THE FATHER MET HIM.

The Rev. Dr. Talmage Speaks of the Prodigal Son.

A despatch from Washington says: —Rev. Dr. Talmage preached from the following text:—"When he was yet a great way off his father saw him and has compassion, and ran and fell on his neck and kissed him."—St. Luke xv. 20.

I have often described to you the going away of this prodigal son from his father's house and I have showed you what a hard time he had down in the wilderness, and what a very great mistake it was for him to leave so beautiful a home for such a miserable desert. But he did not always stay in the wilderness; he came back after a while. We don't read that his mother came to greet him. I suppose she was dead. She would have been the first to come out. The father would have given the second kiss to the returning prodigal; the mother the first. It may have been for the lack of her example and prayers that he became a prodigal. Sometimes the father does not know how to manage the children of the household; the chief work comes upon the mother. Indeed, no one ever gets over the calamity of losing a mother in early life. Still, this young man was not ungreeted when he came back. However, well appareled we may be in the morning, when we start out on a journey, before night, what with the dust and the jostling, we have lost all cleanness of appearance. But this prodigal, when he started from his swine trough, was ragged and wretched, and his appearance after he had gone through days of journeying and exposure, you can more easily imagine than describe. As the people see the prodigal coming on homeward, they wonder who he is. They say: "I wonder what prison he has broken out of. I wonder what lazaretto he has escaped from. I wonder with what plague he will smite the air." He looks as though he were intent upon something very important. The people stop; they look at him; they wonder where he came from; they wonder where he is going. I think the people all around were amazed. They said: "It is only a foot-pad; it is only an old tramp of the road; don't go out to meet him."

THE FATHER KNEW BETTER.

The change in the son's appearance could not hide the marks by which the father knew the boy. You know that persons of a great deal of independence of character are apt to indicate it in their walk. For that reason the sailor almost always has a peculiar step, not only because he stands much on shipboard, amid the rocking of the sea, and he has to balance himself, but he has for the most part an independent character, which would show itself even if he never went on the sea, and we know what transpired afterward from what he transpired before that this prodigal son was of an independent and frank nature, and I suppose that the characteristics of his mind and heart were the characteristics of his walk. And so the father knew him. He puts out his withered arms toward him. He brings his wrinkled face against the pale cheek of his son. He kisses the wan lips. He thanks God that the long agony is over. "When he was yet a great way off his father saw him, and had compassion, and ran and fell on his neck and kissed him."

In the first place, I notice in this text, the father's eyesight; in the second place, I notice the father's haste; and in the third place, I notice the father's kiss.

To begin: The father's eye-sight. "When he was yet a great way off his father saw him." I don't know whether he could see well that which is near by, but I do know that he could see a great way off. "His father saw him." Perhaps he had been looking for the return of that boy especially that day. I don't know but that he had been in prayer and that God had told him that that day the recreant boy would come home.

I wonder if God's eyesight can descry us when we are coming back to him? The text pictures our condition —we are a great way off. That young man was not farther off from his father's house, sin is not farther off from holiness, hell is no farther from heaven—than we have been by our sins away from God; aye, so far off that we would not hear his voice though vehemently he has called us year after year. I don't know what bad habits you may have formed or in what evil places you have been or what false notions you may have entertained; but you are ready to acknowledge, if your heart has not been changed by the grace of God, that you are a great way off, aye, so far that you cannot get back of yourselves. You would like to come back. Aye, this moment you would start if it were not for this sin and that habit and this disadvantage. But I am to tell you of

THE FATHER'S EYE-SIGHT.

"He saw him a great way off." He has seen all your frailties, all your struggles, all your disadvantages. He has been longing for your coming. He has not been looking at you with a critic's eye or a bailiff's eye, but with a Father's eye, and if a parent ever pitied a child, God pities you. You say: "Oh, I had so many evil surroundings when I started life." Your Father sees it. You say, "I have so many bad surroundings now, and it is very difficult for me to break away from evil associations." Your Father sees it, and if this moment you should start heavenward, as I pray you may, your Father would not sit idly down and allow you to struggle on up toward him. Oh, no! Seeing you a great way off, he would fly to the rescue. How long does it take a father to leap into the middle of the highway if his child be there and a vehicle is coming and may destroy him. Five hundred times longer than it takes our heavenly father to spring to the deliverance of a lost child. "When he was a great way off his father saw him."

And this brings me to notice the father's haste. The Bible says he ran. No wonder. He didn't know but that the young man would change his mind and go back. He didn't know but that he would drop down from exhaustion. He didn't know but something fatal might overtake him before he got up to the door-sill, and so the father ran. The Bible for the most part speaks of God as walking. Oh, how much help a man does want when he tries to become a Christian. Indeed the prodigal can't find his way home to his father's house alone. Unless some one comes to meet him he had better have staid by the swine-trough chewing the carobs of the desert. When the sea comes in at full tide you might more easily with your broom sweep back the surges than you could drive back the ocean of your unforgiven transgressions. What are we to do? Are we to fight the battle alone and trudge on with no one to aid us and no rock to shelter us and no word of encouragement to cheer us. Glory be to God we have in the text the announcement; "When he was yet a great way off his father ran." When the sinner starts for God, God starts for the sinner. God does not come out with a slow and hesitating pace; the infinite spices slip beneath his feet and he takes worlds at a bound. "The father ran!"

I remark upon the father's kiss. "He fell on his neck;" my text says, "and he kissed him." The father charged him with none of his wanderings; he just received him.

HE JUST KISSED HIM.

His wretchedness was a recommendation to that father's love. Oh, that father's kiss! How shall I describe the love of God? Oh, this love. Don't you believe it? Has he not done everything to make you think so? He has given you life, health, friends, home, the use of your hands, the sight of your eye, the hearing of your ear; He has strewn your path with mercies, he has fed you, clothed you, sheltered you, defended you, loved you, importuned you, all your life long. Don't you believe he loves you? Oh, this father's kiss! There is so much meaning and love and compassion in it—so much pardon in it—so much heaven in it. I proclaim him the Lord God merciful and gracious, long-suffering and abundant in goodness and truth. Lest you would not believe him, he goes up Golgotha, and while the rocks are rending and the graves are opening and the mobs are howling and the sun is hiding he dies for you. See him. See him on the mount of Crucifixion, the sweat on his brow tinged with the blood oozing from his lacerated temples. See his eyes swimming in death. Hear the loud breathing of the sufferer as he pants with a world on his heart. Hark to the fall of blood from brow and hand and foot on the rock beneath—drop, drop, drop! Look at the nails! How wide the wounds are—wider do they gape as his body comes down upon them. Oh, this crucifixion agony. Tears melting into tears; blood flowing into blood; darkness dropping to darkness; hands of men joined with the hands of devils to tear apart the quivering heart of the Son of God! Oh, will he never speak again? Will that crimson face ever light up again?

HE WILL SPEAK AGAIN,

while the blood is suffusing his brow and reddening his cheek and gathering on nostril and lip, and you think he is exhausted and cannot speak; he cries out until all the ages hear him: "Father forgive them, they know not what they do!"

Now will you accept that Father's kiss? The Holy Spirit asks you to. The Holy Spirit comes to you this morning, with his arousing, melting, alarming, inviting vivifying influence. Don't you think he is here? I see it in these solemn looks; I see it in these tearful eyes; I see it in these blanched cheeks; I see it in the upturned face of childhood and the earnest gaze of old age. I know it from this silence like the grave. The Holy Ghost is here, and while I speak the chains of captives are falling, and the dungeons of sin are opening, and the prodigals coming and the fathers running, and angels are shouting and devils are trembling. Oh, it is a momentous hour. It is charged with eternal destinies. The shadows of the eternal world flit over this assemblage. Hark! I hear the songs of the saved—I hear the howlings of the damned. Heaven and hell seem to mingle and eternity poises on the pivot of this hour. Thy destiny is being decided, thy doom is being fixed.

THE SUNDAY SCHOOL.

INTERNATIONAL LESSON, MAR. 24.

"Jesus Crucified and Buried." Luke 23. 44-53. Golden Text, 1 Cor. 15. 3.

PRACTICAL NOTES.

Verse 44. It was about the sixth hour. Mark says it was the third hour when they began to crucify him, that is, nine o'clock by our reckoning; the time of the morning sacrifice. Matthew, Mark, and Luke agree in the hours that they mention for the different events of the crucifixion. John seems to differ, but it is now generally understood that John adopts the Roman method of reckoning, and not the Jewish, which harmonizes his hours with that of the other evangelists. The Jews counted from sunrise, so that the third hour was about nine in the morning, the sixth about twelve, the ninth about three, and the twelfth about six. The Romans counted from midnight to noon, and from noon to midnight, as we do, or rather as they taught us to do. Our Lord then was crucified at nine o'clock and remained six hours on the cross. There was a darkness over all the earth until the ninth hour. A preternatural darkness, not an eclipse which could not take place at the full moon. Whether or not this darkness was confined to Judea we can only conjecture.

45. The sun was darkened. "The sun's light failing." The veil of the temple was rent in the midst. "From the top to the bottom," says Mark. The curtain of the sanctuary. It hung between the holy place and the holy of holies. It was a symbol of the inability of humanity to approach God except by means of the priests. Only once a year did the high priests venture to lift its corner and enter its holiest place. No one else had lawfully seen its interior. The veil in its sanctity was more prohibitive than cases of iron hung on doorposts of stone and bolted with brass and steel. Its being supernaturally torn was a sign that every human soul could now come into close relation with God the Father.

46. Jesus had cried with a loud voice. "Two words" or "sentences," "Eli, Eli, lama sabachthani!" Matt. 27. 46, and "It is finished," John 19. 30. The words in the Syriac tongue, though not given in our lesson, are of special interest to us for two reasons. They are the first words of Psa. 22. There is an old Jewish custom which has turned this psalm into a death song of the orthodox Hebrews. All over the world Jews in dying strive to repeat this psalm. This does not preclude the statement that there was a special application of the words in our Lord's case; but it should make reverent students go slow in their discussions of the sense in which it could be said that God forsaken in him. The other reason which is of special interest is that the words are Syrian. That was the language in which our Lord's earliest thoughts were uttered in his boyhood's home. He gave up the ghost. He dismissed his spirit. Died of his own will.

47. When the centurion saw what was done, he glorified God, saying, Certainly this was a righteous man. That the Roman officer who supervised the crucifixion should be so impressed by the supernatural environments would deeply impress all who read the gospel. The loud cry immediately followed by death, and the word then spoken by our Lord struck the centurion as peculiarly marvelous, interpreting the other awful circumstances of the crucifixion. He saw in our Lord's sufferings and the wonders attending them, proofs of a divine and superhuman power.

48. All the people that came together to that sight. The crowds that were ever ready to watch capital punishment. Just such crowds would assemble to-day, but our laws compel capital punishment to be administered in private. Smote their breasts. In accordance with oriental demonstration. Smiting the breast was the penitent act of the publican in the parable. "This beginning of fear and sorrow," writes Dr. Jones, "may have become with many of them a repentance unto life after the day of Pentecost." Returned. To the city.

49. All his acquaintance. His friends and associates. The women that followed him from Galilee. Not only the certain women of wealth and social eminence contributed to his prosperity, but there are many indications that women followed in his train as kind of disciples.

50. A man named Joseph, a counselor. He was at once a member of the Sanhedrin and a disciple of Jesus.

51. The same had not consented to the counsel and deed. He and Nicodemus may not have been notified of the meeting of the Sanhedrin, but as we have already noted there are indications in the gospel narrative that there was a very vigorous defense for Jesus, and one might suppose that Joseph and Nicodemus were this defense. Waited for the kingdom of God. Planing their lives with regard to the coming of the Messiah.

52. This man went unto Pilate, and begged the body of Jesus. A bold deed, thus to defy public opinion, and especially the opinion of his fellow-counselors.

53. Took it down. Armed with the governor's warrant, he drew out the nails, and reverently lowered his Master's body in his own sepulcher. Pilate only gave the permit after a guarantee from the centurion that Jesus was dead. Fine linen such as the Lord's body was now wrapped in was a luxury. He took him down from the cross with the assistance of Nicodemus, and probably of other disciples. His tomb was in a garden near the place of the crucifixion, and had been intended by Joseph for his own family. Thus was he with the rich in death. See Isa. 53. 9.

THE GREAT NILE DAM.

Importance of the Work That Has Just Been Finished at Assuan.

From the ages of the dynasties of shepherd kings and Pharaohs a "low Nile" or a "high Nile" has meant dearth or plenty in Egypt. In proportion as the river spread its fertilizing waters in flood time along its banks the crop of the season was assured. If for one or more years in succession its volume fell short famine stared the people in the face.

Imperial Rome depended largely on the granaries of Egypt for the daily bread of her populace, but in her great constructive days she failed to insure the constancy of supplies in grain and other products of Egypt's soil which is confidently anticipated by the approaching regulation of the rise and fall of the ancient river.

Just two years have passed since the foundation stone of the great Nile dam at Assouan was laid. It was bedded on a high portion of solid rock and was placed by the Duke of Connaught. Across the river, a mile broad there, the massive wall has been steadily built up of ashlar granite, welding together the rocks which from the dangerous First Cataract. The length of the dam is about 6,000 feet. Its strength had to be designed to hold in reserve for purposes of irrigation a great mass of water.

When the river is in flood its waters will gush through the massive sluice gates. In the autumn months the sluice gates will be closed until the reservoir thus formed is fully ready to be distributed by channels over the agricultural land on each side. When the water is most wanted in August and April for the crops of corn, sugar, cotton and ice the supply in the lower river will be increased from the reservoir, and thus a fairly

EVEN SUPPLY OF WATER

will be afforded throughout the year. A canal with numerous locks is to be constructed to give passage to the Nile steamers and other traffic.

Commercially the value of the dam to Egypt in the future can hardly be estimated. Its immediate effect, according to the Egyptian Government's engineer, will be to bring under cultivation 600,000 additional acres of land. This is in addition to putting certain districts and levels beyond the ordinary risks of flood and drought. An area of 5,000,000 acres, now in fair cultivation, will be converted into land of the first efficiency, in crop-producing qualities. Over the whole area Sir William Garston, the Secretary of State for public works, believes the value of summer crops will be increased by as much as $30 an acre. Egypt's resources for growing corn and cotton will thus be immensely enhanced and are likely to bring her forward as a competitor in the world's markets.

From the engineering point of view the stupendous nature of the undertaking will be realized from the effect it will have of creating practically a lake 144 miles long impounding more than 1,000,000,000 tons of water. At some periods of the year, it is said, 900,000 tons a minute will gush through the sluices. The dam will raise the river about sixty-six feet above its usual previous level. It is broad enough for a carriage road to run along its top.

Nowhere else in the Nile Valley, says Sir Benjamin Baker, who has carried out the work, were to be found such advantages of site, sound rock, numerous islands and shallows in which to work. The openings of the sluices are to be lined with cast iron one and a half inches thick, so as effectually to guard against the destruction from the constant impact of large volumes of water at high velocity. The width of the base of the dam has been made such that the pressure on the solid granite masonry will be less than that on any of the other great dams of the world.

DEAD MILLIONAIRES OF 1900.

Nearly twenty millions of pounds represent the total sum left by eight British millionaires who have died during the past year, and upon which death duties, amounting to millions have been paid. The richest of these millionaires was Mr. George Smith, "Chicago Smith," who died at the age of 91, worth about five millions sterling. The others were:—Mrs. James Craig, 72, of Dunville & Co., distillers, £1,032,445; Baron Adolph Charles de Rothschild, banker, £2,357,790; Mr. William Orme Foster, ironmaster, £2,587,631 gross; Mr. John Gretton, brewer, £2,714,043 net; Mr. Thomas Henry Ismay, shipowner, £1,020,955 net; Mr. Samuel George Smith, banker, £1,553,965 net; and Sir Henry Tate, sugar refiner, £1,328,097 net.

REFORM IN BRITISH ARMY

THERE ARE TWO MANY RICH NON-PROFESSIONAL OFFICERS.

The Cost of Living Is Too High—Need of Reform in Direction of Weeding Out Men Who Enter Army for Social Rea

Military London is greatly interested in a new book by Mr. R. Caton Woodville, on "Social Life in the British Army." The book sums up in excellent manner the ideas of the military critics who advocate a comprehensive reform in the British military system.

Events in South Africa have proved that the British officer is brave, and they have shown also that gallantry alone is not sufficient equipment for those who aspire to lead men in war. Scientific knowledge is also necessary, and the war has clearly demonstrated that the professional attainments of the leaders, both regimental and other, leave a good deal to be desired. This is not a source of surprise to those who know the army thoroughly. The wonder would be were it otherwise, for the whole tone of regimental life is opposed to the pursuit of technical excellence. "Shop," as it is called, is absolutely tabu within the precincts of the mess, and it may confidently be stated that three-fourths of the regimental officers go through their military career equipped only with a mere acquaintance with the drill of the arm they belong to and knowing nothing whatever of military art outside the pages of the drill-book. It is true there are professional examinations by which the fitness of the officer for promotion is tested up to the rank of Lieutenant-Colonel. But these occur at intervals of many years, and they can be "crammed" for a month or so before the officer presents himself to be tested, which he can do at a time selected by himself. A distinguished authority is said to have remarked upon British officers that they were most excellent men; but they were too rich and did not look upon the service as a profession requiring study, so that if they made mistakes they were only regarded as jokes, while if they blundered at sport it was looked upon as unforgiveable.

EXPENSIVE LIVING.

There has been some expectation that the War Office would take steps towards diminishing the expense of life in the army especially in cavalry regiments. At present the only definite proposal put forward is to increase the cavalry officer's pay. This is, of course, futile, for, under the existing system, no subaltern of horse can be so paid as not to require a considerable private income, and it is a difficult matter to settle by regulation the amount an officer may spend on his various pursuits.

Generally speaking, there can be no doubt the army is more expensive than it was thirty years ago. One reason for this, no doubt, is the fact that the wealth and luxury of the country have grown considerably and, consequently the standard of living in the service has become higher. The pay of the officer has, however, remained the same, and there is great need that extravagance be kept down and expenses in messing and entertainment put on a proper footing, together with a fair increase in pay in the upper ranks. This would, perhaps, be sufficient to get what is wanted—men who enter the army for the sake of soldiering. It is impossible not to recognize that the service must be made more professional. Officers will have to work harder, the leave of all will have to be cut down to the amount allowed staff officers, viz.; six weeks, and the conditions of army life will then become such that the man who enters it merely for social reasons will find he is no longer wanted.

GOOD ROADS AT EATON HALL.

English Estate Affords a Model in High way Construction.

The roads of Eaton Hall are the finest in England and probably the best in the world of their kind, says a London correspondent. They were laid out by noted engineers, and macadam, gravel and clay were used in their construction. They range from 50 to 100 feet in width and are so well drained that water cannot stand upon the surface, as the top is composed of macadam rolled into a compact mass by the pressure of 20-ton machines operated by steam power. One can go for miles without seeing a loose stone the size of a horse chestnut. Even in parts of the estate given up to the game preserves the highways are as good as those directly around the hall itself.

After the system of roads was completed invitations were sent to public officials in all parts of the kingdom to visit the estate with a view of educating them in road building. The visitors came by the hundreds and were entertained at the owner's expense. Annually people come to the road making visit Eaton Hall from various portions of Europe.

AMPLY FORTIFIED.

Blobbe—If you would keep well eat plenty of onions.

Slobbs—I guess that's right. No self-respecting microbe would care to stack up against an onion eater.

FIVE DOCTORS FAILED.

IN A SEVERE CASE OF KIDNEY DISEASE AND LAME BACK.

Dodd's Kidney Pills Cure Mr. Anderson of Waterside, N.B., After Five Medical Men Have Pronounced His Case Absolutely Incurable.

Waterside, N.B., March 18.—Special.—"I have been so often induced to try patent medicines by the reading of the wonderful cures said to have been effected in similar cases, that now when I feel it my duty to write the story of my own cure by the use of Dodd's Kidney Pills, I am carefully avoiding any comment of my own or any complimentary words. I simply state the absolute facts of my case as follows:

"I have been treated by five different doctors, and have taken a large amount of patent medicine during the last four years for Kidney Trouble and Lame Back, from which I have been suffering. I was very bad. My life at times seemed a burden. I got no relief until I was persuaded to try Dodd's Kidney Pills. I cheerfully give this unsolicited testimonial, that I have received more benefit from six boxes of Dodd's Kidney Pills, than from any and all other sources."

Mr. Anderson is in earnest. His straight-forward statement of facts carries conviction. Lame Back and Kidney Disease do not seem able to exist where this wonderful remedy is used. It has been made very popular in this community by the hearty endorsation of Mr. Anderson, who is a well known and very highly respected citizen. The success of Dodd's Kidney Pills in cases like those of Mr. Anderson, has created a demand which the local druggists have reported as unprecedented.

MUSKOKA COTTAGE SANITORIUM

A Correspondent Tells of the Facilities provided for the Patients.

This institution is devoted to the treatment of persons in the early stages of consumption of the lungs. "W. J. B.," in a recent issue of Toronto daily, after speaking of the beautiful scenery and handsome buildings he found on the shore of Lake Muskoka, says:

"In all cases the patients occupy separate rooms. The table board is excellent, and everything seems to be conducive to their happiness. Facilities are provided for all kinds of winter and summer outdoor sports. The patients spend from eight to ten hours each day in the open air. In zero weather I saw men reading, napping and playing games on the piazza, and ladies doing fancy work and writing letters in perfect contentment. The sunlight, open air, rest and medical treatment seem to be yielding wonderful results. One patient told me he had gained 22 1-2 pounds in four weeks. Dr. DeWitt, of Wolfville, Nova Scotia, who came with a patient to the Sanitorium, said he felt safe here, as he saw no possibility of contagion where only cases in the earlier stages of the disease are admitted. He claimed that those fifty or more patients, gathered from all over the Dominion of Canada, and some from across the sea, were not only saving their own lives for further usefulness, but saving thousands of precious lives from infection. Most of them will return to their homes cured, and will become missionaries of health to their families and friends."

The doctors tell us that from one-sixth to one seventh of all deaths are from tuberculosis. One out of every four of these between fifteen and fifty-five years of age result from this cause. It is astonishing how many diseases spring from it. It annually claims more victims than smallpox, diphtheria, typhoid fever, yellow fever, Asiatic fever, leprosy, measles and whooping cough combined. In Europe the State municipalities, manufacturers, insurance companies and private agencies are united in battling with the ravages of this disease. All praise is due to Lord Strathcona and Mount Royal, Sir William Meredith and those associated with them, who have started this movement in Canada, and have provided such excellent facilities for the successful conduct of the work.

MONTREAL HOTEL DIRECTORY.

VENDÔME HOUSE—Sherbrooke—College Avenue. Family House. Rates $2.50 per day.

Dear Sirs,—I have been a great sufferer from rheumatism, and lately have been confined to my bed. Seeing your MINARD'S LINIMENT advertised, I tried it and got immediate relief. I ascribe my restoration to health to the wonderful power of your medicine.

LEWIS S. BUTLER.

Burin, Nfld.

JUST CALLED.

I called to see your father this afternoon, remarked Charlie, as he took a seat in the parlor.

Dora fluttered visibly. Recovering herself with an apparent effort, she said, simply: Did you?

BRITISH AMERICA ASSURANCE COMPANY.

The Sixty-seventh Annual Meeting of the Shareholders of this company was held at its offices, Toronto, on Thursday, 28th February, 1901.

The President, Hon. Geo. A. Cox, occupied the chair, and Mr. P. H. Sims, who was appointed to act as Secretary, read the annual report, of which the following is a summary:—

Your directors have the honor to present the annual report and financial statement of the company's sixty-seventh year, duly vouched for by its auditors.

It will be noted that there has been a considerable increase in the premium income for the year, this being mainly due to the business derived from the new fields in which the company has established business connections, and also to the improved conditions that have prevailed in the marine business.

Two half-yearly dividends have been declared at the rate of 7 per cent, per annum, amounting to $60,323.06, and the reserve fund has been increased to $581,457.22.

In view of the abnormal fire losses on this continent during the year 1900, including the disastrous conflagration in April last in the cities of Hull and Ottawa, which involved a loss of property to the value of about ten million dollars, your directors feel that the statements herewith submitted must be regarded as satisfactory by the shareholders.

The capital stock of the company has been increased to one million dollars, in accordance with the by-law passed at the last annual meeting, the $250,000.00 new stock authorized to be issued at a premium of 15 per cent. having been all taken up.

Summary or Financial Statement.

Total cash income. . . .	$1,951,233.34
Total expenditure, including appropriation for losses under adjustment. .	1,890,347.57
	60,885.77
Dividend declared. . . .	60,393.26
Total assets.	1,776,606.45
Cash capital.	1,000,000.00
Reserve fund.	581,457.22
Security to policyholders	$1,581,457.22

The President, who moved the adoption of the report, which was seconded by the Vice-President, referred to the exceptionally heavy losses by fire on this continent during the year under review, and said that, although the report just read did not present so favorable a showing, as far as the balance between income and expenditure for the year was concerned, as the preceding annual statements which he had had the honor during the past eight years of submitting to the shareholders, he felt that there was perhaps as much matter for congratulation in the figures embraced in the accounts for the year 1900 as in those of some preceding statements which have shown a more favorable balance sheet. It was gratifying to observe the continued increase in the volume of business transacted. While there had been a satisfactory growth of income from fields in which the company had for years past been carrying on operations, he was glad to be able to say, that, from the agencies recently established beyond the limits of this continent, very encouraging returns have been received. The predictions that the directors ventured to make a year ago as to a probable improvement in conditions of marine business had, he was pleased to say, been realized, and, as a result of the better rates which, speaking generally, had prevailed both upon inland lake and ocean risks there had been a fair margin of profit upon the business written in that branch during the year. But what in his estimation was more a matter of congratulation than any of the figures to which he had referred was the fact that at the close of a year in which the fire losses in Canada and the United States have been very largely in excess of those of average years they were able to present a balance sheet which showed a loss of less than one per cent. upon the premium income as the result of the year's underwriting transactions—that is, ignoring the income derived from interest and rent.

The report was, on motion, adopted, and the following gentlemen were re-elected to serve as directors during the ensuing year;—

Hon. Geo. A. Cox, J. J. Kenny, Hon. S. C. Wood, Thos. Long, John Hoskin K.C., LL.D., H. M. Pellatt, R. Jaffray, A. Myers and E. W. Cox.

AN INFORMAL INVITE.

Mrs. Goodart—Poor man! Come to my house, across the way there, this evening and you shall have a good dinner.

Harvard Hasben—Some of your guests disappoint you? That's rather short notice; I'm afraid I can't get my full dress suit out of the laundry in time.

Minard's Liniment for sale everywhere

NOT HER WAY..

I suppose that woman orator spoke her mind freely on the subject?

Not much. She demanded half of her $50 in advance before she went on the platform.

Minard's Liniment Cures Dandruff.

SHE SUPPOSED.

Mrs. Wiggles—What are these "spheres of influence" that the diplomatists in China keep talking about?

Mrs. Waggles—Well, I don't know, for sure. Do you suppose they can mean cannon balls?

A COMPLIMENT.

The Old Man—Your love for my daughter seems to have grown very fast since you found out I was worth so much money.

The Young Man, admiringly.—No faster, sir, than the subject warranted.

Minard's Liniment Relieves Neuralgia.

KEY TO THE SITUATION.

First Detective—How did you manage to discover the scandal in their family closet?

Second Detective—Well, you see, I had a skeleton key.

TO CURE A COLD IN ONE DAY

Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. E. W. Grove's signature is on each box. 25c

DRESSED TO KILL.

She certainly was dressed to kill when she went out sleighing.

In what way?

Her wraps were that thin if pneumonia didn't kill her it wouldn't know its business.

FOR OVER FIFTY YEARS

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Am I as intelligent as your other young man, Dolly?

Well, you quote more poetry than he does, but I think he beats you on neckties.

Minard's Liniment Cures Burns, etc.

TREMENDOUS.

The physician was making the necessary medical examination for life insurance.

What is your chest expansion? he asked the applicant.

If you mean trunks, answered the famous actress, they have expanded from one in 1886 to forty-seven in 1891, sir.

STATE OF OHIO, CITY OF TOLEDO, } ss.
LUCAS COUNTY.

FRANK J. CHENEY makes oath that he is senior partner of the firm of F. J. CHENEY & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of CATARRH that cannot be cured by the use of HALL'S CATARRH CURE.

FRANK J. CHENEY.

Sworn to before me and subscribed in my presence, this 6th day of December, A.D., 1886.

A. W. GLEASON,
SEAL. Notary Public.

Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces of the system. Send for testimonials, free.

F. J. CHENEY & CO., Toledo, O

Sold by Druggists, 75c.

Hall's Family Pills are the best.

A POSSIBLE SECOND.

Oh! don't be foolish, exclaimed the young bride, he's merely an old flame of mine.

Indeed, cried her aged and wealthy husband. I'll warrant you dream of his tender advances yet.

No, she replied with a far-away look not yet.

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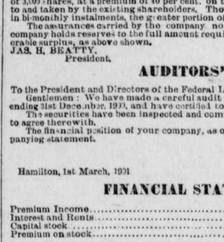

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MONTREAL.
Est'd 1842

The Federal Life Assurance Company OF CANADA.

The nineteenth annual meeting of the shareholders of this company was held at its head office in Hamilton, on Thursday, the 7th instant. In the absence of the President through illness, Mr. William Kerns, Vice President, was appointed Chairman and Mr. David Dexter, Secretary.

DIRECTORS' REPORT.

The directors presented their annual report, as follows:—

Your directors have the honor to present the report and financial statement of the company for the year ending 31st December, 1900, together with the auditors' report.

The new business of the year consisted of fourteen hundred and forty-two applications for insurance, aggregating $2,604,735, of which thirteen hundred and ninety applications for $2,395,935, were accepted; applications for $38,750 were rejected or held for further information.

As in previous years the income of the company shows a gratifying increase, and the assets of the company have been increased by $211,436.12, and have now reached $1,271,349.92, exclusive of guarantee capital.

The security for policyholders, including guarantee capital, amounted at the close of the year to $1,549,953.92, and the liabilities for insurance and all outstanding claims, $1,357,738.07, showing a surplus of $1,027,317.85. Exclusive of uncalled guarantee capital, the surplus to policyholders was $192,215.85.

Policies on sixty-five lives became claims through death, to the amount of $154,567.89 of which $15,590 was reinsured in other companies.

Including cash dividends and dividends applied to the reduction of premiums, $23,079.28, with annuities, $2,922.56, the total payments to policyholders amounted to $179,813.13.

Careful attention has been given to the investment of the company's funds, largely on mortgage securities and loans on the company's policies, amply secured by reserves. These investments have yielded results better than the average results of insurance companies doing business in Canada.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business.

The field officers and agents of the company are intelligent and loyal, and are entitled to much credit for their able representation of the company's interests. The members of the office staff have also proved faithful in the company's service.

Having decided to increase the guarantee or subscribed capital to $1,000,000, the amount authorized by our act of incorporation, your directors issued on 12th November last the balance of 3,000 shares, at a premium of 40 per cent. on the amount called. These shares were allotted to and taken by the existing shareholders. Though the call of $15 per share was required only in instalments, the greater portion of it was paid before the close of the year.

The assurances carried by the company now amount to $12,176,282.29, upon which the company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus, as above shown.

JAS. H. BEATTY, President.

DAVID DEXTER, Managing Director.

AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance Company:

Gentlemen: We have made a careful audit of the books of your company for the year ending 31st December, 1900, and have certified to their correctness.

The securities have been inspected and compared with the ledger accounts and are found to agree therewith.

The financial position of your company, as on 31st December, is indicated by the accompanying statement.

Hamilton, 1st March, 1901

Respectfully submitted,
H. S. STEPHENS,
J. J. MASON,
Auditors.

FINANCIAL STATEMENT, 1900.

Premium Income	$ 415,794 76
Interest and Rents	84,414 71
Capital stock	31,785 00
Premium on stock	15,000 00
	$ 511,993 97
Paid to Policy-Holders for Death Claims—	
Endowments, surrender values and profits	$ 170,813 58
Expenses, taxes, dividends and reinsurance premiums	185,575 53
Balance	155,578 64
	$ 511,993 97
ASSETS, DEC. 31, 1900.	
Debentures and Bonds	$ 117,559 59
Mortgages	623,461 83
Loans secured by policy reserves	237,314 69
Cash in bank and other assets	293,013 81
	$ 1,271,349 92
LIABILITIES.	
Reserve Fund	$ 1,023,997 67
Claims unadjusted	25,931 37
Present value of claims paid by instalments not due	15,589 95
Present value of dividends applied on temporary reductions of premium	45,013 68
Surplus	142,617 85
	$ 1,271,349 92
Guarantee Capital	357,715 09
Surplus security	$ 2,149,955 02
Policies were issued assuring	1,595,983 00
Total Assurance in force	$ 12,176,282 29

On motion of Mr. Kerns, seconded by Mr. T. H. Macpherson, the report was adopted.

The Medical Director, Dr. A. Woo verton, presented an interesting statistical report of the mortality of the company for the past and previous years.

The retiring directors were re-elected, and at a subsequent meeting of the board, Mr. Jas. H. Beatty was re-elected President, Lieut.-Col. Kerns and Mr. T. H. Macpherson, Vice-