About the beginning of this century a distinguished French philanthropist, A. Joux, advised poor people to sleep as much as possible dur-· ing the winter months, as only thus would they be able to live with any degree of comfort. This strange theory is now being tested by many most complete abstinence from food at Pskow, a district south of St. they have adopted the practice of mentally? sleeping during the winter is because

HAVE YOU TASTED

It's far more delicious than Japan. Sold only in Lead Packets.

eral until recently, and it has only now attracted the attention of philanthropists and of physicians. Medical persons in Russia, and, according to a men in St. Petersburg have decided to report which has been issued, their al- investigate the matter closely, as they are especially anxious to obtain answers to two questions:-First, has produced no harmful result, and does the temperature of persons who soul. has even from their standpoint proved remain torpid and who sleep for whole highly beneficial. These people live months in this fashion undergo any change; and second, in what other manner, if any, does this mode of liv-Petersburg, and the reason why ing affect persons physically and

During the last two years 41,375 men

893,522,89

35,074.75

56,894.16

\$3,565,477.86

8,041.059.85

ANNUAL STATEMENT OF THE

ASSURANCE COMPANY.

Head Office: 112-118 King Street West, TORONTO.

Dec. 31, 1898 To net Ledger Assets...... \$2,977,451.64 RECEIPTS. Dec. 30, 1899. To Cash for Premiums......\$744,865.59

\$3,870,974.08 DISBURSEMENTS. Dec. 80, 1899. By payments for Death Claims, Profits, etc. \$303,081.50

584,268,82

" Stocks and Bonds (market value \$587,391.50..... 559,993.62 Real Estate, including Company's building 834,651.79 " Loans on Policies, etc...."
Loans on Stocks (nearly all on call)..... 221,665.87 194,821,42 " Cash in Banks and on hand..... 28.705.98

" Premiums Outstanding, etc. (less cost of collection)

LIABILITIES. Dec. 80, 1899. To Guarantee Fund...... \$ 60,000.00

" Death Losses awaiting proofs, etc... 51,507.85

The financial position of the Company is unexcelled-its percentage of net surplus to liabilities exceeds that of any other

Home Company. New insurances issued during 1899...... \$ 4,929,140.00 Exceeding the best previous year by nearly one million.

JOHN L. BLAIKIE.

VICE-PRESIDENTS:

DIRECTORS:

LL D., C.M.G. L. W. SMITH, ESQ., Q.C., D.C.L. D. McCRAE, ESQ., Guelph. JOHN N. LAKE, ESQ. J. KERR OSBORNE, ESQ.

HON. SIR WM. R. MEREDITH, Chief Justice of Ontario.

L. GOLDMAN, A. I. A.

The Report containing the proceedings of the Annual Meeting, held on January 30th, last, showing marked proofs of the great progress and solid pros. perity of the Company, will be sent to the policy-holders. Pamphlets explanatory of the attractive investment plans of the Company and a copy of the annual report, showing its unexcelled financial position, will be furnished on applica-

been insufficient to provide them with

the face, they advised them to make their remaining stock of food last as long as possible and to go to sleep during the winter. This suggestion was adopted. The members of each family stretch themselves on cots around the large stove and slumber day and night. Once in the twentyfour hours they get up and refresh themselves with a morsel of hard bread baked last autumn and a drink of water, after which they lie down again and snore calmly.

habit of hibernating for some years,

Catarrhozone Cannot Be Beaten.

Hill., says: "Catarrhozone has done me more good than any other medisine I ever used. It has cured me of my Catarrh. Others may praise their preparaations but Catarrhozone cannot be beaten as a cure for Catarrh." Catarrh-o-zone is a new method of treatment guaranteed to cure the most chronic cases of Catarrh, Asthma Bronchitis, Coughs, Colds, &c. Sure safe and pleasant to use. Sold by all druggists. Trials outfit sent for 10c in stamps by N. C. POLSON & CO., Kingston, Ont., Proprietors.

A man never thinks he is bad as he really is

CEYLON GREEN TEA?

for the last few years their crops have have been killed in battle.

For the year ended December 30th, 1899.

To Cash Income on Investments...... 148,656.81

By all other payments..... 231,182.32

> \$3,886,710.21 187,298.24

" Assurance and Annuity Reserve fund 2,929,552.00

Net Surplus......8524,418,01

PRESIDENT:

HOM. G. W. ALLAN.

HON. SIR FRANK SMITH, K.C.M.G

HON SENATOR GOWAN, Q.C.,

E. GURNEY, ESQ.

MANAGING DIRECTOR: WM. McCABE, LL.B., F.I.A., F.S.S.

J. THORBURN, M. D., Edin.

The Boers requested President Kru-

ger's permission to use Dumdum bul-

O'KEEFE'S LIVID WALT

LIOYD WOOD, Toronto, GENERAL AGENT.

President Kruger is announced to

have put a tax of from thirty to fif-

ty per cent. on the output of Johannes-

Water in South Africa is often as

precious as gold, and sometimes infin-

itely more precious. Every year wit-

nesses a terrible drought in some part.

"Pharaon 100. Parne, of Greaty, Que.

meals, and lengthen thy certificate.

lets, but he refused.

burg gold mines.

La Toscana, 10c

tion to the Head Office or any of the Company's agencies.

istence is that of a Greenland pubthe necessary means of sustenance. lication, which rejoices in the euphonlous designation of "Arrangagliotio Natinginnavnik Sysarammas Sivik."

When the elders of the district saw that starvation stared the people in

Apparently some of the poorest inhabitants of Pskow have been in the but the practice did not become gen-

Mr. Rodie McDougall, of Vankleek

There are thirteen streets in Ladysmith, fairly well laid out. The town hall cost£ 5,000 to build.

gi' me a nickel.

THE TRAMP'S IDEA. That feller ought to go into business and fail, said the tramp to his partner about a man from whom he had asked a small favor.

Why He compromised wid me fer fifty cents on the dollar.

How jou mean? W'y. I stru k him fer a dime and he

TO CURE A COLD IN ONE DAY Take Laxative Bromo Quinine Tablets. All druggists refund the money if it falls to cure 25c. E. W. Grove's signature is on each box.

If wind blows on you through a hole; Get a certificate and take care of your

FOR OVER FIFTY YEARS

MRS, WINSLOW'S SOOTHING SYRUP has been used by mothers for their children teething. It soothes the child, softens the gums, allays pain, cures wind colic, and is the best remedy for diarrheea 25c. a boutle. Sold by all druggists throughout the world. Be sure and ask for "Mrs. Winslow's Soothing Syrup.

Where bread is wanting all's to be sold, if you don't prepare for the fu- tion.

MONTREAL HOTEL DIRECTORY.

The "Balmoral," Free Bus Am. Plan. Hotel Carslake, European Plan. Rooms G.T.R. Station, Monreal. Geo. Carslake & Co., Prop's. AVENUE HOUSE-McGill-College Avenue. Family Hotel rates \$1.50

ST. JAMES' HOTEL -- Opposite G.T.R. Depot, two blocks from C. P. Ballway. First-class Commercial House. Modern improvements—Rates moderate.

THE CHEERFUL VIEW

Are you superstitious about the number 137 No, indeed; if a girl re'used me thirteen times, I'd know 1 was in great luck not to marry such an obstinate, hard-headed girl.

Catarrh Cannot be Cured

with LOCAL APPLICATIONS as they cannot reach the stat of the disease. Catur his a blood or constitutional disease, and in order to cure it you mu t take internal remedies. Hali's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces. Hall's Catarrh Cure is not a quark medicine, It was Catarrh Cure is not a quack medicine. It was prescribed by one of the best physicians in this country for years, and is a regular prescription. It is composed of the best tonics known combined with the best blood purifiers, acting directly on the mucous surfaces. The perfect combination of the two ingredients is what produces such wonderful results in curing Catarrn. Send for testimonials free.

F. J. CHENEY & CO., Props., Toledo, O., Sold by druggists, price 75c.

Sold by druggists, price 75c. Hall's Family Pills are the best.

SPEED OF CABLES.

A message travels over an ocean able at about 700 miles a second.

W P C 1013

Carbolic Disinfectants, Scaps, Ointment, Tooth Pewders, etc., have been awarded 100 medals and diplomas for superior excellence. Their regular use prevent infectious diseases. Ask your dealer to obtain a supply. Lists mailed free on application.

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CHEAP MANITOBA FARMS for sale. Improved and unimproved. One-fifth cash, Intending settlers call and get benefit of fifteen years' experience as to district to settle in, A. W. AUSTIN,

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Carters Cold Cure 10c. Cures in a jiffy P. Mo-

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and bladder. 5 to & \$1 a box. Write for particulars, The

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week. Write quick for particulars and furnish references.

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ACENTS, We have the best selling game of the FACTORY, Montrea | Something that you can make good wages at. Send for

and sample game, 10c. Orapper Bros., 93 Lombard St., Terento, Ont

To lengthen thy life, lessen thy the lessen thy the lessen the les

You can mould opinion, your can create political power."
Says John Bright. But you cannot find a dear equal to Blue Nibbon Caylon.

This is an age of improvement. What was best yesterday is only a poor second to-day.

CEYLUN TEA

is a product of to-day. LEAD PACKACES. 25, 30, 40, 50 and 600.

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Our Method is sure and has cured thousands—some pronounced incurable. Write at once. Booklet and Proof on request. Address The SWISS-AMERICAN CO., Windsor, Ont., Canada

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Catholic Prayer Books, Rosarles, Cru-cifixes, Scapulars, Religious Pictures, Statuary, and Church Ornaments, Elucational Works. Mail orders receive prompt atten-tion. D. & J. SADLIER & CO., Montreal.

For the very best send your work to the "BRITISH AMERICAN DYEING CO." Look for agent in your town, or send direct. Montreal, Toronto, Ottawa, Quebec

Michigan Land for Sale. 600 ADRES GODD FARMING LANDS—ARENAO loson, Ogemaw and Crawford Counties. Title perfect On Michigan Central, Detroit & Macking and Loon Lake Railroads, at prices tanging from \$2 to \$5 per acre. These Lands are Close to Enterprising New Towns, Churches, Schools, etc., and will be sold on on

reasonable terms Apply to R. M. PIERCE, Agent, West Bay City, Mich. Or J. W. CURTIS, Whittemore, Mich.

WE ARE OFFERING

TO INVESTORS

special stock, guaranteeing large dividends; also an in-stalment stock payable in monthly instalments, drawing cash dividend, half yearly. Parties wanting safe and profitable investment should correspond with the Bun S. vings and Loan Company, Toronto; money loaned on favorable terms; agents wanted in unrepresented districts : write un

WE ARE OFFERING

TO INVESTORS

special stock, guaranteeing large dividends; also an in-stalment stock payable in monthly instalments, drawing cash dividend, half yearly. Parties wanting safe and profitable investment should correspond with The Sun Savings and Loan Co., Toronto. Money loaned on favorable terms; agents wanted in unrepresented districts; write us.

THE Following SECOND-HAND MACHINERY;
has been used but little; is practically as good as
new; will be sold cheap; I Garvin Hand Miller; I
Emery Ftand; I Lathe, 4 foot bed,; I Blissdale Lathe,
6 foot; 2 Cnucks, 12 in.; I Power Hack Saw; 3 Tube
Vices, 1ron Pedestal; I Large Polishing Jack; I Speed
Lathe; 2 Spoke Threading Machines; I Engine L. the;
22 Split Pulleys of different sizes; 5 Block Pulleys.
Apply to E. W NESBITT, Woodstock, Ont.

Dominion Line STEAMSHIPS Portland, Me., to Liverpool, via Halifax.

Large and fast Steamers Vancouver, Dominion, Cambroman. Rates of passage: First Cabin, \$50 upwards; Second Cabin, \$35; Steerage, \$22.50 and \$23.50.
For further information apply to local agents, or DAVID TORRANCE & CO., General Agents,

17 St. Secrament St. Montreal.

THE MOST NUTRITIOUS. GRATEFUL-COMFORTING.

BREAKFAST-SUPPER.

COMMON SENSE KILLS Roaches, Bed Bugs, Rats and Mice. Sold by all Druggists, or 381 Queen W. Toronto.



To the Odorks Crematory Closet Co.,

Hamilton, Ont DEAR SIR —About a year ago I bought from you on of your Odoriess Crematery Closets and have since used it constantly in my private residence with splendie ship me another at once for my hotel. Yours very truly, J. H. March, Markdale, Oct.

The following are the names of a few prominent citizens who are using this closet, and from whom we have very flattering testimonials: Dr. D. L. Thompson, Toronto, Ont. Dr. McGlaughlan, Bowmanville, Ont. Dr. M. L. Dixon, Frankville, Ont. Dr. C. F. Ferguson, Kemptville, Ont. Dr. Ulris Gabourg, Plantaganet, Ont. Judge A. C. Chadwick, Guelph, Ont. C. J. Mickle, B.A., Chesley, Ont. Rev. John Downie, Watford, Ont.

L. Dampier, Mgr. Bank of Commerce. Strathroy, Ont. Peter Hope, merchant, Perth, Ont. Jas Moffatt, merchant, Amherst, N.S. For catalogue and price list write to The Odorless Crematory Closet Co.,

JAB. B. ANNETT, Munager. JOHN J. MAIR, Supt. and Trees

Hamilton, Gnt.

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Esplanade, Opp. Skerbourne St.,

High Class Water Tube Steam Bollors, for All Pressures, Duties and Fuel.

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