B. ARMSTRONG,  
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paid attention to all orders.

**CANADA LIFE ASSURANCE CO.**  
Annual Report of the Board of Directors  
-Prospectus and satisfactory exhibits.  
The annual general meeting of the shareholders of the Canada Life Assurance Company was held to-day at noon, at the Company's offices in this city. The President, Mr. A. G. Ramsay, presided. There were present Messrs. R. Hills, Secretary; Adam Brown, Alex. Bruce, Henry Cawthra, Campbell Farnon, F. W. Gates, Wm. Hendry, Rev. Canon Innes, W. R. Macdonald, Hon. D. McLean, Alex. Ramsay (Superintendent), J. D. Henderson, General Agent; D. Kidd, General Agent; Henry McLean, W. F. Findlay, Dennis Moore, James Osborne, Nehemiah Morris, Geo. S. Pappas, John Riddell, Thos. Swinyard and Geo. A. Young.

The President called upon the Secretary to read the advertisement calling the meeting, as well as the minutes of previous meeting. Mr. Hills also read the following:  
Report by the Board of Directors.  
While the trade and commerce of the country, and of the world generally, during the past year, indicate the somewhat severe financial stringency and depression which have existed, the Directors are pleased to be able to report that the business of the Canada Life Assurance Company in its thirty-seventh year, from the 30th of April last, was most successful and satisfactory. The applications for new assurances were in number 2397, and amounted to \$4,805,020. Of these, 208 for \$397,000 were not such as it was deemed prudent to accept. The number of new policies issued was 2047, amounting to \$4,144,029, with a new premium income of \$129,187.26, and the balance of 122 applications for assurance of \$264,000 was not carried out. At the close of the year on the 30th of April, the Company's total business embraced 17,430 policies, on 13,957 lives, for assurances and bonus additions amounting to \$32,252,128.38. As will be seen by the account attached hereto, the income of the year was \$1,309,832.25, and the payments of all kinds having amounted to \$270,877.19. The sum of \$664,709.23 was added to the Company's assets, which at 30th April last amounted to \$6,232,341.58.

The death claims were most moderate in amount and amount, having been for \$233,364.46 of assurances, upon 105 lives under 124 policies, while the sum expended by the calculations was \$437,085. The usual dividend was paid to the proprietors, and these remained at the credit of their account at 30th April last the sum of \$95,247.30. As the usual approach of the 30th of April next is naturally a subject of much interest to assureds, the Directors may say without assuming to predict what the precise result will be, that as the profits already amount to a large sum, there is every prospect that their early distribution will be such a liberal and satisfactory character as should prove a strong inducement to assureds to secure that have in their hands the policy of the Company, as prescribed by the Company's charter, the following Directors, whose names are at the head of the list, retire from the Board at the present time, but are eligible for re-election: James Osborne, Esq., Hamilton; Hon. Sir Alexander Campbell, K.C.M.G., Ottawa; Andrew Allan, Esq., Montreal; Thomas Swinyard, Esq., Hamilton.

(Signed) A. G. RAMSAY, President.  
R. HILLS, Secretary.  
The Canada Life Assurance Company,  
Hamilton, Ont., 11th Sept., 1884.

STATEMENT OF RECEIPTS AND PAYMENTS OF THE CANADA LIFE ASSURANCE COMPANY FOR THE 37th YEAR, ENDING 30th APRIL, 1884.

Receipts	
To balance at 30th April, 1883	\$1,212,838.93
Premiums received on New Policies	1,309,832.25
Renewals and other business	1,508.92
Extra Risks	200.35
Interest earned on Investments	1,309,832.25
Profits on sale of Debentures, etc.	328,194.10
Total Receipts	2,861,374.55
Payments	
By Expense Account	\$175,391.61
Written off Investments	870.11
Loss on Half-Credit Policies (suspended) written off	532.40
Reserve for Half-Credit Policies	4,377.55
Claims by death	\$233,364.46
Claims by maturity	7,412.50
Redemptions	\$2,585.00
Cancelled (purchased) policies	24,561.12
Profits of Mutual Branch - Royal	\$24,492.38
"Cash" - 11,083.34	
"Distribution of Profits	\$5,983.48
Dividends on stock	121,541.32
Annuities	18,750.00
Balance of Assets as per General Abstract of Assets and Liabilities	\$583,394.57
Total Payments	\$1,212,838.93

(Signed) A. G. RAMSAY, President.  
R. HILLS, Secretary.  
The Canada Life Assurance Company,  
Hamilton, Ont., 11th Sept., 1884.

GENERAL ABSTRACT OF THE ASSETS AND LIABILITIES OF THE CANADA LIFE ASSURANCE COMPANY, AS AT 30th APRIL, 1884.

Assets	
Cash and Cheques on hand	\$1,076,841.41
Bank Balances	\$107,748.00
Mortgages on land	1,030,301.03
Notes - value in account	843,020.79
City	621,021.78
Town	425,572.25
Village	621,021.78
Harbor of Montreal	97,400.00
Ontario Government (Subsidy)	3,992.42
Canadian Land Grant Bonds	433,531.50
Bank Stocks	372,171.00
Stock in Loan Companies	16,812.00
Loans on Policies	422,118.88
Stocks, etc.	471,110.00
Debentures	9,000.00
Ground Rents (present value)	10,252.29
Real Estate, Hamilton, Montreal and Toronto properties	314,056.64
Leases on Half-Credit Policies in force	193,109.41
Office Furniture	8,011.74
Suspense Account, including advances to Agents and other on account	5,400.79
Total Assets	\$5,843,394.57

OTHER ASSETS.  
Cash in Agents' hands, including Receipts held by them for Premiums which have been received, but which have not been accounted for, \$242,928.91  
Half-Yearly and Quarterly Premiums secured on Policies and payable within nine months, 126,753.01  
Redeemable 19 per cent. for cost of education, 30,967.19  
Total, 399,649.11

Accrued Interest on Debentures, 106,342.28  
Total, \$5,843,394.57

The Canada Life Assurance Company,  
Hamilton, Ont., 11th Sept., 1884.  
(Signed) A. G. RAMSAY, President.  
R. HILLS, Secretary.

Audited and approved,  
(Signed) JAS. SWINYARD, Auditor.  
Report of Committee on Investments.  
We have examined the accounts of the Canada Life Assurance Company, and find the same to be correct, and have also verified the following:  
(Signed) F. W. GATES,  
W. H. HARRISON,  
N. HERRICK,  
JAMES OSBORNE,  
The Canada Life Assurance Company,  
Hamilton, 11th September, 1884.

Auditor's Report, 1884.  
To the President, Vice-President and Directors of the Canada Life Assurance Company.  
GENTLEMEN - I have completed the audit of the several books of the Canada Life Assurance Company for the financial year ending 30th April, 1884, and find the same correct and satisfactory; the receipts and payments being fully vouched and regularly recorded, and the balance sheet with bank statements at the above date, after deducting the outstanding cheques as noted in the ledger, the debentures, mortgages and other securities were several times examined by me; they correspond with the schedules of investments submitted to the President and Directors, and the general abstract of assets and liabilities, have been examined and compared with the ledger balances, and are correct as far as I am able to ascertain, yours very faithfully,  
(Signed) JAS. SWINYARD, Auditor,  
The Canada Life Assurance Company,  
Hamilton, 11th September, 1884.

The President, in moving the adoption of the report, said: In moving the adoption of the report, I may say that while it alludes to monetary stringency through which this and other countries have been passing, the statements and accounts before you also record the unabated success and the sound financial position of the Company. To have been able in such times to transact a new business nearly as large as that of our best previous years, and nearly twice as large as that of any other company, are not only strong evidences of the public confidence and good-will which the Canada Life enjoys, but they are also proofs of the energetic work and devotion of your agents and officers, which I am very glad to have the opportunity of acknowledging. As the report states, the total risks of the company amounted to \$32,252,128, and the assets at \$6,232,341 were increased during the year by a larger amount than in any former year. A somewhat low rate of interest having prevailed last year, the income from that source has been, but it would otherwise have been, but the company has managed to secure a sound and good margin of profit. As might be anticipated from the increased business, the expenses somewhat exceeded those of the previous year; but they are still largely within the provisions made for them in the premiums charged by the Company. Our percentage of expenses is at the same time not only greatly lower than that of any of the other Canadian companies, but it is also less than one-half of their average percentage, and there is, I believe, but one of all the companies doing business in Canada, which does so at so low a percentage of expense for each thousand dollars of assurance, as the Canada Life does. It will be observed by the report that the death claims expected by the calculations last year were for \$437,085, while at the amount of claims actually experienced was but \$233,364, a difference of \$203,721 resulted in the Company's favor. The great care which the Directors exercise in the selection of the lives offered for assurance thus continues to bear good fruit, by adding largely to the stability and the profits of the Company. An estimate of the profits at 30th April last indicated that they then amounted to over \$600,000, and as we appear warranted in anticipating a considerable addition to that sum before the 30th April next, we have every reason to hope that policyholders' shares will then be of a very favorable and satisfactory character. The division of the profits of the expiring five years, to which I have alluded, being so soon to take place, is already attracting a large number of assureds, the new policies of the current year very nearly equalling the amount of our best previous year at the same date, and the strong desire thus manifested to share in this approaching division of profits will doubtless lead to a further large addition to the business of the Company. As strong efforts are being made at the present time to induce persons to join what are called Assessment or Co-operative Companies I may point out that, as stated last session by Sir Leonard Tilley, the Honorable the Minister of Finance, in the House of Commons, the system of such companies is an illegal one in this country, and, as he added, "it is one that opens the road to an immense amount of fraud." As to the safety and permanence of the system, it may be mentioned that a brief period, if any, of the numerous England at various times are found companies of the kind which have tried it in vent or surviving. In our own country such companies have also, after a brief existence, proved disastrous and inefficient; and, as regards the United States, the records of Pennsylvania alone prove that, as stated by the Finance Minister, upon the occasion to which I have already alluded, out of 236 organized companies, there were after five years only 37 reported as surviving. Such an ephemeral existence indicates how useless the assessment system of assurance is as a family provision. It can only offer the certain hope of a cheap assurance for a few years till the company breaks down. It cannot afford any guarantee that a definite amount of assurance will certainly be paid to a widow or children after an assured's death, whether that occur at an early day or at a distant one, and without such a guarantee as that, which our own and other sound companies offer, life assurance must be but a fraud and a delusion. I am aware that agents and managers of companies of the kind point to the names of prominent business and professional men, who have joined them, or who act as their directors, but as some of them, at all events, allow their names to be used in that way simply because policies have been gratuitously given to them, one can judge how little weight should attach to the names of gentlemen thus used to deceive

others to join such companies. I beg to move the adoption of the Director's report and statements of account.  
Mr. Gates, Vice-President of the Company, seconded the adoption of the report. He referred to the fact that the general depressed and stringency in the money market, which had been referred to, were inclined to press harder upon life insurance companies than any other. People were prone to put off life insurance to some other time when money was tight with them. It was exceedingly gratifying to know that such a large business was being done by the Canada Life Company under all the circumstances, and he felt sanguine that with the good crops which had been harvested, the dark clouds were breaking away, and that better times were in store for all. Next year he was sure the report would be even more favorable than it was this. He had great pleasure in seconding its adoption, and cordially agreeing with the President in his remarks upon the report.

Mr. Pappas asked if a statement comparative of the expenses between the Canada Life and other companies doing business in Canada would not be interesting and satisfactory to the public. If so, Mr. Pappas would be glad to see it. He stated that he would be glad to see it, and that he would be glad to see it, and that he would be glad to see it.

The President said that the Company had not been in the habit of publishing such figures in the annual report, but that he had been supplied by the circulars to shareholders. For the information of the meeting he read the following: Percentage of expenses to large business: Life, 13.2; Confederation, 20.7; Ontario Mutual, 29.0; Sun, 10.4; Citizens, 28.8; North America, 37.6; Life Association of Canada, 42.5. Mr. Ramsay also gave the following figures for the past year, being amount of expenses per \$100 of assurance in the companies named: Canada Life, 12.9; Citizens, 1.08; Confederation, .78; Federal, 4.3; Life Association of Canada, 1.27; North America, 1.32; Ontario Mutual, 1.99; Sun, 1.04; Equitable, .81; New York Life, 1.20; Standard, 4.47.

In moving a vote of thanks to the President and Directors for their attention to the interests of the Company during the past year, Mr. Adam Brown declared that the affairs of the corporation were managed with the greatest caution and prudence, and in a way which redounded to the credit of Mr. Ramsay and his associates. He complimented the President and the same ability as the Canada Life there would be few complaints heard among the friends of assureds, on their removal by death.

The resolution was seconded by Mr. W. R. Macdonald, and carried unanimously. Mr. Ramsay returned thanks for the compliment paid him and his fellow-directors. Mr. McLaren moved, seconded by Mr. Pappas, the appointment of Messrs. J. Riddell and George Ramsay as scrutineers for the election of Directors in room of the retiring, and that the poll shall now be opened, and closed upon five minutes' notice, without a call being tendered.

At the close of the specified time the following were declared re-elected: James Osborne, Ontario; Hon. Sir Alexander Campbell, K.C.M.G., Ottawa; Mr. Andrew Allan, Montreal; Mr. Thomas Swinyard, Hamilton.

At a meeting of shareholders, held subsequently, Mr. A. G. Ramsay was unanimously elected President and Mr. F. W. Gates Vice President of the Company.

Helpful Words.  
-Mrs. Macdonald, of Liverpool, Ont., says she could not keep house without Hagar's Pectoral Balm to cure prevailing throat and lung troubles. 24-6

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**DR. KENNEDY**  
HAS RETURNED  
AND RESUMED PRACTICE.  
**GENTS' GOLD STEM WIND WATCH!**  
Guaranteed 14 K,  
ONLY \$40,  
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H. E. HUGHES.

**THE ROYAL ORGAN.**  
**T. JAMES & CO.,**  
GUELPH, ONT.  
**SUPERIOR TONE,**  
FINE FINISH,  
MODERATE IN PRICE,  
BEST IN THE MARKET.

**MOUNTED GRINDSTONES,**  
With Hardwood Frames fitted up for both foot and hand power.  
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LATE OF 19 ADELAIDE ST. EAST.  
Begs to inform her numerous customers that she has recommenced business at 14 Queen Street East, where with prompt attention and a Choice Stock of their Favorite Goods, she hopes to gain their further patronage. 4-2

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14 & 16 ALICE STREET.  
**J. F. SULLIVAN,**  
Manufacturer of first class Carriages and Wagons in the latest styles. All work warranted for one year. Superior material used in all branches. Call and examine our work before purchasing elsewhere. All orders promptly attended to. Special attention paid to repairing. Terms cash and prices to suit the time.

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These Carts are all properly hung, consequently no disagreeable motion.

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AMERICAN CARRIAGE REPOSITORY,  
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**WEST TORONTO JUNCTION.**  
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**PERFECTION!**  
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**NEW AMERICAN GOODS.**  
Ladies' N. Y. Square Toe and Low Heel "Dongola" Button Boots. Ladies' American Kid Button, Square Toe, Low Heel, Latest Style. Ladies' and Gents' Light American Rubbers and Felt Overshoes.

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PITTSTON COAL is universally acknowledged to be  
**UNSURPASSED IN QUALITY**  
by any other. Our sheds, which are the  
**LARGEST IN CANADA,**  
are now full of the best quality of this Coal, all fresh mined which will be delivered in the best possible condition. We guarantee satisfaction in every respect.  
Kindly call on us before purchasing elsewhere.

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