SHOULD WOMEN WORK?

A German professor has been investigating the causes of insanity among women, and has come to the conclusion that if women are admitted into competition with men, the inevitable result will be a tremendous increase of insanity among the women. He finds that the percentage of women teachers who become insane is almost double that of the men teachers.

"Yes," said Mr. Jones, when a certain girl's name had been mentioned, "I know her to speak to, but not by sight." "You mean that you know her by sight, but not to speak to." "Do I ?" asked Mr. Jones, anxiously. "Of course you do. You have seen her so often that you know who she is, but have never been introduced to her. Isn't that it ?" "No, that isn't it. I never saw her at all to know her, but I speak to her nearly every day." "How can that be ?" "She is the telephone girl at the Exchange."

"That tall man seems to be the busiest person in the establishment. What does he do ?" "It is his duty to see whether the others are working or not."

$100 Reward, $100

There is more Catarrh in this section of the country than all other diseases put together, and until the last few years was supposed to be incurable. For a great many years doctors pronounced it a local disease and prescribed local remedies, and by constantly failing to cure with local treatment, pronounced it incurable. Science has proven catarrh to be a constitutional disease and therefore requires constitutional treatment. Hall's Catarrh Cure, manufactured by F. J. Cheney & Co., Toledo, Ohio, is the only constitutional cure on the market. It is taken internally in doses from 10 drops to a teaspoonful. It acts directly on the blood and mucous surfaces of the system. They offer one hundred dollars for any case it fails to cure. Send for circulars and testimonials.

Address,
F. J. CHENEY & CO., Toledo, O.
Sold by Druggists, 75c.
Hall's Family Pills are the best.

1—32

Camello Bancio, an Italian pianist, who played the piano for 40 consecutive hours, played in that time nearly 300 different pieces, and struck nearly 3,000,000 notes.

AN ADMIRABLE FOOD

EPPS'S

FOR MAINTAINING ROBUST HEALTH

COCOA

IN COLD CLIMATES.

1-18

A Persian ambassador has lately been appointed to the Court of Athens, the first for 2,393 years.

A young man by the name of William Kotz, coachman, came to my store, complaining that his feet hurt him very badly. He had in vain tried to get relief by consulting physicians. Being exposed a great deal to the cold by his occupation, his feet got worse daily, until one day he fainted in the street. A few days after he again came to my store and showed me his feet. I have seen a great many sores in my life, but nothing to equal this, and was afraid the poor fellow would lose his limbs. He asked me for St. Jacobs Oil ; we rubbed his feet well with the Oil, and he took the remainder with him. After nine days the same man again came into my store, perfectly well, and requested me to write to you of this most wonderful cure ; he also stated that two other persons had been cured of Rheumatism by the same bottle which helped him.—John Lenzen.

No comet is likely to injure the earth, even if it does strike it ; for Professor Babenet has lately calculated that the substance of which comets are made is several million times lighter than air.

For Over Sixty Years

MRS. WINSLOW'S SOOTHING SYRUP has been used by millions of mothers for their children while teething It soothes the child, softens the gums, allays pain, cures wind colic, regulates the stomach and bowels, and is the best remedy for Diarrhœa. Twenty-five cents a bottle Sold by druggists throughout the world. Be sure and ask for "MRS. WINSLOW'S SOOTHING SYRUP."

1-19

The rarest shell in existence is that called the "cone of the Holy Mary." A specimen in the British Museum us valued at $4,000.

Minard's Liniment Relieves Neuralgia

No fewer than 2,451 soldiers were invalided during the recent war on account of defective teeth.

Minard's Liniment Cures Burns, etc.

"Well, my man," said the tourist to the sexton who was digging a grave, "do people often die here ?" "Nay, sir," answered the sexton, "they are like the rest of us, they only die once."

To Recognize Purity.

Adulteration has grown to such a fine art, that it is almost impossible for a woman now-a-days to detect the false from the true; but a chemical analysis will always detect adulteration. Prof. W. Hodgson Ellis, Official Analyst to the Dominion Government, after a number of analyses, reports that "Sunlight Soap is a pure and well-made soap." Try Sunlight Soap—Octagon Bar—next wash day, and you will see that Prof. Ellis is right. No one should know better than he. 210

t-f

Hay Bale-Ties

Special Standard and High Carbon

BALING WIRE

Wire Straightened and Cut to Lengths.

WE OPERATE OUR OWN WIRE MILL

Write us for Prices.

LAIDLAW BALE-TIE CO.

Hamilton, Canada.

The largest exclusive Bale-Tie Factory in the world.

3-8-12

HAD HIS MONEY'S WORTH.

On one occasion, when a boarder had devoured almost everything eatable on the table within his reach, and when the landlady had supplied him until her strength and patience were well nigh exhausted, she suddenly broke out with :

"I shall certainly have to raise the price of your board !"

"Don't think of doing such a thing," he replied, "it is nearly killing me now to eat all I pay for, and should rouse raise my board and compel me to eat more, it will be the death of me."

FIRST GIRL IN 140 YEARS.

One of the largest families in St. Louis, Missouri—that of Arthur W. Becker — is joyously celebrating the birth of a baby girl. This is the first time in 140 years that a girl has been born in the family. The grandfather, J. Becker, had five boys, and his father, Jacob Becker, four male heirs. The father of Jacob Becker had no sisters and no daughters, and none of his sons had any daughters.

"Pa, will you answer me a question ?" "Certainly, my boy." "Well, is the world round ?" "Yes, of course !" "Then, if the world is round, how can it come to an end?" Pa gave it up.

In washing woollens and flannels, Lever's Dry Soap (a powder) will be found very satisfactory.

Tokio alone has now 47,806 college students. Most of them are taking up either law or engineering as a special course.

I was cured of lame back, after suffering 15 years, by MINARD'S LINIMENT.

Two Rivers, N.S. ROBERT ROSS

I was cured of Diphtheria, after doctors failed, by MINARD'S LINIMENT.

Antigonish. JOHN A. FOREY.

I was cured of contraction of muscles by MINARD'S LINIMENT.

MRS. RACHEL SAUNDERS.
Dalhousie.

8—59

Milk is now reduced to a powder by a new Swedish invention. Five quarts of skim-milk yield 1lb. of powder.

BINDER TALK.

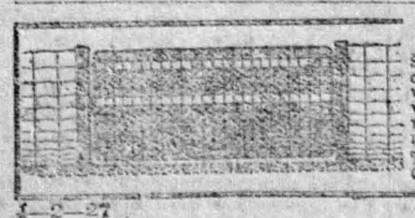
In our last issue we spoke of some important features of binder construction. This subject is of sufficient moment to justify our pursuing it further in the interests of our farming readers.

We spoke of the advantage of the floating elevator as used on the Massey-Harris Binder. We repeat that it is very necessary to successful harvesting in heavy crops.

Another important point is the construction of the Main Frame of the Binder. A railway bridge requires a solid foundation, and a binder requires a strong frame. This is another place where the Massey-Harris Binder undoubtedly excells all its competitors. The frame on the Massey-Harris is splendidly trussed—it will stand all the strain that it is called upon to bear. We believe this is the secret of the success of this machine. If you are buying a binder this year we advise you to carefully look into this feature. You will be well repaid for so doing. And we do not speak without knowledge of the subject.

Remember what we have said about the Massey-Harris.

The barber who rents the barber's shop at the Waldorf Astoria Hotel in New York pays $5,000 a year for so doing.



Page Metal Gates

Single or double—light, strong, durable, economical. Will not sag or get rickety. Fitted with self-acting latches, which open either way. A child can open or close in a strong wind—no surface to resist. Best farm gate made. Use Page Fences and Poultry Netting.

The Page Wire Fence Co., Limited, Walkerville, Ont. Montreal, P.Q., and St. John, N.B. 10

1—2—27

MUSEUM TREASURES.

The ethnographic collections in the British Museum have received an important addition by the present which the Prince of Wales has made to that institution of the valuable series of objects of native workmanship accumulated by him during his cruise in the Ophir. Several of the specimens are of great rarity, and will make good deficiencies in the museum collection by adding material which the authorities have long endeavored to obtain.

Worcester, England, has 703 women who make needles, and 1,044 female nailmakers.

Minard's Liniment for sale everywhere

Landlady—"Shall I light the gas?" Boarder—"Oh, it isn't necessary ; the supper is light enough."

Minard's Liniment Cures Dandruff.

He—"Am I good enough for you, darling ?" She—"No, George ; but you are too good for any other girl."

FIVE MINUTES AFTER APPLYING

Dr. Agnew's Catarrhal Powder you feel the improvement.

At once the new vitality that comes from proper breathing is felt. The cure is begun.

This is not a cheap remedy, but an inexpensive cure. Remedies are but remedies. If a CURE is what you desire, it is waiting for you.

You just drop the tube into the Powder, blow it into the nostrils, and begin to get well at ONCE.

W. ERNEST LEWIS, of West Flamboro Quebec, states :— "I have been troubled with Catarrh for several years. It impaired the hearing of my right ear. I used Dr. Agnew's Catarrhal Powder and in a week found a marked improvement. I took three bottles and could hear as well as ever."

Dr. Agnew's Heart Cure

Feeds the nerves and the blood. It is LIFE in medicinal form. It transforms the weak and sickly into the well and healthy. It tones all the vital organs. It's the cure for you.

t-f

MUSIC Teachers WANTED

To send for our Complete Sheet Music Catalogues and Special Rates.

We are equipped to supply every Music Teacher in Canada.

WHALEY, ROYCE & Co., Limited

356 Main Street, WINNIPEG, MAN. 158 Yonge Street, TORONTO, ONT.

1-20

ENGINE PACKINGS,

CYLINDER, ENGINE, DYNAMO, AND MACHINE OILS

WILLIAM C. WILSON & CO.
TORONTO.

1-2-27

Wanted to Purchase

Any quantity of dry, mixed wood suitable for brick burning, for early delivery. State cash price, f.o.b. your station. Address, SIMPSON BRICK CO., 1 Toronto St., Toronto. Telephone Main 707.

7—19

A Modest Commencement

You recognize the importance of saving, and you "intend to" begin. But you are waiting till you can open an account with a "respectable" amount. Meantime the smaller sums you might be saving are slipping away and your financial position is probably no better than it was years ago. Don't waste time as well as money. Begin now. We receive sums of $1 and upwards and allow interest. We have some handsome accounts which were begun in this way.

THE Canada Permanent AND WESTERN CANADA MORTGAGE CORPORATION

Toronto Street, Toronto

1-2-27

8—03

No doubt your Tea may be good, but if you want to try something better, ask your Grocer for Blue Ribbon

Put up Black Mixed & Ceylon Green

1-13

1-45

Fresh Frozen Sea Herrings

In casks of about 650 Herrings; $1.60 per 100 by the cask, or $1.70 per 100 in smaller quantities. Labrador Herrings in half barrels, $3.00.

THE DAWSON COMMISSION CO., LIMITED, TORONTO.

The Manufacturers Life

INSURANCE COMPANY.

16TH ANNUAL REPORT.

For the Year Ending 31st December, 1902.

INCOME.

1902.	
Net Premiums on New Policies	$217,160.56
Net Renewal Premiums	837,655.16
Total Net Premiums	**$1,054,815.72**
Interest	186,074.11
Total Income	**$1,240,889.83**

EXPENDITURE.

1902.	
Matured Endowments and Investment Policies and Annuities	$ 88,653.50
Death Claims	174,965.20
Dividends to Policy-holders and Surrender Values	52,937.93
Total Payments to Policy-holders	**$316,556.63**
Expenses and Office Furniture	291,412.43
Taxes	9,357.67
Dividends to Stock-holders	24,000.00
Excess of Income over Expenditures	**699,063.12**
Total	**$1,240,889.83**

ASSETS.

1902.	
Municipal Debentures, Bonds and Stocks	$2,435,822.89
Loans on Debentures, Bonds and Stocks	257,809.00
Mortgages on Real Estate	971,978.41
Real Estate	46,229.80
Loans on Policies and Life Reversions	330,328.29
Office Furniture, less 20 p. c. written off	6,605.77
Agents' Current Accounts	5,643.81
Interest Due and Accrued	59,850.79
Net Premium Outstanding and Deferred	216,142.49
Cash on Hand and in Banks	73,926.94
Total Assets	**$4,406,329.19**

LIABILITIES.

1902.	
Policy Reserves (Government Standard)	$3,753,892.00
All Other Liabilities	45,318.63
Surplus on Policy-holders' Account (including Capital Stock Paid Up, $300,000)	607,118.56
	$4,406,329.19

NOTE :—

For Security of Policy-holders the Company holds

(a) Surplus as above	$ 607,118.56
(b) Reserve as above	3,753,892.00
(c) Uncalled Capital Stock	1,200,000.00

Total Security to Policy-holders, $5,561,010.56

Applications received for insurance during 1902	$6,542,336.00
New Assurances issued during 1902 (Being an increase over any previous year of more than $1,000,000.00).	6,082,336.00
Insurance in force December 31st, 1902	30,152,883.00

The death loss for the year was exceedingly low, being only $5.80 per $1,000 of insurance, while in the Temperance Section it was only $3.66 per $1,000 of insurance. The average rate of interest on the mean amount of all invested assets (ledger value) was 5.08 per cent.

The following Directors were elected for the ensuing year :—

HON. GEO. W. ROSS, Toronto.
LIEUT.-COL. H. M. PELLATT, Toronto.
LLOYD HARRIS, Esq., Brantford.
J. F. JUNKIN, Esq., Toronto.
E. R. WOOD, Esq., Toronto.
E. J. LENNOX, Esq., Toronto.
A. J. WILKES, Esq, K.C., Brantford.
PROF. JAMES MILLS, Guelph.
R. L. PATTERSON, Esq., Toronto.
HON. J. A. OUIMET, Montreal.
R. R. McLENNAN, Esq., Cornwall.
WILLIAM STRACHAN, Esq., Montreal.
ROBERT ARCHER, Esq., Montreal.
HON. J. D. ROLLAND, Montreal.
HON. V. W. LARUE, Quebec.
D. D. MANN, Esq., Toronto.
LIEUT.-COL. JAS. MASON, Toronto.
ROBERT JUNKIN, Esq., Toronto.
S. G. BEATTY, Esq., Toronto.
B. F. PEARSON, Esq., Halifax.
A. P. BARNHILL Esq, St. John, N.B.
WM. MACKENZIE, Esq., Toronto.

At a subsequent meeting of the Directors, the following officers were re-elected :—President, Hon. Geo. W. Ross; First Vice-President, Lieut.-Col. H. M. Pellatt; Second Vice-President, Lloyd Harris, Esq.

Low death rate, low expense ratio, and high interest-earning power, all demonstrate the sound basis on which the company is doing business.

A full report will be sent to all policy-holders. Booklets regarding the insurance plans of the company and copies of the annual report can be had by application to Head Office, Toronto, or to any agent of the Company.

THIS COMPANY IS THE ONLY ONE IN AMERICA WHICH OFFERS SPECIAL ADVANTAGES TO TOTAL ABSTAINERS.

FRENCH CLEANING.

For made up Goods, Suits in Cloth, Velvet, Silk or Furs and all valuable house Hangings, nothing to equal it if done by the

BRITISH AMERICAN DYEING CO., Montreal

1-44

Have You Seen it? What?

Lee's Priceless Recipes 300 Secrets for the Home, Farm and every department of human endeavor, 701 pages. Send 25 cents. Money refunded if 10 is not worth it. A goodside line for canvassers.—William Briggs, Publisher, Toronto.

2-14

Dominion Line Steamships

Montreal to Liverpool. Boston to Liverpool. Portland to Liverpool, Via Queenstown.

Large and Fast Steamships. Superior accommodation for all classes of passengers. Saloons and Staterooms amidships. Special attention has been given to the Second Saloon and Third-Class accommodation. For rates of passage and all particulars, apply to any agent of the Company, or

Richards, Mills & Co., 77 State St. Boston. D. Torrance & Co. Montreal and Portland

1-8

PATENTS

SMITH & CAMERON Solicitors of Patents Canada Life Building, Toronto. Write for free advice

1—4—55

AGENTS WHY WORK ON COMMISSION?

We want to start you in business for yourself. You can make twenty dollars per week. An entirely new proposition. Write for particulars. Toronto is the CENTRE of the Tea Business of Canada. 5-8

CRIGHTON & CO.,
30 Church St., - Toronto

RUBBER GOODS

Latest Novelties, all styles. Correspondence invited. Enclose 2c stamp for circular.

THE UNIVERSAL SPECIALTY CO.,
P. O. Box 1142, Montreal.

1-57