SALADA

Ceylon Tea is the finest Tea the world produces, and is sold only in lead packets.

Black, Mixed and Green.

Japan tea drinkers try "Salada" Green tea.

½ t-f

It is singular that the man who has always tell how it should be done never did it, or anything like it.

Tim—"They say bank notes get full of microbes." Jack—"'Tain't no use trying to make banknotes unpopular."

AN ADMIRABLE FOOD

EPPS'S

FOR MAINTAINING ROBUST HEALTH

COCOA

IN COLD CLIMATES.

1-18

"Surely you are not afraid of the dark ?" "No," said the small boy ; "but I am a little scared of the things that might be in it that I can't see."

Lava remains hot longer than any other known substance. Lava which issued from Mount Etna in 1787 was found to be above the temperature of boiling water a foot below its crust in 1840, 53 years after its eruption.

We believe MINARD'S LINIMENT is the best.

Matthias Foley, Oil City, Ont.
Joseph Snow, Norway, Me.
Chas. Whooten, Mulgrave, N.S.
Rev. R. O. Armstrong, Mulgrave, N.S.
Pierre Landry, senr., Pokemouche, N.B.
Thomas Wasson, Sheffield, N.B.

8—59

"You say you couldn't drink the coffee," said the hotel manager to a complaining guest. "Have you thrown it away ?" "No," replied the guest, "I've used it in my fountain pen."

20 MILLION BOTTLES

SOLD EVERY YEAR.

Happiness is the absence of pain, and millions have been made happy through being cured by ST JACOBS OIL of RHEUMATISM, NEURALGIA, TOOTHACHE, HEADACHE, LAMENESS, SCALDS, BURNS, SPRAINS, BRUISES and all pains for which an external remedy can be applied. It never fails to cure. Thousands who have been declared incurable at baths and in hospitals have thrown away their crutches, being cured after using ST. JACOBS OIL. Directions in eleven languages accompany every bottle.

CONQUERS PAIN

t-f

He who plans trouble for others is the architect of his own misfortune.

For Over Sixty Years.

AN OLD AND WELL-TRIED REMEDY. — Mrs Winslow's Soothing Syrup has been used for over sixty years by millions of mothers for their children while teething, with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for Diarrhœa. Is pleasant to the taste. Sold by druggists in every part of the world. Twenty-five cents a bottle. Its value is incalculable. Be sure and ask for Mrs. Winslow's Soothing Syrup and take no other kind. 1-19

Fiddleback—"When Miss Twilling comes in, will you tell her that I called ?" Butler—"Sure, sir, she knows it already."

What frayed your linen ?
Not Sunlight Soap—
No, indeed !

SUNLIGHT SOAP REDUCES EXPENSE

Ask for the Octagon Bar 231

t-f

Professor Ladd, instructor in psychology at Yale, while lecturing before the members of the senior class a short time ago, unconsciously "gave himself away" in this fashion: "Now, let me illustrate that point. One day a celebrated psychologist, a world-renowned psychologist, I might say, was walking down the street when I met a little girl, and I said to her——" What the Professor said was drowned in the outburst of laughter from the students.

The first thing to do, if you have not done it, is to fall in love with your work.

The man who never gets enough will enjoy what he has more than the man who gets too much.

ARE WE FARMERS BLIND ?

The Detroit Journal recently issued a special export number. It contained an article written by Mr. H. C. Morris, the United States Consul in Windsor, Ontario. Among other things, he said :

"It is commonly known here that some of the larger concerns in the United States, in order to undersell competitors here, have shipped into Canada machines of a former and older pattern. The American farmer will buy nothing that is not strictly up-to-date, and at the end of every season there are left over some machines that will be a year old the next season, and these machines may lack some new innovation, but will do the work and are 'just as good' as the up-to-date machine, and these machines—back numbers—are shipped into Canada at a much reduced invoice value, thus saving duty, and they are just as acceptable to the Canadian farmer as any machine."

So, according to no less a person than a Consul of the Republic to the south of us, we farmers who buy United States machines are really buying the obsolete machines gathered at the United States implement agencies and shipped into Canada. It is not to be wondered at that the United States machines shipped into Canada do not wear or give satisfaction like the Canadian implements. One could hardly expect this to be the case under the rather extraordinary conditions cited by Mr. Morris.

IF YOU MUST TALK.

If you would win laurels as a bright conversationalist, first impress your mind with the fact that it is not flow of words that you need, but ability to direct conversation. You must draw out the timid, avoid dangerous channels, and make every man and woman about you appear at his or her best, while your own efforts are confined to an occasional word to fill a gap. When you are trying to make a company a conversational success, always avoid a rattling liveliness on your own part. Don't imagine that to be clever you must be a wit. Your main object is to make yourself interesting, without being obtrusive. If you are naturally witty, well and good. It will show itself occasionally. But if your wit is forced it will degenerate into mere affectation, and affectation is fatal.

Customer — "Why doesn't that spinster, Miss Brown, deal at your shop any more ?" Grocer—"One of my clerks insulted her." Customer—"How ?" Grocer—"She overheard him telling someone that she was our oldest customer."

Minard's Liniment Cures Dandruff.

"I was thinking," said the old-fashioned young man, "of asking her father if I might pay my addresses to her." "H'm," mused the wise girl, "in this case I'd advise you to pay in advance."

Minard's Liniment for sale everywhere

Offended Mother—"Now, Bobby, don't let me speak to you again !" Bobby (helplessly)—"How can I prevent you, mamma ?"

Bookkeeper—"I would like a little more salary, sir. You see, I'm married now, sir——" Employer — "And need the increase for your family ?" Bookkeeper—"No, sir ; for myself. You see, my wife knows just what I'm getting now !"

He—"Well, there's one thing ; you never hear of a man wishing he was a woman." She—"Of course not. It might be his fate to marry some horrid man."

When a man gives health for money, he makes the poorest investment of his life.

$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

Opportunity generally knocks during office hours.

For years I had suffered with impure blood, and no remedies I used gave any relief, until I took Dr. August Koenig's Hamburg Drops, which completely cured me.—August Reitemeyer, 1,509 Milliman St., Baltimore, Md.

People who lament that they are not appreciated seldom appreciate others.

Monkey Brand Soap cleans kitchen utensils, steel, iron and tinware, knives and forks, and all kinds of cutlery.

Health brings wealth more often than wealth brings health.

Minard's Liniment Relieves Neuralgia

The man who has never been tempted may be unintentionally honest.

Minard's Liniment Cures Burns, etc.

Returned Fighter—"And as I was being carried away in the ammunition waggon I——" Listener—"Don't you mean the ambulance waggon ?" Returned Fighter—"No, sir ; I was so full of bullets they put me in the ammunition waggon."

ONE SPOONFUL

Will build for you good health, through good nerves, by using

South American Nervine

Almost all disease is the result of poor nerve action. Without good nerves neither brain, nor stomach, nor liver, nor heart, nor kidneys, can work well. Nerve food must be such that it will be *absorbed* by the nerve ends. Such a food is **South American Nervine,** the greatest tonic known, a cure for dyspepsia and all stomach ailments.

ADOLPH LE BODIE, B. C. L., Montreal's well known barrister, writes: "I was suffering from insomnia and nervous debility, prostration and exhaustion. I took five bottles of **South American Nervine,** and am wholly recovered.

The **Great South American Rheumatic Cure** is the only one that has not a single case of failure in its record. Cure sure within three days; relief instantly. 5

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

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

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

Have You Seen It? What?

Lee's Priceless Recipes 3000 Secrets for the Home, Farm and every department of human endeavor. 365 pages. Send 25 cents. Money refunded if book is not worth it. A goodside line for canvassers.—William Briggs, Publisher, Toronto.

2-14

$200.00 IN GOLD GIVEN AWAY FREE

LPAPE	NREOCA	UPML	ATSWRYRESR
CPAHE	RCYREH	YBRAPRSRE	ERPA

Can you arrange the above sets of jumbled letters into the names of eight well known fruits. If so, YOU CAN SHARE IN THE DISTRIBUTION OF THE ABOVE PRIZE. It is no easy task. But by patience and perseverence you can probably make out 5 or 6 of them. To the person who can make out the largest number we will give the sum of One Hundred Dollars. To the person making out the second largest number the sum of Fifty Dollars. To the person making the third largest number the sum of Thirty Dollars. To the person making the fourth largest number the sum of Twenty Dollars. Should two persons send answers equally correct, the first two prizes will be divided between them, (each receiving $75.00). Should three send in equally correct answers, the first three prizes will have to be divided, (each receiving $50.00). Should four persons send equally correct answers, the whole sum of $200.00 will be equally divided (each receiving $50.00), and so on in like proportions, provided they comply with a simple condition about which we will write as soon as answers are received. WE DO NOT WANT A CENT OF YOUR MONEY WHEN YOU ANSWER THIS ADVERTISEMENT. If you can make out anything like a complete list, write us at once enclosing a cent stamp for our reply. DO NOT DELAY, WRITE AT ONCE. Address, PARISIAN MEDICINE CO., LONDON, ONTARIO.

Used in the most exclusive homes in Canada.

Blue Ribbon Tea.

Put up Black Mixed & Ceylon Green

1-13

½ t-f

OUR BRANDS.

King Edward 1000s

"Headlight" 500s

"Eagle" 100s & 200s

"Victoria"

"Little Comet"

Don't Experiment with other and inferior brands, USE EDDY'S

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.

Twenty-Second Annual Statement

OF THE

North American Life Assurance Company....

HEAD OFFICE: 112-118 KING ST. WEST

TORONTO.

For the Year Ended 31st December, 1902.

Dec. 30, 1901. To Net Ledger Assets $4,194,309.61

Receipts

Dec. 31, 1902 To Cash for Premiums	$1,049,652.74	
To Cash Income on Investments	221,187.47	
		1,270,840.21
		$5,465,149.82

Disbursements

Dec. 31, 1902. By payment for Death Claims, Profits, etc.	$374,513.14	
By all other Payments	316,851.33	
		691,364.47
		$4,773,785.35

Assets

Dec. 31, 1902. By Mortgages, etc.	$1,070,703.98
By Debentures (market value $1,097,535.52).	1,080,601.72
By Stocks and Bonds (market value $1,501,764.00)	1,455,729.81
By Real Estate, including Company's building	404,684.69
By Loans on Policies, etc.	321,642.92
By Loans on Stocks (nearly all on call)	351,257.00
By Cash in Banks and on hand	89,165.17
	$4,773,785.35
By Premiums outstanding, etc. (less cost of collection)	198,982.10
By Interest and Rents due and accrued	38,045.76
	$5,010,813.21

Liabilities

Dec. 31, 1902. To Guarantee Fund	$ 60,000.00	
To Assurance and Annuity Reserve Fund	4,385,565.00	
To Death Losses awaiting proofs etc.	50,203.45	
		$4,495,768.45
Net Surplus		**$515,044.76**

Audited and found correct, JOHN N. LAKE, Auditor.

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

New insurance issued during 1902 ..... $6,600,265.00

Exceeding the best previous year in the history of the Company by over one million dollars.

Insurance in force at end of 1902 (net) $30,637,268.00

PRESIDENT

JOHN L. BLAIKIE

VICE-PRESIDENTS

JAS. THORBURN, M.D. HON. SIR WM. R. MEREDITH, K.C.

DIRECTORS

HON. SENATOR GOWAN, K.C. LL.D., C.M.G. E. GURNEY, Esq

L. W. SMITH, Esq., K.C., D.C.L. J. K. OSBORNE, Esq

D. McCRAE, Esq., Guelph.

MANAGING DIRECTOR

WM. McCABE, LL.B., F.I.A., F.S.S

SECRETARY L. GOLDMAN, A.I.A.

MEDICAL DIRECTOR J. THORBURN, M.D. (Edin)

The Report containing the proceedings of the Annual Meeting, held on January 29th last, showing marked proofs of the continued progress and solid position of the Company, will be sent to 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 application to the Head Office, or any of the Company's agencies.

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 are 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

Wanted to Purchase

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

7—19

9—03

Gents' Suits Cleaned

or Dyed; also Ladies' Wear of all kinds, and House Hangings of every description. GOLD MEDALIST DYERS.

BRITISH AMERICAN DYEING CO'Y, Montreal, Toronto, Ottawa & Quebec.

1-44

RUBBER GOODS

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

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

6-57