

**NO SAFE REALLY BURGLAR PROOF.**

**Give Burglars Time and They Can Get Into Any Safe, Says a Maker.**

A newspaper reporter asked the manager of one of the biggest safe building concerns in the world whether a safe had ever been built that was absolutely burglar proof.

"There never was," he replied. "Most big safes are called burglar proof, but they are not. No man can build a thing that some other man cannot unbuild. Now, here's a safe," he said, leading the reporter to the back of the store, "that is as nearly burglar proof as any made."

The safe he pointed to looked like a solid block of steel, with two enormous hinges in front and a steel lever ran across the block diagonally. The door was round.

"That safe," said the manager, is almost what it appears to be, a solid block, but a properly equipped burglar could get into it nevertheless, provided he had time. It is this question of time that makes it possible for us to be more or less truthful when we speak of the safe as burglar proof. It requires so much time to get one of them open that before the work can be done it is almost certain that somebody will come around and then the jig is up. By the way, it is a mistake to talk about blowing a safe open. Most people have an idea that a burglar comes along, punches a hole in the safe, and throws in a lot of dynamite, which he touches off. What the burglars do is to drill a hole in the door near the combination, and then, by exploding a small quantity of powder, or sometimes only a cartridge, smash the combination. This enables them to work at it with their fingers, and the opening of the safe is not so difficult a job, though explosions of this kind have been known to lock safes tighter than they were locked before; so tight, in fact, that they could not be opened without a second explosion and the use of a largely increased amount of powder. Burglars will not as a rule take chances on that, for, I don't care how nervy they are, the noise of the first explosion never fails to frighten them half to death."

**You Get Strong.**

if you're a tired out or "run-down" woman, with Dr. Pierce's Favorite Prescription. And, if you suffer from any "female complaint" or disorder, you get well. For these two things— to build up women's strength, and to cure women's ailments—this is the only medicine which uses is always in favor. Therefore, nothing else can be "just as good" for you to buy. The "Prescription" regulates and promotes all the natural functions, never conflicts with them, and is perfectly harmless in any condition of the female system. It improves digestion, enriches the blood, brings refreshing sleep, and restores health and vigor. For ulcerations, displacements, bearing-down sensations, periodical pains, and every chronic weakness or irregularity it's a remedy, that safely, and permanently cures.

**Western Assurance Company.**

**Forty-Fifth Annual Meeting of Shareholders.**

The annual meeting of the shareholders of the above company was held at its offices in Toronto on Thursday, the 20th inst. Mr. Geo. A. Cox, President, occupied the chair, and Mr. C. C. Foster, having been appointed to act as Secretary to the meeting, read the annual report of the directors.

The report showed that there had been a considerable increase in the premium income over that of the preceding year, and that in the fire branch a satisfactory profit had been realized, which result was due mainly to the moderate loss ratio on the business of the company in the United States. In the marine department it was shown that on account of the low water in the lakes and rivers during the past season and from other causes the general experience of companies engaged in that business had been particularly unfavorable. Under these circumstances last season's operations on the lakes had shown a loss which materially affected the total result of the business of the company for the year.

**FINANCIAL STATEMENT.**

Premium income, less re-insurances	\$2,332,239 31
Interest account	75,652 56
<b>Total income</b>	<b>\$2,407,891 87</b>
Losses	\$1,566,264 77
Expenses of management—agents' commissions, taxes and all other charges	765,091 04
	\$2,331,355 81
Dividends on stock	\$ 100,000 00
<b>Total assets</b>	<b>\$2,321,195 72</b>
Total liabilities	1,248,243 56
Reserve funds	\$1,072,952 16
Cash capital	1,600,000 00
Subscribed capital	1,000,000 00
Security to policy holders	\$3,072,952 16

The President, in moving the adoption of the report said:

In considering the report, shareholders should bear in mind that the year with which it deals has been, in many respects, a remarkable one in our business. It will be remembered by those connected with fire and marine underwriting in this country as a year which brought with it disasters of an exceptional character—heavy losses up on classes of business regarded as the most desirable—and, therefore, as one which was generally disappointing in its results to insurance companies. Under these circumstances, I feel that we may claim that there is more matter for congratulation in the balance-sheet now before you than there has been in many of the annual statements we have had the honor of presenting to shareholders, in which, under more favorable conditions, our revenue account exhibited a much more substantial balance of income over expenditure than is shown as the outcome of our transactions for 1895.

The serious fires in the early part of

**That Tired Feeling**

Means danger. It is a serious condition and will lead to disastrous results if it is not overcome at once. It is a sure sign that the blood is impoverished and impure. The best remedy is

**HOOD'S Sarsaparilla**

Which makes rich, red blood, and thus gives strength and elasticity to the muscles, vigor to the brain and health and vitality to every part of the body. Hood's Sarsaparilla positively

**Makes the Weak Strong**

"I have used six bottles of Hood's Sarsaparilla as a general tonic and have enjoyed the best of health. Although I had a strain of work I have had no sick spells for many months and no lost time, so I am doubly repaid." THOMAS S. HILL, 261 Brussels St., St. John, New Brunswick.

**Hood's Sarsaparilla Is the Only True Blood Purifier**

Prominently in the public eye.

**Hood's Pills** cure habitual constipation. Price 25c. per box

the year in this city, involving an aggregate loss of some two million dollars, are, no doubt, fresh in the minds of shareholders. The "Western" was called upon to pay to its policyholders in these disasters \$102,500, about one-half of which, however, was covered by reinsurance in other companies. Closely following these came other fires of exceptional magnitude, to which I need not refer in detail, but I may say that, on the whole, the company never experienced a more unfavorable opening in any year than its fire records show for the first three months of 1895. The ultimate profit shown on our fire business at the end of the year was, therefore, as gratifying to us as it was reassuring to the theories we have entertained based on the doctrine of average. It will be of interest to shareholders to know that we regard the existing arrangement for the joint management and supervision of the United States branches of this company and those of the British American Assurance Company as contributing in no small measure to this favorable result. This arrangement, as will readily be understood, enables the companies to provide for a more thorough inspection of their risks, and a more efficient oversight of their agencies than could be secured, without undue expense, by either company independently, and, as intimated in the report, it is to the profits from our fire agencies in the United States that we have had to look in the past year to make up our losses in other departments. In some previous years, it will be remembered, our experience has been the reverse of this, and these varying results in different fields go to confirm the wisdom of the policy of extending, as widely as possible, with proper provision for local supervision, the operations of companies engaged in the business of fire insurance, and enabling them thus to distribute over a wide area the burden of conflagrations, such as experience has shown us may occur at any time and at any place where large values are concentrated. It is, I may say, the recognition of the vital importance of this principle—and the conduct of the business upon these lines—that enables the British, American and Canadian companies, operating throughout this continent, to offer property-holders a guarantee of indemnity from loss by such disasters; and I will say further, that it is the absence of facility for the application of this essential principle of insurance, namely, a wide distribution of risks of moderate amount, that must be fatal to any scheme for municipalities assuming the fire risks upon the property of their citizens, as it has been suggested they should do by some ardent social reformers, who appear to lose sight of the fact that investors will look for larger returns in the way of interest on municipal bonds, if they are called upon to assume greater risks than are undertaken by the shareholders of an insurance company. In making this reference, I wish it to be understood that I speak as one more largely interested in the debentures of the City of Toronto, and the general credit of the city than in the stocks of our fire insurance companies.

Although the fire business has always been our chief source of income, we have, as you are aware, almost since the organization of the company, been engaged to a limited extent in marine underwriting. In this branch our operations during recent years have been chiefly confined to the inland lakes and rivers. From this source we have, on the whole, over a series of years, derived a moderate margin of profit, but from various causes the record of the lakes for the past season has been one of continual disaster to shipping, the casualties having been, as far as can be judged from published records, more than double those of any preceding year in the amount of property lost. As a consequence we have to report a very considerable loss on the business of the year in this branch, the losses and expenses having exceeded the premiums by upwards of \$100,000. I have little doubt that as a result of the generally unprofitable nature of last season's business an improvement in rates, which is recognized on all hands as necessary, will be brought about before the opening of navigation. Failing this there would appear to be no course open to us but to discontinue this branch of our business altogether.

I may briefly summarize the past

year's experience of the company by saying that the profits on our fire business were practically absorbed by the loss of our marine branch, and that our interest earnings were sufficient to pay (after providing for the amount written off for depreciation in securities) about 7 per cent. upon our capital stock, the additional 3 per cent. required to make up the usual dividend being taken from the reserve fund accumulated from the surplus of previous years. On account of the larger volume of business on our books we have increased the amount estimated as necessary to run off unexpired policies to \$794,460. The actual liability under this reserve is, of course, dependent upon the number and amount of the policies which may become claims before the expiry of the term for which the premiums have been paid. Similar estimates in previous years, however, have reserve for this purpose, I may say, is proved to be more than ample, and our business than that set aside to provide considerably larger for our volume of any of the British companies which for unexpired risks in the statements have come under my notice.

At the last annual meeting we reported that the company had re-insured all the risks in Canada of the United Fire Insurance Company of Manchester, England, which company ceased operations in this country on the 15th of January, 1895. The liability under this contract is nearly run off, leaving a profit to the company, in addition to some new connections which promise to be of permanent advantage.

It would, of course, be premature at this date to attempt to form an estimate of the probable outcome of the present year, but it is, nevertheless, gratifying to be able to say that our experience thus far in 1896—both as to volume of business and moderate loss ratio—has been very satisfactory, and taking into account the evidence which the report now before us presents of the ability of the company to meet out of the year's premium receipts such exceptional calls upon it as the losses of the past year, I think we may say, without laying ourselves open to the charge of optimism, that the prospects of the present year—in fact, of the future of the company—are very encouraging.

In conclusion, I wish to bear testimony to the ability and zeal which the officers and agents of the company have shown in furthering its interests during the past year.

The Vice-President, Mr. J. J. Kenny, seconded the adoption of the report, which was carried unanimously.

The election of Directors for the ensuing year was then proceeded with, and resulted in the unanimous re-election of the old board, viz: Messrs. George A. Cox, Hon. S. C. Wood, Robt. Beaty, G. R. R. Cockburn, M. P., Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne, and J. J. Kenny.

At a meeting of the Board of Directors held subsequently Mr. George A. Cox was elected President and Mr. J. J. Kenny Vice-President for the ensuing year.

**A FATEFUL TITLE.**

Theatrical Manager (to applicant for position)—Do you think you would make a good walking gentleman?  
Actor (suspiciously)—Um—er—how far West are you going?

**GOES TO EUROPE FOR TREATMENT**

**Suffering for Years from Insomnia and Nervous Debility.**

**PROSTRATED, EXHAUSTED, NO VITALITY, NO REST.**

Until "Nature's Sweet Restorer," South American Nerve Tonic Built up the Nervous Organism and Gave Back to the Wearied and Exhausted Nerve Centres Their Wanted Vigor.

For four generations the remarkable family of LaBodie have been prominently identified with the legal and professional life of Montreal. A long line of active, intellectual men, whose ambition to rise to prominence meant a constant drain upon the nerve force, and a tremendous demand for nerve power. Adolphe LaBodie, B. C. L., J. P., etc., has for seventeen years been actively engaged in the legal profession, living as the duties of intellectual men of this fast age demand, beyond the reserve limit of natural nerve force, requiring more of the nerve centres at base of brain than they can possibly fulfill, which always results in nervous prostration, dyspepsia, hot flashes, insomnia, constipation and attendant evils.

Mr. LaBodie spared neither time nor money to obtain relief, went to Europe for special treatment, all to no purpose. His attention being directed to South American Nerve Tonic he concluded to try it. Result—immediate relief from insomnia, and a perfect and permanent cure from all other disorders, with but five bottles of the Nerve Tonic.

Mr. Adolphe LaBodie, under date of April 27th, writes from Montreal: "I was suffering from insomnia and nervous debility, prostration and exhaustion, rather than rest followed a night's experience. Took five bottles of South American Nerve Tonic, and am wholly recovered, and now enjoy restful nights. I have tried many remedies, have been treated in Europe, and can say with truthful emphasis that the South American Nerve Tonic cured me."

**A SATISFACTORY EXPLANATION.**

Mrs. Winks (enraged)—How is this? Mrs. Stuckup's letter of reference said you were a good cook, and yet you have utterly spoiled the first meal you attempted.

New Girl—Maybe Mrs. Stuckup don't know nothing about cookin'.

Mrs. Winks (mollified)—Probably that is the case. Well, I'll teach you myself.

**Recipe—For Making a Delicious Health Drink at Small Cost.**

Adams' Root Beer Extract..... one bottle  
Fleming's Yeast..... half a cake  
Sugar..... two pounds  
Lukewarm Water..... two gallons  
Dissolve the sugar and yeast in the water, add the extract, and bottle; place in a warm place for twenty-four hours until it ferments, then place on ice, when it will open sparkling and delicious.

The root beer can be obtained in all drug and grocery stores in 10 and 25 cent bottles to make two and five gallons.

**HOW A HOME WAS LOST.**

The Bitter Experience of Mr. Elwood, Sr., of Simcoe.

Attacked with Neuralgia of the Limbs he Became Helpless and Suffered Intense Agony—Spent His Home in Doctoring with Specialists Without Avail—Dr. Williams' Pink Pills Came to the Rescue when other Means had Failed

From the Simcoe Reformer.

The many virtues of Dr. Williams' Pink Pills for Pale People have so often been published in the columns of this paper, that they are widely known to the residents of Norfolk County, and it is as widely conceded that they have brought joy into more than one household in words of praise. In this instance the facts are brought directly home to the residents of Simcoe, a gentleman who is glad to testify to the benefit he has received from the use of these pills being a resident of this town. Mr. Wm. Elwood, sr., a resident of Simcoe for about two years, and for years a resident of Fort Erie, a carpenter by trade, is loud in his praise of the benefits he derived from the use of Pink Pills. In an interview with Mr. Elwood, that gentleman told the Reformer that about eight years ago he was attacked with ulcerated catarrh of the head and throat, and was obliged to quit work, and since that time has not been able to resume his calling. The disease, shortly after he was taken ill, developed into neuralgia of the lower limbs, from which he suffered terrible agony. During his long illness the services of specialists in both Toronto and Buffalo, as well as those of local physicians both in his former home and Simcoe, were called into requisition, but all to no purpose.



"Was Unable to Walk Around."

So bad did he become, and so great were the pains that shot through his limbs, that at times Mr. Elwood had to be held down on his couch. His stomach and bowels were seriously affected and he was indeed in a deplorable condition. About a year ago he lost the use of his left foot and ankle and was unable to walk around his home without great difficulty. At one time Mr. Elwood was possessed of a good home, but so long was he ill that he spent all his property in the hope of regaining his health. Last fall Mr. Elwood commenced taking Pink Pills and shortly after he began to feel an improvement in his condition. He continued the use of the pills until he had taken thirteen boxes when he regained the use of his foot and ankle and thought he was about cured and discontinued their use. So long had he been a sufferer, however, that it was impossible for him to become convalescent in so short a time. An attack of the grip again brought on the disease, but not by any means so terrible as formerly. Mr. Elwood again commenced taking the pills and is fast regaining his former health and feels certain that the Pink Pills will exterminate all traces of disease from his system. He feels so gratified at what the pills have done for him that he gladly gave the information to the Reformer for publication in the hope that his experience may be a benefit to some other sufferer.

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 are superior to all other treatment. They are also a specific for the troubles which make the lives of so many women a burden, and speedily restore the rich glow of health to sallow cheeks. Men broken down by overwork, worry or excess, will find in Pink Pills a certain cure.

Sold by all dealers or sent by mail, post paid, at 50 cents a box, or six boxes for \$2.50, by addressing the Dr. Williams' Medicine Company, Brookville, Ont., or Schenectady, N.Y. Beware of imitations and substitutes alleged to be "just as good."

**THEORY AND PRACTICE.**

Doctor (to brother physician)—Yes, sir, the sovereign remedy for all ills is fresh air and plenty of it. People don't let enough air into their houses. Well, I must hurry off; I'm on an errand.

Brother Physician—Going far?  
No, only down to the hard ware store to get half a mile of weather-strip  
**W.P.C. 805.**

**science**

Science is "knowing how." The only secret about Scott's Emulsion is years of science. When made in large quantities and by improving methods, an emulsion must be more perfect than when made in the old-time way with mortar and pestle a few ounces at a time. This is why Scott's Emulsion of cod-liver oil never separates, keeps sweet for years, and why every spoonful is equal to every other spoonful. An even product throughout.

In other emulsions you are liable to get an uneven benefit—either an over or under dose. Get Scott's. Genuine has a salmon-colored wrapper.

**HAVE YOU TASTED**

**"SALADA"**

IT IS CEYLON TEA. Sold Only DELICIOUS. In Lead Packets.

LADIES!—Over 75,000 Dress Makers are now using McDowell's New York Garment Drafting Machine with marvellous success. It fits every form; follows every fashion; Easy to learn, and rapid to use. Write for particulars. Agents wanted. TORONTO CUTTING SCHOOL, 113 Yonge St., Toronto.

**NURSERY STOCK.**

APPLE, PEACH, GRAPE, COOSEBERRY, PLUM, CHERRY, CURRANT. VERY LARGE STOCK OF NATIVE TREES. H. S. HURD BURLINGTON, ONT.

**HAY**

With Government Inspector's CERTIFICATE OF QUALITY attached to Railway Receipt, delivered at any station. Write for prices and particulars to S. G. DUNCAN-CLARK, OPPOSITE QUEEN'S HOTEL, TORONTO. Reference: DOMINION BANK.

**EVERY DISHONEST THOUGHT**

Has Its Everlasting Reward. If you are constipated, dyspeptic or crippled with rheumatism, be honest with yourself and give St. Leon Water a trial. It never has yet failed to cure these troubles. Doctors prescribe it. The proprietors guarantee it.

St. Leon Mineral Water Co. Head office, King St. West TORONTO. All Druggists, Grocers and Hotels.

**FOR TWENTY-SIX YEARS.**

**DUNN'S BAKING POWDER**

THE COOK'S BEST FRIEND LARGEST SALE IN CANADA.

**Ryckman's Kootenay Cure.**

Positive Cure for Rheumatism and Paralysis.

**(SWORN TESTIMONY.)**

County of Wentworth, To Wit:

I, Patrick Curran, of the City of Hamilton, in the County of Wentworth, and Province of Ontario, laborer, do solemnly declare:

1. That I live at 41 Wood St., in said City of Hamilton.
2. That in the fall of 1893 I was attacked with Rheumatism in the legs and shoulders, and suffered very severely therefrom, and was unable to work all last winter, and took some twelve bottles of doctor's medicine thereof which did not do me a particle of good.
3. On the 9th April, 1895, I started taking the medicine which Mr. S. S. Ryckman, M. P., gave me, and after I had used the second bottle the Rheumatism completely left my shoulders and one leg, and there is now only a very slight feeling of pain occasionally in one leg, and most of the time I do not feel it in such leg and I am satisfied that shortly I will be completely cured from such Rheumatism.

4. I cannot comment too highly the medicine which Mr. Ryckman gave me. And I make this solemn declaration conscientiously believing it to be true, etc.

PATRICK CURRAN. Declared before me at the City of Hamilton, in the County of Wentworth, this 11th day of May, 1895.

Francis Fitzgerald. A Notary Public in and for the Province of Ontario.

**A Health Resort.**

The healthfulness of Lynton, a summer resort in Devon, England, is advertised by this story:

Recently a visitor began to talk to an old man at Lynton, and asked him his age, whereupon he said, "I am just over seventy."

"Well," said the visitor, "you look as if you had a good many years to live yet. At what age did your father die?" "Father dead?" said the man, looking surprised. "Father isn't dead; he's up stairs putting grandfather to bed!"

**THE BUSY PREMIER.**

Lord Salisbury is a very busy man, and although he is 66 years old, he is apparently unaffected by the strain through which he is now passing. Recently he told a visitor that his whole official day, sometimes of twelve hours, had been occupied, since foreign affairs assumed a critical character, with unremitting work; that often when he had completed an important dispatch he was dissatisfied with it and tore it to pieces and wrote the entire thing over again, and that even when his dispatches had been completed they had to be submitted to her Majesty, whose suggestions had in turn to be considered.

The Hudson River at Albany has risen 16 feet, and the southern portion of the city is flooded.

Romantic Miss—"Have there not been moments in your experience when life seemed full of unsatisfied wants?" Mr. Headhead—"Y-es, that's so." "At such times I always fly to music for relief. What do you do Mr. Headhead?" "I advertise."