

DOWNRIGHT MEAN.

How a Bride and Groom Were Annoyed on a Train.

"I'll have some fun with that couple when we get into the tunnel about five miles ahead," said a young man who occupied half my seat in a railway car.

It was easy to tell that they were bride and groom. They had been escorted to the station by a crowd of admiring and boisterous acquaintances, whose observations while the train was waiting left no doubt that their friends had just been launched on the sea of matrimony. More than that, the bride's appearance and the groom's and the blushing bashfulness of her big companion were enough to proclaim their relationship.

The whole carload of passengers betrayed a deep interest in the pair, as was but natural, for few spectacles afford more amusement to onlookers than the antics of a newly wedded couple. I must admit that the two in question behaved extremely well. Beyond some occasional admiring looks from the other, and the purchase by the husband of some caramels from the train boy for his bride, nothing of moment happened.

"How will you have fun with them in the tunnel?" I asked.

"You'll see," he replied, "Prepare to enjoy yourself."

When the train entered the tunnel all was quiet except for the noise made by the motion of the cars.

Presently the silence was broken by the sound of a big hearty kiss.

It came from the direction of the bride couple.

The kiss was greeted by a general titter.

"But they didn't do anything. All that kissing and talking came from a ventriloquist three seats back of them."

"Ah! You don't say! Well, I'm something of a ventriloquist myself. Sit down a minute."

I sat down and presently there came from the seat I had just left, and apparently from my fun-loving seat mate, these words:

"I humbly beg the pardon of this worthy bride for what was a simple piece of ventriloquistic mischief, and declare them innocent of such public exhibitions of affection as I palmed off on them in the tunnel."

The gaze of all the occupants of the car was now directed toward the original author of the mischief, and such expressions as "It's too bad," "What a shame," began to be heard.

The young man displayed some uneasiness and finally he got up and went forward into the smoker to escape further scrutiny.

The bride and groom were not disturbed while I was on the train.

PUTNAM'S CORN EXTRACTOR

Cures in twenty-four hours. This is the testimony of tens of thousands who have used it. Putnam's acts speedily, without pain, and removes corns in twenty-four hours.

Authors are the natural and irresistible aristocracy in every society, and more than kings or emperors, exert an influence on mankind.—Thoreau.

CATARH CAN NOT BE CURED

With LOCAL APPLICATIONS, as they can not reach the seat of the disease. Catarrh is a blood or constitutional disease and in order to cure it you must take internal remedies. Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces. Hall's 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 Catarrh. Send for testimonials free.

F. J. CHENEY & Co., Props., Toledo, O. Sold by Druggists, price 75c.

A very little while and all will be o'er with thee here. Man is to-day, and to-morrow he is seen no more.—Thomas a Kempis.

FAST LINE TO NEW YORK.

The Lehigh Valley, R. R., in connection with the Grand Trunk Railway, have the first through train service between Toronto, Hamilton, London, and principal points in Ontario, to New York City. Only line running Pullman buffet sleeping cars. Time two hours ahead of all other lines.

Passengers from Europe via this line are landed in New York at Desbrosses or Cortlandt streets, in close proximity to all European steamship docks. Don't fail to ask for tickets and sleeping car accommodation via Lehigh Valley route, at all Grand Trunk city and station offices.

A LOOSE TALKER.

Mr. Bellefield—I don't like Spiffins. He has wheels in his head.

Mr. Bloomfield—Don't you think that is an expression to be commended?

Indeed, I don't. I think that Spiffins has wheels in his head.

How do you know?

By the spokes that come out of his mouth.

SIXTY-THIRD YEAR

BRITISH AMERICA ASSURANCE COMPANY.

The Annual Meeting of the Shareholders was held at the Company's office, Toronto, on Thursday, 18th February.

The President, Hon. Geo. A. Cox, occupied the chair, and Mr. P. H. Sims, who was appointed to act as Secretary, read the following

ANNUAL REPORT:

The Directors have pleasure in submitting herewith the financial statement of the Company for the year ending 31st December, 1896.

The premium income shows a moderate decrease compared with the figures of the preceding year. This is attributable to the reduction in insurable values consequent upon the disturbance in general business caused by the Presidential election in the United States, and to the reduced volume of business transacted in the Marine and Inland Departments.

The profit shown on the year's business is \$61,271.79, and, after providing for two half-yearly dividends at the rate of 7 per cent. per annum, the Reserve Fund of the Company has been increased to \$528,883.84. The amount estimated as necessary to cover liability on unexpired policies has, owing to the smaller business transacted, been reduced \$11,101.41, and the net surplus, over capital and all liabilities, shows an increase for the year of \$19,873.20.

The Directors desire to express their appreciation of the services of the officers and agents of the Company during the past year.

SUMMARY OF FINANCIAL STATEMENT.

Premium income, less re-insurances	\$1,482,080.94
Interest Account	43,624.03
Total income	\$1,525,704.97
Losses incurred	950,183.33
Expenses of management, including commissions, taxes, and other charges	514,249.90
Dividends to shareholders.....	\$1,464,433.29
Total Assets	\$1,436,958.84
Total liabilities (including capital stock)	908,075.00
Reserve fund	\$ 528,883.84
Cash capital	750,000.00
Security to policy-holders.....	\$1,278,883.84

The President, in moving the adoption of the report, said:—I desire to add a few words concerning the business of the Company during the past year. The three preceding annual reports I have had the honor of submitting to the Shareholders in each case shown an increase in the premium income of the Company, this year, however, has been an exception to the rule, there has been a falling off—though not a serious one—some \$25,000, as compared with the business of the year 1895.

As you are aware, a large proportion of our revenue is derived from our agencies in the United States, and I need scarcely remind you that during the closing months of 1896 the disturbed state of political and financial affairs had a marked effect upon the general trade of the country. Owing to the nature of the main questions at issue between the two political parties in the recent Presidential election, business interests were affected to probably a greater extent than in any previous contest. The volumes of trade showed a serious diminution in almost every branch, particularly in the product of manufacturers. As a natural result, insurable values were materially diminished, and the premium income of fire insurance companies generally doing business in the United States shows a corresponding falling off. I may say here, that while it is to be regretted that the revival in trade which it was anticipated would set in after the questions at issue had been settled by the popular vote has not yet materialized to any appreciable extent, it is gratifying to note that there is a growing feeling of confidence in financial circles, which may be regarded as the first essential to a return of commercial and industrial prosperity. It is certainly a matter of congratulation that we have passed through this period of depression without that increase in the fire losses of the country which frequently accompanies such conditions, and that a very satisfactory profit has been realized upon our United States business.

In the Canadian fire department I am pleased to be able to say that our premium income again shows a moderate gain over that of the year 1895, as well as a profit upon the year's transactions. It will be gratifying to everyone interested in the Company to note that the "British America" is attaining in the field of fire underwriting in the Dominion the oldest financial institutions in the country, we have always felt it should occupy. In this connection I may say—although the year now under review—that we have recently assumed the Canadian business of the Agricultural Insurance Company of Watertown, N.Y., having reinsured all its outstanding risks in Canada. While the amount involved is not large we believe that this will bring us some additional connections which may prove desirable and profitable.

Taken as a whole our fire business for the past year exhibits very satisfactory and encouraging results, but in our Marine Department I regret to say the losses incurred have been considerably in excess of what might have been expected from the conservative lines upon which we are conducting this branch of our business.

During the past year I have had opportunities of visiting some of our more important agencies, and I have been most favourably impressed with the representation which the Company has secured throughout both Canada and the United States. I feel that in the Managers our Branch Offices, our corps of Special Agents or Inspectors, as well as in the local Agents representing us in the cities I have visited, we are fortunate in having in the service of the Company men possessing in an eminent degree the qualities essential to success in the business in which we are engaged.

The Vice-President, Mr. J. J. Kenny, seconded the adoption of the report,

which was carried unanimously, and a vote of thanks was passed to the President, Vice-President, and Directors for their services during the past year.

The following gentlemen were elected to serve as Directors for the ensuing year:—Hon. Geo. A. Cox, J. J. Kenny, Hon. S. C. Wood, S. F. McKinnon, Thos. Long, John Hoskins, C. C. L.L.D., H. M. Fellatt, R. Jaffray, A. Myers.

At a meeting held subsequently, Hon. Geo. A. Cox was elected President, and Mr. J. J. Kenny Vice-President.

ACCOUNTED FOR.

Clara: Isn't your love for him very sudden?

Maud: Well, his rich aunt died very unexpectedly.

A MINISTER'S STORY.

THE PAINFUL EXPERIENCE OF REV. C. H. BACKHUS.

For Five Months he was Helpless and Endured Agonizing Pains—Could neither Rise Up Nor Sit Down Without Aid—He Tells How he Found a Cure

From the Tilsonburg Observer.

The Rev. C. H. Backhus is a resident of Bayham township, Elgin county, Ont., and there is probably no person in the county who is better known or more highly esteemed. He is a minister of the United Brethren Church. He also farms quite extensively, superintending the work and doing quite a share of it himself despite his advanced age. But he was not always able to exert himself as he can to-day, as a few years ago he underwent an illness that many feared would terminate his life. To a reporter who recently had a conversation with him the reverend gentleman gave the particulars of his illness and cure, with permission to make the statement public. The story as told by Rev. Mr. Backhus is substantially as follows:—About three years ago he was taken ill and the doctor who was called in pronounced his trouble an attack of la grippe. He did not appear to get any better and a second doctor was called, but with no more satisfactory results, so far as a renewal of health was concerned. Following the la grippe pains of an excruciating nature located themselves in his body. He grew weaker and weaker until at last he was perfectly helpless. He could not sit down nor rise from a sitting posture without assistance and when with this assistance he gained his feet he could hobble but a few steps when he was obliged to be put in a chair again. For five months these agonizing pains were endured. But at last relief so long delayed came. A friend urged him to try Dr. Williams' Pink Pills. He yielded to the advice and had not been taking them long when the longed for relief was noticed coming. He could move more easily, and the stiffness and pains began to leave his joints. He continued the use of the pills for some time longer and the cure was complete. Seeing Mr. Backhus now it would be difficult to think of him as the crippled and helpless man of those painful days. Mr. Backhus is now past his 80th year, but as he said, "by the aid of Dr. Williams' Pink Pills I am as able as those ten years younger. You can readily judge of this when I tell you I laid forty rods of rail fence this year. I am glad to add my testimony in favor of Dr. Williams' Pink Pills.

Dr. Williams' Pink Pills strike at the root of the disease, driving it from the system and restoring the patient to health and strength. In cases of paralysis, spinal troubles, locomotor ataxia, sciatica, rheumatism, erysipelas, scrofulous troubles, etc., these pills are superior to all other treatment. They are also a specific for the troubles which makes the lives of so many women a burden, and speedily restore the rich glow of health to pale and sallow cheeks. Men broken down by overwork, worry or excesses, will find in Pink Pills a certain cure. Sold by all dealers or sent by mail postpaid, at 50c. a box, or six boxes for \$2.50, by addressing the Dr. Williams' Medicine Company, Brockville, Ont., or Schenectady, N.Y. Beware of imitations and substitutes alleged to be "just as good."

A HOPEFUL CIRCUMSTANCE.

I think, said young Mrs. Torkins, that we will like the new servant better than we did the other.

For what reason? inquired her husband.

She carries a smaller basket to and from her home.

A THOUGHT THAT KILLED A MAN!

HE thought that he could trifle with disease. He was run down in health, felt tired and worn out, complained of dizziness, biliousness, backaches and headaches. His liver and kidneys were out of order. He thought to get well by dosing himself with cheap remedies. And then came the ending. He fell a victim to Bright's disease! The money he ought to have invested in a safe, reliable remedy went for a tombstone.

Warrant's Safe Cure

is the only standard remedy in the world for kidney and liver complaints. It is the only remedy which physicians universally prescribe. It is the only remedy that is backed by the testimony of thousands whom it has relieved and cured.

THERE IS NOTHING ELSE THAT CAN TAKE ITS PLACE

Scott's Emulsion Is the Standard

emulsion the world over. There is not a man, woman or child who is run down, or emaciated, or has weak lungs, that Scott's Emulsion will not benefit. When you ask for it you will likely be told by the druggist that he has an emulsion "just as good." It is not true. No emulsion is as good.

50c. and \$1.00 at all druggists.

PILL-ANTHROPY.

Or Philanthropy to Give You Good Health For 20 Cents—the Cost of Dr. Agnew's Liver Pills.

Sure, Safe, Quick and Pleasant to Act No Pain, No Griping.

For Sick Headache, for distress after eating, for Biliousness, for coated Tongue, for Constipation. They work wonderful cures. All druggists have them. 40 in a vial, 20c.

Too many men try to pull themselves out of trouble with a corkscrew.

FLORIDA WINTER SERVICE.

The Southern Railway and the Florida Central and Peninsular Railroad are now operating the famous New York and Florida Limited, between New York and Jacksonville, and St. Augustine. This train is composed of Pullman's latest improved, compartment cars, dining cars, drawing room sleeping cars and library observation cars, leaving New York daily, except Sundays, at 12.10 noon, and Washington 6.20 p.m., running solid through to Savannah, Jacksonville and St. Augustine, via Lynchburg, Charlotte, and Columbia, reaching Savannah at 11.20 a.m., Jacksonville, 3.30 p.m., and St. Augustine, 4.43 p.m., the next day. This train also carries through sleeper New York to Augusta, Ga., with connection at Trenton, S. C., for Aiken, S. C.

This train is in addition to the regular double daily limited trains, leaving Washington daily at 11.15 a. m. and 10.43 p.m., arriving in Jacksonville at 9.00 a.m., and 9.00 p.m., respectively the next day.

For further information time tables and sleeping car reservations, call on B. P. Fraser, No. 19 Exchange street, Buffalo, N.Y., or write to L. S. Brown, General Agent, Passenger Department, Southern Railway, Washington, D.C.

WHY HAND ORGANS VANISH.

Philanthropist—Yours is the first hand organ I have seen for some weeks. Got too cold for them, I suppose.

Organist—Det ees so, signor. Zee peoples keeps windows shut and notta pay us to move on.

Itching, Burning Skin Diseases Cured For 35 Cents.

Dr. Agnew's Ointment relieves in one day such cures as, salt rheum, piles, scald head, eczema, barbers' itch, ulcers, bites and all eruptions of the skin. It is soothing and quieting and acts like magic in the cure of all baby humors; 35 cents.

Angel cake, said the married man, who refused to permit the use of his name, is so called because it would require an angel to eat it without suppressed profanity.

A CASE OF DIABETES.

No Help From Medical Men—Suffered for Many Years—Cured by Dodd's Kidney Pills.

North Bruce, Feb. 22 (Special)—An old and well known settler in this Township named Thomas Brooks, who lives on lots 7 and 8 in the 14th concession is rejoicing with his neighbors over his recent recovery, and he said:—"I was cured by using twenty four boxes of Dodd's Kidney Pills and as nothing else ever helped me I say they saved my life."

"I had tried all the doctors of this locality and was treated for Diabetes hoping and suffering for years."

From reading of cures I determined to use Dodd's Kidney Pills and I must say that after using the first box I would have considered them reasonable at ten dollars a box.

FAILURE IMPOSSIBLE

When Nervilline—nerve pain cure—is applied. It matters not of how long standing, its penetrating and pain subduing power is such that relief is almost instantaneous. Nervilline is a nerve pain cure. This statement expresses all. Try it and be convinced.

Mrs. Farley. I am so glad to hear your husband is better again. Is he regaining his spirits?

Mrs. Jorley. Oh, yes! The doctor is gradually letting him drink again.

OLD WAR HORSE.

A Grand Army Man Crosses Swords With Heart Disease and Wins a Glorious Victory With the Aid of Dr. Agnew's Cure for the Heart.

Dr. Agnew's Cure for the Heart cannot be over estimated, says H. M. Muliman, a well known G. A. R. man of Weisport, Pa., and he continues: "My ailments were palpitation and fluttering of the heart. I used two bottles of your valuable cure and feel like a new man. I have taken bottles and bottles of other medicines without help. I tried to tell to my friends as every opportunity possible. It is a great medicine. In 15 of 30 minutes after the first dose I had relief."

First artist (patronizingly)—Van Dike is a good fellow, but he never will be a finished painter." Second Artist—"No; all of his figures are entirely too life-like."

In this age of adulteration, it is refreshing to find the quality and purity put forward as the strong points of any article that enters largely into home consumption. This is recognized the world over as the salient feature of "Salada" Ceylon Tea, and admitted by analysts and medical men.

W.P.C 850

PERFECT...

In flavor and quality

Salada

Ceylon Tea. 25c, 40c, 50c, 60c

Splendid Equipment and Good Solid Work—have placed the—

CENTRAL Business Colleges

TORONTO—Gerrard and Yonge Sts., at the top. It has more teachers, more students, and assists many more young men and women into good positions, than any other Canadian Business School. Get particulars. Enter any time. Write W. H. SHAW, Principal.

FOR TWENTY-SEVEN YEARS.

DUNN'S BAKING POWDER

THE COOK'S BEST FRIEND

LARGEST SALE IN CANADA

CANADIAN PACIFIC RY

WILL RUN

SETTLERS' TRAINS FROM TORONTO

EVERY TUESDAY

During March and April

At 9:00 p.m.

(Should sufficient business offer)

TO MANITOBA AND THE CANADIAN NORTH-WEST

A Colonist Sleeper will be attached to Pacific Express due to leave Toronto at 12:30 p.m. (noon) on these dates.

Ask or write for "SETTLERS' GUIDE."

J. D. KING CO. Ltd., The only Manufacturers in Canada of

a real flexible, strong, light and durable foot, No Squawk, No Tacks, No Nails.

The Patent Sleeper Insole.

Ask for this Boot. Buy this Boot. Be Comfortable. You will be Pleased.

It is not the coming boot; it is here already, within your reach. Made with the SLEEPER INSOLE and fitted with Cork throughout; this means dry feet and solid comfort.

Goodbye Sown up-to-date goods. The very latest, the best and most comfortable boots made.

THE J. D. KING CO., LTD., TORONTO, ONTARIO.

Only One Price.

Equal in every respect to any wheel in the market. It is as good as can be made.

ONLY ONE GRADE--The Best

\$85.00.



73 to 81 Adelaide St. W., TORONTO

Many Women

DON'T BELIEVE

In quack medicines. YOU DO BELIEVE that you are weak and ill.

DO YOU KNOW that you can easily regain health, strength and vigor?

COMPOUND

MILES' (Can.) VEGETABLE COMPOUND and Miles' Sanative Wash

for sale by all Druggists at 75c and 25c. Import vitality and energy and make the life of the "M. the Sex" worth living.

Explanatory pamphlet, "Woman's Triumph," sent free on application.

Orders filled promptly from the laboratory.

"A. M. C." MEDICINE CO., 578 St. Paul St., Montreal.