### DOWNRIGHT MEAN.

How a Bride and Groom Were Annoyed on a Train.

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

It was easy to tell that they were bride and groom. They had been escorted to the station by a crowd of ad- | who was appointed to act as Secretary, Mr. J. J. Kenny Vice-President. miring and boisterous acquaintances, read the following whose observations while the train was waiting left no doubt that their friends mitting herewith the financial statehad just been launched on the sea of ment of the Company for the year endmatrimony. More than that, the ing 31st December, 1896. bridy appearance of the woman and the blushing bashfulness of her big ures of the preceding year. This is companion were enough to proclaim attributable to the reduction in insurtheir relationship.

The whole carload of passengers betrayed a deep interest in the pair, as States, and to the reduced volume of was but natural, for few spectacles af- | business transacted in the Marine and ford more amusement to onlookers than | Inland Departments.

tion behaved extremely well. Beyond rate of 7 per cent. per annum, the Resome occasional admiring looks from serve Fund of the Company has been each to the other, and the purchase by | increased to \$528,883.84. The amount the husband of some caramels from estimated as necessary to cover liabilithe train boy for his bride, nothing of | ty on unexpired policies has, owing to moment happened.

the tunnel?" I asked. "You'll see," he replied, "Prepare to an increase for the year of \$19,873.20.

enjoy yourself."

by the motion of the cars. Presently the silence was broken by the sound of a big, hearty kiss. It came from the direction of the bridal couple.

The kiss was greeted by a general "But they didn't do anything. All that kissing and talking came from a

ventriloquist three seats back of them!." "Ah! You don't say! Well, I'm Expenses of management, something of a ventriloquist myself. Sit

down a minute." I sat down and presently there came from the seat I had just left, and ap-

these words: worthy bridal pair for what was a simple piece of ventriloquistic mischief, and declare them innocent of such public exhibitions of affection as I palmed | Reserve fund ... ..... \$ 528,883,89

off on them in the tunnel." The gaze of all the occupants of the ginal author of the mischief, and such expressions as "It's too bad," "What a shame," began to be heard.

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

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

# PUTNAM'S CORN EXTRACTOR

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

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

# CATARRE CANNOT BE CURED

With LOCAL APPLICATIONS, as they can not reach the seat of the disease. Catarrh is a blood or constitutional disease, and in order to ucre it you must take internal remedies. Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces. Hall's Catarrh Cure is not a quack medicine. It was prescribed by one of the best physicians in this country for years, and is a regular prescription. It is composed of the best tonies known, combined with the best blood purifiers, acting directly on the mucous surremuts in curing Catarrh. Send for testimoni-F. J. CHENEY & Co., Props., Toledo, O.

Bold by druggists, price 75c.

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

# FAST LINE TO NEW YORK.

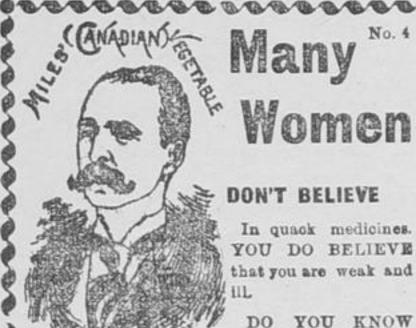
The Lehigh Valley, R. R., in connection with the Grand Trunk Railway, have the first through train service between Toronto, Hamilton, London, and principal points in Ontario, to New York City. Only line running Pullman buffet sleeping cars. Time two hours ahead of all other lines.

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

A LOOSE TALKER. Mr. Bellefield-I don't like Spiffins. He has wheels in his head.

Mr. Bloomfield-Don't you think that is an expression to be condemned? Indeed, I don't. I think that Spiffins has wheels in his head. How do you know

By the spokes that come out of his mouth.



DO YOU KNOW

that you can easily re-

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

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

Explanatory pamphlet, "Woman's Triumph," sent free on application. "A. M. C." MEDICINE CO.,

578 St. Paul St., Montreal.

AMERICA ASSURANCE year. BRITISH COMPANY.

cupied the chair, and Mr. P.H. Sims,

ANNUAL REPORT: The Directors have pleasure in sub-

The premium income shows a moderate decrease compared with the figable values consequent upon the disturbance in general business caused by the Presidential election in the United

The profit shown on the year's busithe antics of a newly wedded couple. ness is \$61,271.79, and, after, providing I must admit that the two in ques- for two half-yearly dividends at the the smaller business transacted, been "How will you have fun with them in | reduced \$11,101.41, and the net surplus, over capital and all liabilities, shows

The Directors desire to express their When the train entered the tunnel appreciation of the services of the offiall was quiet except for the noise made | cers and agents of the Company during the past year.

SUMMARY OF FINANCIAL STATE-

MENT. Premium income, less reinsurances ..... \$1,482,080 94 Interest Account ... .... 43,624 03 Total income ... \$1,325,705 02 Losses incurred ..... 950,183 33 including commissions, taxes, and other charges. 514,249 90 \$1,464,433.23 parently from my fun-loving seat mate, Dividends to shareholders .... 52,500 00 "I humbly beg the pardon of thsi Total Assets ..... ..... ...... \$1,436,958 84 Total liabilities (including capital stock) ..... 908,075 00

car was now directed toward the ori- Security to policy-holders .... \$1,278,883 84 tion of the report, said:-I desire to was obliged to be put in a chair again. add a few words concerning the busi- For five months these agonizing pains ness of the Company during the past were endured. But at last relief so year. The three preceding annual re- long delayed came. A friend urged ports I have had the honor of sub- him to try Dr. Williams' Pink Pills. He mitting to the Shareholders have in | yielded to the advice and had not been each case shown an increase in the taking them long when the longed premium income of the Company, this for relief was noticed coming. He could year, however, has been an exception move more easily, and the stiffness and to the rule, there has been a falling pains began to leave his joints. He off-though not a serious one- some continued the use of the pills for some

of the year 1895.

Cash capital ..... 750,000 00

need scarcely remind you that during his 80th year, but as he said, "by the the closing months of 1896 the disturb- aid of Dr. Williams' Pink Pills I am | humors; 35 cents. ed state of political and financial af- as able as those ten years younger. fairs had a marked effect upon the You can readily judge of this when in the recent Presidential election, bus- | Pills." iness interests were affected to probably a greater extent than in any root of the disease, driving it from the previous contest. The volumes of trade | system and restoring the patient to every branch, particularly in the alysis, spinal troubles, locomotor atamount of importations and the pro- axia, sciatica, rheumatism, erysipelas, dust of manufactories. As a natural scrofulous troubles, etc., these pills are result, insurable values were material- superior to all other treatment. They ly diminished, and the premium income | are also a specific for the troubles of fire insurance companies generally which makes the lives of so many wofaces. The perfect combination of the two in- doing business in the United States men a burden, and speedily restore the gradients is what produces such wonderful shows a corresponding falling off. I rich glow of health to pale and salmay say here, that while it is to be low cheeks. Men broken down by overregretted that the revival in trade work, worry or excesses, will find in which it was anticipated would set in | Pink Pills a certain cure. Sold by all after the questions at issue had been dealers or sent by mail postpaid, at settled by the popular vote has not 50c. a box, or six boxes for \$2.50, by adyet materialized to any appreciable ex- dressing the Dr. Williams' Medicine tent, it is gratifying to note that there | Company, Brockville, Ont., or Schenis a growing feeling of confidence in ectady, N.Y. Beware of imitations and financial circles, which may be regard- substitutes alleged to be "just as good." ed as the first essential to a return of commercial and industrial prosperity. If is certainly a matter of congratulation that we have passed through this period of depression with-

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

satisfactory profit has been realized

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

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

which we are engaged. The Vice-President, Mr. J. J. Kenny, seconded the adoption of the report,

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

The following gentlemen were elected to serve as Directors for the ensuing year:-Hon. Geo. A. Cox, J. J. The Annual Meeting of the Share- Kenny, Hon. S. C. Wood, S. F. Mcholders was held at the Company's of- Kinnon, Thes. Long, John Hoskin, Q. fice, Toronto, on Thursday, 18th Feb- C., LL.D., H. M. Pellatt, R. Jaffray, A. Myers.

The President, Hon. Geo. A. Cox, oc- At a meeting held subsequently, Hon. Geo. A. Cox was elected President, and

### ACCOUNTED FOR.

Clara: Isn't your love for him very Maud: Well, his rich aunt died very unexpectedly.

# A MINISTER'S STORY.

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

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

Cure

From the Tilsonburg Observer. The Rev. C. H. Backhus is a resident of Bayham township, Elgin county, Ont., and there is probably no person ble an attack of la grippe. He did not | S. C. appear to get any better and a second | This train is in addition to the renature located themselves in his body. | tively the next day. The President, in moving the adop- could hobble but a few steps when he | Southern Railway, Washington, D.C. \$25,000, as compared with the business time longer and the cure was complete. Seeing Mr. Backhus now it As you are aware, a large proportion | would be difficult to think of him as of our revenue is derived from our the crippled and helpless man of those agencies in the United States, and I painful days. Mr. Backhus is now past

Dr. Williams' Pink Pills strike at the

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

out that increase in the fire losses of For what reason? inquired her husthe country which frequently accompanies such conditions, and that a very She carries a smaller basket to and

from her home.

# THOUGHT

# THAT KILLED

HE thought that he could trifle

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

vested in a safe, reliable

remedy went for a tombstone.

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

THERE IS NOTHING ELSE

THAT CAN TAKE ITS PLACE Economiconomico

emulsion the world over. There is not a man, woman or child who is run down, or emaciated, or has weak lungs, that Scott's Emulsion will not benefit. When you ask for it you will likely be told by the druggist that he has an emulsion "just as good." It is not true. No emulsion is as 50c. and \$1.00 at all druggists. 000 000 000 000

# PILL-ANTHROPY.

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

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

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

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

# FLORIDA WINTER SERVICE.

The Southern Railway and the Florin the county who is better known or ida Central and Peninsular Railroad more highly esteemed. He is a minis- are now operating the famous New ter of the United Brethren Church. He | York and Florida Limited, between also farms quite extensively, superin- New York and Jacksonville, and St. tending the work and doing quite a Augustine. This train is composed of share of it himself despite his advanc- Pullman's latest improved comparted age. But he was not always able ment cars, dining cars, drawing room to exert himself as he can to-day, as sleeping cars and library observation, after the first dose I had relief." a few years ago he underwent an ill- cars, leaving New York daily, except ness that many feared would terminate Sundays, at 12.10 noon, and Washing- First artist (patronizingly)-Van Dike his life. To a reporter who recently ton 6.20 p.m., running solid through is a good fellow, but he never will be had a conversation with him the rev. to Savannah, Jacksonville and St. Au- a finished painter." Second Artistgentleman gave the particulars of his gustine, via., Lynchburg, Charlotte, "No; all of his figures are entirely too illness and cure, with permission to and Columbia, reaching Savannah at life-like." make the statement public. The story 11.20 a.m., Jacksonville, 3.30 p.m., and In this age of adulteration, it is reas told by Rev. Mr. Backhus is substan- St. Augustine, 4.43 p.m., the next day. freshing to find the quality and purtially as follows:-About three years This train also carries through sleep- ity put forward as the strong points ago he was taken ill and the doctor er New York to Augusta, Ga., with con- of any article that enters largely into who was called in pronounced his trou- nection at Trenton, S. C., for Aiken, home consumption. This is recognized

doctor was called, but with no more gular double daily limited trains, leavsatisfactory results, so far as a renew- ing Washington daily at 11.15 a. m. al of health was concerned. Following and 10.43 p.m., arriving in Jacksonthe la grippe pains of an excruciating ville at 9.00 a,m., and 9.00 p.m., respec-

He grew weaker and weaker until at | For further information time tables last he was perfectly helpless. He could and sleeping car reservations, call on not sit down nor rise from a sitting pos- B. P. Fraser, No. 19 Exchange street, ture without assistance and when with Buffalo, N.Y., or write to L. S. Brown, this assistance he gained his feet he General Agent, Passenger Department,

> WHY HAND ORGANS VANISH. Philanthropist— Yours is the first hand organ I have seen for some weeks.

Got too cold for them, I suppose. Organist-Eet ees so, signor. Zee peoples keepa windows shut and notta pay us to move on.

### Atching, Burning Skin Diseases Cured For 35 Cents.

Dr. Agnew's Ointment relieves in one day and cures tetter, salt rhoum, piles, scald head eczema, barters' itch, ulcers, blotches and all eruptions of the skin. It is soothing and quieting and acts nke magic in the cure of all baby

Angel cake, said the married man, general trade of the country. Owing I tell you I laid forty rods of rail fence | who refused to permit the use of his to the nature of the main questions at | this year. I am glad to add my testi- name, is so called because it would reissue between the two political parties mony in favor of Dr. Williams' Pink quire an angel to eat it without suppressed profanity.

A CASE OF DIABETES.

showed a serious diminution in almost health and strength. In cases of par- No Help From Medical Men-Suffered for Many Years-Cured by Dodd's Kidney Pills.

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

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

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

# FAILURE IMPOSSIBLE

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

Mrs. Farley. I am so glad to hear your husband is better again. Is he regaining his spirits? Mrs. Jorley, Oh, yes! The doctor is gradually letting him drink again.

### OLD WAR HORSE.

A Grand Army Man Crosses Swertis With Heart Disease and Wins a Glark cus Victory With the Ald of Dr. Agnow's Cure for the Heart.

Dr. Agnew's Cure for the Heart cannot be over estimated, says H. M. Muiselman, a wellkrown G. A. R. man of weissport, Pa., and he centinues: "My ailments were palpitation and fluttering of the heart. I used two bottles of your valuable dure and feel like a new man, I have taken bottles and bottles of other medicines without help. I introduce is to my friends at every epportunity possible. It is a great medicine. In ide of 30 minutes

the world over as the salient feature of "Salada" Ceylon Tea, and admitted by analysts and medical men.

W.P.C 856

PERFECT ...

In flavor and quality

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

Splendid Equipment and Good Solld Work -have placed the-

TORONTO-Gerrard and Yonge Sts.,

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

FOR TWENTY-SEVEN YEARS.

EVERY TUESDAY During March and April

At 9:00 p.m. (Should sufficient business offer)

MANITOBA AND THE CANADIAN NORTH-WEST A Colonist Sleeper will be attached to Pacific Ex-press due to leave Toronto at 12:30 p.m. (noon) on these

Ask or write for "SETTLERS' CUIDE."





Only One Price.

It is as good as can be made. ONLY ONE GRADE --- The Best



73 to 31 Adelaide St. W., TORONTO