

REMARKABLE PIANO.

The Only Instance Where the Action Was "On the Hog."

One Bouchet, who compiled a history of Aquitaine, describes a remarkable pianoforte built for Louis XI. by the Abbe de Baigne.

BRIEFLY MENTIONED.

A woman's brain declines in weight after the age of 30.

While the wedding service is proceeding in Japan, the bride kindles a torch and the bridegroom lights a fire from it and burns the wife's playthings.

More than a century ago a meeting house was erected at the head of the Tuckahoe river, near Tuckahoe, N.J., and it was painted for the first time three weeks ago.

In every city or town in the Netherlands you will find a Rosemary street. In olden days only undertakers lived in them, the rosemary being in the language of flowers, specially dedicated to the dead.

An Anglesa, N.J. gunner killed a duck a few days ago and attached to one of the duck's feet was a large clam. The duck had evidently been wading in shallow water and had stepped on a feeding bivalve.

Hunters at South Seaville, N.J., have exhausted all their ingenuity in trying to capture a white crow that for more than a year has been living in the woods adjacent to the town with several hundred of its black companions.

CALENDARS.

A curious thing about the calendar is the fact that no century can begin on Wednesday, Friday or Saturday.

A WORD OF WARNING.

Great geniuses, they say, are always absent-minded.

Yes, but don't fool yourself; all absent-minded people are not great geniuses.

Iowa Farms for Sale, \$2 per acre cash, Balance crop until paid. J. Muirhead, St. Louis, Mo.

Paper quilts are extensively used abroad by the poorer classes.

La Toscana, 10c. RELIANCE CIGAR FACTORY, Montreal.

The population of the world increases 10 per cent. every ten years.

For Over Fifty Years MRS. WINSLOW'S SOOTHING SYRUP has been used by mothers for their children's ailments.

In Germany a clock has been made that is warranted to go for 9,000 years.

TO CURE A COLD IN ONE DAY Take Laxative Bromo Quinine Tablets. All Druggists refund the money if it fails to cure. 25c.

Hyrnas always fight kneeling, the foreleg being the most vulnerable part of their body.

Many people suffer with catarrh until it becomes chronic, because they do not know how easily it may be cured. Ten days' free trial treatment ought to be convincing.

RECRIMINATION.

We had a frightful quarrel; he told me I was no spring chicken. Shameful! What did you say? Well—I told him that he wasn't the only canned mushroom in the market.

A Happy New Year Indeed

DR. WEAVER'S CATARRH CURE is the only cure for catarrh and to whom the constant use of ointments, snuffs and washes was a weariness to the flesh.

"Example is Better Than Precept."

It is not what we say, but what Hood's Sarsaparilla does, that tells the story. Thousands of testimonials are examples of what Hood's has done for others, and what it will do for you.

Scrofula—"Running scrofula sores made me shunned by neighbors. Medical treatment failed. A relative urged me to try Hood's Sarsaparilla. Did so and in few months the sores completely healed."

Inflammatory Rheumatism—"Two attacks of the grip left me with inflammatory rheumatism. Am 89 years old, but Hood's Sarsaparilla cured me and I can climb stairs and walk anywhere."

Hood's Sarsaparilla Never Disappoints

Hood's Pills cure liver ills; the non-irritating and only cathartic to take with Hood's Sarsaparilla.

ALL FAIR IN LOVE.

Miss Beauti—I wonder if Mr. Nicc-fello is going to the reception.

Mr. Sharpello (a rival of Mr. Nicc-fello)—Um—let me see—it's a full dress affair, isn't it?

Of course. How stupid of me! If he goes he'll need his dress suit!

Presumably. Then, Miss Beauti, I feel sure you will meet him there. I saw him come out of a pawnbroker's this morning with a bundle under his arm.

THOMAS PHOSPHATE POWDER

THE WHITE MAN'S BURDEN.

Take up the white man's burden—And the noble savage strode To the nearest bar that came in sight, And got him there a load.

Catarrh Cannot be Cured

with LOCAL APPLICATIONS, as they cannot reach the seat of the disease. Catarrh is a blood or constitutional disease, and in order to cure it you must take internal remedies.

CURIOUS.

Miranda, visiting city friends,—My, here's her visitin' card.

Miranda's husband—What does it say?

Miranda—It says she's at home Thursdays. Wonder where she stops rest of the time.

THE PHOSPHATIC HEART.

Mr. Wallace hit the nail on the head in summing up a lecture on "Manufacturing" before our Institute, when he said:—"So you see that after our careful study of geology and of soil physics, of botany or the science of plants; of the proper feeding of plants and animals; of the history of our systems of farming in general, and the results obtained, and after reviewing the evidence at hand from older countries as well as our own Canada, it is borne in strongly upon us that, excepting in raising hay for sale only, the principal loss our land suffers by cropping and grazing is in humus, nitrogen and phosphates."

We expected to hear Mr. Wallace tell us something about Albert's Thomas-Phosphate Powder, but he studiously avoided it and treated the manuring problem candidly and incisively.

NOT THE ONLY ONE.

Mr. Whingleby.—Oh you needn't feel so uppish. You're not the only girl in town.

Miss Flasleigh.—No, I'm not the only girl in town who has publicly announced that she wouldn't have you if you were the last man on earth.

No doubt there are other good teas, but for strength, richness and real quality Blue Ribbon stands alone.

INVITATION ACCEPTED.

Mr. Saphead—I've got a fad, too, don't you know, I collect old and rare violins. Come around and see em. Musician—Do you play? Mr. Saphead—Bless you, no, not a note. Musician (enthusiastically)—I will come.

FEDERAL LIFE GROWS RAPIDLY.

The report of the annual meeting of the Federal Life Assurance Company which will be found elsewhere in this issue, contains a record of remarkable expansion, even in this growing time. The Federal Life secured enlarged powers at the last session of the Dominion Parliament, and is proceeding to spread its operations into new and profitable fields.

CIRCUMSTANTIAL

How many persons can you crowd into a car? I asked the conductor. That depends on whether they are married folks or couples thinking about it, he replied.

W P C 964

CALVERT'S

Carbolic Disinfectants, Soaps, Ointment, Tooth Powders, etc., have been awarded 100 medals and diplomas for superior excellence. Their regular use prevents infectious diseases. Ask your dealer to obtain a supply. Lists mailed free on application.

F. C. CALVERT & CO., MANCHESTER, ENGLAND.

Silica Poultry Grit is the best digester in the market LAURENTIN SAND & GRAVEL CO., Montreal.

Agents Best selling articles in the market Wanted for sale in every store, factory and house. Exclusive territory. ROWELLA BERRY, Chicago and Montreal.

The "Balmoral," Free Bus Am. Plan. \$1.50 a wk.

CUTTING SCHOOL—Tailors and Dress-makers, send for catalogue. C. & D. SCHOOL CO., Montreal.

Rheumatism—Cure assured in 24 hours, a new specific, sent by mail on receipt of \$1. DR. ROUBY, P.O. Box 365, Montreal.

Champion EVAPORATORS FOR MAPLE SYRUP. Catalogue free. G. H. GRIM MFG. CO., Montreal.

Stammerers—Every stammerer who has failed to be cured elsewhere, write to Dr. Arnott, Berlin, who will convince you he can cure you.

Stammerers—Especially those who have failed to be cured elsewhere, write to Dr. Arnott, Berlin, who will convince you he can cure you.

Skin Diseases—All kinds cured or money refunded. Dr. Rameau's Antiseptic Pomade, \$1.00 by mail. Write Prof. Lecours, Pharmacist, 378 Craig St., Montreal.

IF you have any APPLES, BUTTER, EGGS or POULTRY to ship, ship them to The Dawson Commission Co., Limited, Toronto.

NOTICE.—St. Canut, Rawdon, and St. Liboire Tragedies—3 crimes—full history of the murder and trial of Cordelia Vane and Sam. Farlow. These mailed on receipt of 5c. Agents and Booksellers supplied at \$1.50 per hundred. Leprohon & Leprohon, 1625 Notre Dame St., Montreal.

Shannon CABINET SYSTEM. The only secure filing system. Send for catalogue. All sizes in stock, from 1 to 60 drawers. The Office Specialty Mfg. Co., Montreal. 122 and 124 Bay St., TORONTO. Factory: Newmarket.

New Tires EITHER SINGLE or DOUBLE TUBE \$5 per pair. Sent C.O.D. to any address. Will mail catalogue if requested. WM. B. NORTHAN, TORONTO, ONT.

FREE! This lovely Little Lady's Watch, with guard or chainette for carrying. 3 doz. of our full-sized Ladies' Doylies at 10c each. Ladies' Sterling Silver Watch for selling 5 doz. Doylies in latest and prettiest design. They sell at sight. Write and we send them postpaid. Sell them, return our money and we promptly forward your watch free. Unsold doilies returnable. LINEN DOYLIE CO., Dept. 'Z', Toronto.

FREE Gold-Shell Solitaire Ring, exquisite flush-diamond case, for selling 1 doz. dainty packages of Heloise, Rose and Violet Perfume. No brass or imitation. Sell at 10c each. Return us \$1.20 and receive ring FREE by return mail. Liberal commission, if preferred. Unsold goods returnable. HOME SUPPLY CO., Dept. 'Z', Toronto, Ont.

EVERY WISE MOTHER KNOWS THE VALUE OF INDIAN WOMAN'S BALM AS A PARTURIENT MEDICINE.

Satisfying because comprehensive enough to meet every demand and suit every pocket. Try it—

LUDELLA CEYLON TEA Lead packages, 25, 30, 40, 50 and 60c.

FREE! No Money Required!!

If you will sell \$2.40 worth of our Brightlight Chemical Lamp Wicks, at 5 cents each, we will send you, free of charge, a Nickel-plated, Stem-winding, Stem-setting, American Watch, gong size, warranted a reliable time-keeper. These Wicks have heretofore been advertised under the names of White-light, Clear-light, etc., and sold at 10 cents each, but we now offer them at the reduced price, FIVE CENTS EACH. For selling \$3.60 worth we give a beautiful ladies' size watch. We give also for selling these Wicks: Accordeons, Violins, Autographs, Mandolins, Guitars, Bracelets, Rings, and other valuable presents. We give a handsome 4-Blade Pearl Handle Knife for selling only 60 cents' worth. Send your address and we will forward the wicks for you to sell post paid, when sold send the money and we will send premium. Wicks returnable if not sold.

Address GEM NOVELTY CO., TORONTO.

The Federal Life Assurance Company.

SEVENTEENTH ANNUAL STATEMENT.

The seventeenth annual meeting of the Shareholders of The Federal Life Assurance Company of Canada was held at the Head Office, in Hamilton, on Tuesday, the 7th inst. In the absence of the President, Mr. Beatty, Mr. William Kerns, First Vice-President, occupied the chair, and Mr. David Dexter acted as Secretary. The following report and financial statement was submitted by the Directors:—

The Directors have pleasure in submitting for the information and approval of the shareholders the following report of the business of the Company, together with a statement of receipts and disbursements for the year which closed on 31st December, 1898, and of the assets and liabilities on that date.

New business consisted of fourteen hundred and fifty-nine applications for insurance, aggregating \$2,418,850, of which thirteen hundred and eighty-one applications for \$2,114,232 were accepted, applications for \$134,000 having been rejected or held for further information.

In the past year, as in the preceding year, fully 98 per cent of the new business written by this Company was in investment plans. This and the fact that the advance of three additional and well-equipped competitors in the field within the past two years has not diminished the share of new business which this Company has been able to secure indicate the continued growth of feeling in favor of investment insurance rather than towards other forms of investment on which interest earnings are depreciating steadily.

The income of the Company shows a gratifying increase over previous years, and the addition of \$143,835.14 to the assets is especially noticeable, the total assets having risen to \$86,283.41, exclusive of guarantee capital.

The security of the policyholders, including guarantee capital, amounted to \$1,475,283.41, and the liabilities for reserves and all outstanding claims, \$757,399.20, showing a surplus of \$717,884.21. Exclusive of uncollected guarantee capital, the surplus to policyholders was \$108,584.21.

Assurances for \$114,575 on fifty-seven lives became claims through death, of which amount the Company was reimbursed for \$7,000. Including cash dividends and dividends applied to the reduction of premiums (\$30,878.32) with matured endowments for \$4,600, the total payments to policyholders amounted to \$143,702.25.

In accordance with instructions received from the shareholders at last annual meeting, your Directors applied for and obtained from the Parliament of Canada a special act of incorporation changing the name of the Company to the Federal Life Assurance Company of Canada, and granting enlarged powers for business and investment in and out of Canada.

The investments of the Company have been carefully looked after, and have yielded for years past the best results reported by any company doing business in this country. Expenses have been kept within reasonable limits, while due effort is being made for new business. The chief officers and agents of the Company are entitled to much credit for their able representation of the Company's interest. The office staff has also proved faithful in the Company's service.

The accompanying certificate from the Auditors vouches for the correctness of the statements submitted herewith, all accounts, securities and vouchers having been examined by them.

FINANCIAL STATEMENT. INCOME. Premiums, interest and rent. \$ 410,821 71. DISBURSEMENTS. Paid policyholders for death claims, endowments, dividends, etc. 143,702 23. General expenses, re-insurance and dividends on capital. 127,548 00.

ASSETS. Debentures, mortgages, policy loans, real estate, cash and other securities. \$86,283 41. Guarantee capital. 109,000 00. Total resources for security of policyholders. 1,475,283 41.

LIABILITIES. Reserve fund. 757,399 20. Surplus to policyholders. 717,884 21. Insurance written and taken during the year. 2,021,535 04. Total. 3,546,618 45. JAMES H. BEATTY, DAVID DEXTER, President, 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, 1898, and have certified their correctness.

The securities have been inspected and compared with the ledger accounts and found to agree therewith. The financial position of your company, as on 31st December, is indicated by the accompanying statement respectively submitted.

H. S. STEPHENS, SHERMAN E. TOWNSEND, Auditors. Hamilton, March 1st, 1899.

In moving the adoption of the Directors' Report Mr. Kerns referred to the steady and substantial growth of the Company's business; the large increase from year to year in its income, assets and surplus. He stated that while the expenditure had been increased 6.56 per cent in the last year, the assets of the company had increased 19.50 per cent, the net surplus 37.92 per cent, and the reserve funds 21.41 per cent, the capital and assets having now reached \$1,475,283.41.

He quoted from the December number of the Economist to show that the Company had so carefully managed the investment of funds as to earn a better rate of interest in each of the past eight years than the average rate earned by all of the Canadian life assurance companies. The rate earned by the Federal in 1897—the last year in which the average can be obtained from the reports of the Superintendent of Insurance—was 5.64 per cent, and the average rate earned by all the Canadian companies 4.48 per cent.

After the adoption of the Directors' Report an interesting report of the mortality experience of the Company and of the history of medical examinations for life insurance was read by the Medical Director, Dr. Woolverton. Congratulatory remarks regarding the substantial progress of the Company and regarding the management were made by several of the shareholders.

A vote of thanks to the officers, agents and office staff was responded to by Mr. David Dexter, the Managing Director. The retiring Directors of the Company were re-elected, with the addition of T. H. MacPherson, Esq., M.P. The Auditors were reappointed.

SAGAING CASINGS—New importations finest English Sheep and American Hops—reliable goods at right prices. PARK, BLACKWELL & CO., Toronto.

Do Laval Cream Separators. ALPHA—HAND AND POWER. CANADIAN DAIRY SUPPLY CO., Of Montreal and Winnipeg. Sole Agents for Canada.

Dominion Line ROYAL MAIL STEAMSHIPS. St. John, N.B., and Halifax, to Liverpool, calling at Londonderry, Lark and fast twin screw steamships "LARNADOR," "WYANDOTT," "SCOTSMAN," "GLENMORING," "WYANDOTT," "SCOTSMAN," Superior accommodation for First Cabin, Second Cabin and Storage passengers. Rates of passage—First Cabin, \$35.00; Second Cabin, \$25.00; Steerage \$12.50 and upwards according to season and berth. For all information apply to Local Agents or DAVID TORRANCE & CO., Gen'l Agents, 17 St. James St., Montreal.

29 OF OUR STUDENTS have recently taken good situations, and four positions remain unfilled.

CENTRAL Business College.

STRAITFORD, ONT. We teach real business—no imitation or nonsense. In fair competition our graduates are nearly always chosen. Business men appreciate our work. Best Commercial School in Canada. Enter now. Circulars free. W. J. ELLIOTT, Principal.

ALLAN LINE ROYAL MAIL STEAMERS ST. LAWRENCE ROUTE MONTREAL TO LIVERPOOL.

SUMMER SAILINGS. CALIFORNIAN—May 6, June 10, July 13. CASTILLAN—(new), May 20, June 24. BAVARIAN—(new), 10,000 Tons, Twin Screw, July 20, and weekly thereafter. Cabin Passage—\$55.00 and upwards. Steerage—Liverpool, London, Glasgow, L. ndonderry, or Queenstown, \$23.50. For further information apply to H. BOURLIER, 77 Yonge St., Toronto, or H. & A. ALLAN, Montreal.

THE MOST NUTRITIOUS. EPPS'S GRATEFUL—COMFORTING. COCOA BREAKFAST—SUPPER.

"BEAVER BRAND" Mackintosh over harness is guaranteed Waterproof. Ask for it. Made at the Beaver Rubber Clothing Co., Montreal.

On Trial WE SEND THE AYLMER SPRAY PUMP, OR THE ANDERSON FORCE PUMP, on these terms. No sucker, no packing. Will last a lifetime. For Illustrated Catalogues, address AYLMER IRON WORKS, or J. W. ANDERSON, Aylmer, Ont.

HARTFORD FIRE INSURANCE CO.

Inner "Maltosa Cress" Tubes.

HEALTH RESTORED without medicine or expense to the most disordered Stomach, Lungs, Nerves, Liver, Blood, Bladder, Kidneys, Brain and Breasts.

Du Barry's Revalenta Arabica Food, which saves Invalids and Children, and also Reverses successfully Infants whose Aliment and Debility have resisted all other treatments. It digests when all other food is rejected, saves 50 times its cost in medicine. 50 Years Invariable Success, 100,000 Annual Cures of Constipation, Flatulency, Dyspepsia, Indigestion, Consumption, Diabetes, Bronchitis, Inflammation, Coughs, Asthma, Catarrh, Phlegm, Diarrhoea, Nervous Debility, Sleeplessness, Despondency. (Limited), 77 Regent Street, London, W., also in Paris, 14 Rue de Castillon, and at all Grocers, Chemists, and Stores everywhere. In tin, 2s. 3d. 6s. 5s. 1s. 6s. Sent carriage free. Also Du Barry's Revalenta Hecuba, in tin, 3s. 6d. and 6s. Agents for Canada:—The T. Eaton Co., Limited, Toronto.