

### ANNUAL REPORT OF THE STANDARD LIFE ASSURANCE CO.

The seventy-third annual general meeting of the company was held at Edinburgh on Tuesday, the 25th April, 1899. A. R. C. Pitman, Esq., W.S., in the chair. The results communicated in the report:—

Amount of assurances accepted during the year 1898 (for which 4,937 policies were issued).....	10,016,102
Premiums on new policies issued.....	333,217
Purchase price of 192 new annuities.....	790,250
Claims by death under 1,013 policies during the year 1898, inclusive of bonus additions.....	3,265,884
Claims under endowment assurances matured during the year 1898, 64 policies, inclusive of bonus additions.....	183,553
Settling assurances on 15th November 1898.....	119,825,236
<b>Annual revenue.....</b>	<b>5,686,038</b>
<b>Accumulated funds.....</b>	<b>44,678,682</b>
<b>Investment in Canada.....</b>	<b>14,204,000</b>

#### FIRST SCHEDULE.

Revenue account of The Standard Life Assurance Company, for the year from 16th November, 1897, to 15th November, 1898. Prepared in accordance with "The Life Assurance Companies' Act," 33 and 34 Victoria, Cap. 61.

Amount of funds at the beginning of the year 15th November, 1897.....	42,171,539.14
Premiums (after deduction of re-assurance premium).....	3,992,228.80
Consideration for annuities granted.....	790,250.00
Interest and dividends.....	1,823,818.86
Fines and Fees.....	5,595.41
	\$ 46,563,444.44
Claims by death under life policies, including bonus additions (after deduction of sums re-assured).....	3,265,886.92
Do. under endowments and annuities.....	183,555.90
Resurances matured.....	3,449,442.82
	220,895.81
	374,071.73
Commission.....	212,369.11
Expenses of management.....	318,818.86
Dividend and bonus to shareholders.....	97,343.31
Income tax.....	30,229.94
Amount of funds at the end of the year 15th November 1898, as per second schedule.....	43,749,939.85
	\$ 46,563,444.44

#### SECOND SCHEDULE.

Balance sheet of The Standard Life Assurance Company, on 15th November, 1898 Prepared on the basis of valuation of 1895, in accordance with "The Life Assurance Companies' Act," 33 and 34 Victoria, Cap. 61.

<b>LIABILITIES.</b>	
Shareholders' capital paid up.....	684,000.00
Insurance and annuity fund.....	42,735,513.08
Reserve fund.....	380,332.33
Balance carried forward.....	41,146.44
<b>Total funds as per first schedule.....</b>	<b>\$ 43,749,939.85</b>
Liabilities under policies admitted, but not paid.....	815,705.67
Dividends to proprietors (due at and prior to 15th November outstanding).....	44,346.53
Annuities outstanding.....	13,296.11
Staff deposit fund.....	45,710.00
Sum deposited with the company.....	9,538.67
	\$44,678,681.83
<b>ASSETS.</b>	
Mortgages on property within the United Kingdom.....	9,988,235.67
Do. out of the United Kingdom.....	15,069,340.70
Loans on the company's policies within their surrender value.....	2,154,475.89
<b>Investments:</b>	
British Government securities.....	431,682.15
Indian and colonial government securities.....	881,028.77
Foreign government securities.....	758,728.72
Indian and colonial municipal bonds.....	1,444,416.35
Railway and other debentures and debenture stock.....	3,708,470.55
Do. shares (preference).....	763,272.73
Bank deposits for fixed periods.....	494,074.78
House property.....	\$3,170,313.37
Leasehold.....	85,964.45
	3,256,297.82
Stock of Scottish chartered banks.....	61,520.10
Company's shares.....	15,987.30
Ground rents and freehold.....	807,456.45
Life-rents and reversions purchased.....	504,932.52
Loans upon personal security, with policies of assurance, repayable by instalments.....	1,035,322.92
Agents' balances in course of collection.....	896,333.94
Premiums outstanding in course of collection.....	855,132.98
Interest accrued, but not due.....	394,626.32
Do. due, but not paid.....	1,997.33
Dash on deposit.....	\$125,861.11
Do. on current accounts and in hand.....	591,074.39
	726,935.50
Deed and receipt stamps in hand.....	317.00
	\$44,678,681.83

\*Note.—These items are included in the corresponding items in the first schedule.

A. R. C. PITMAN, Chairman.  
W. J. DUNDAS, Director.  
J. H. DAVIDSON, Director.  
SPENCER C. THOMSON, Manager and Actuary.  
Edinburgh, 19th April, 1899.

showing no signs of standing still. He also referred to the very satisfactory and sound condition of the company, which gave it a very high standing, while its investments were of the safest character.

The appointment of Mr. William Younger as an additional director was approved of.  
**SPENCER C. THOMSON,**  
Manager.

**Montreal:**  
**W. M. RAMSAY,**  
Manager for Canada.  
**J. HUTTON BALFOUR,**  
Secretary.

### SEA TELEPHONE WITHOUT WIRES.

Italian Invention That Will Oblviate Collisions and Other Marine Disasters.

Prof. Russo d'Asar, an Italian, has devised a telephone to indicate the approach and direction of unseen vessels at sea as far away as five miles. His instruments have been tried with complete success, according to the Lega Navale, on the warships at Genoa and Spezia. The general receiver, which is immersed in the water either at the bow or at the stern of a vessel, consists of two greatly flattened cones, separated by a broad ring. The outer edge of the ring has eighteen receivers connecting with microphones, and each joined to one of eighteen divisions of a dial on deck, nine for port and nine for starboard.

When the receiver for the point northeast to port, for instance, marks the sound from a passing vessel, a white disk shuts off the corresponding compartment on the dial. The look-out then puts his ear to the telephone. If the sound becomes more intense and the disk remains in place, it is a sign that the vessel is still approaching from that direction. If the sound grows fainter and the disk disappears and then shuts off the north-northeast compartment, say, the direction taken by the other vessel can be determined. If the apparatus can work at a distance of five miles, it ought to make collisions in logs or at night inexcusable, and as the sound of waves breaking on the rocks is transmitted just as easily, it should give warning at least of danger from land near at hand.

#### Failure and Success.

It is often all the little things that constitute the wide difference between success and failure. Some men, earnest in purpose, capable in many ways, seem unable to discern the import of minor, nevertheless important elements, and neglect in consequence to grasp the opportunities that if accepted would carry them on to victory. In the same way people are imposed upon by mercenary druggists, who, to gain an additional profit, practise the dishonest method of substitution. Calling for Putnam's Painless Corn Extractor, they accept some worthless flesh-eating substitute, only to be disappointed or suffer injury. Putnam's Corn Cure is the only reliable one.

I like to hear a servant girl sing at her work. It shows a good disposition. Not always. I think our girl sings because she has a grudge against us.

Very few marriages grow out of these summer attachments, said the observing man. No, mostly trial heats, replied the horse man.

Has your sister Lulu become engaged very often during her stay at the seashore this summer? No, the only fellows she has met were three last year.

### O'KEEFE'S LIQUID MALT

Invigorates and Strengthens.  
LLOYD WOOD, Toronto, GENERAL AGENT.

So you want to marry my daughter? said the old gentleman. W-W-Well, I wouldn't exactly say that, replied the diffident man. h-h-but she wants to m-marry me. Otherwise we n-never would have been engaged.

#### FOR OVER FIFTY YEARS

MRS. WINSLOW'S SOOTHING SYRUP has been used by mothers for their children's teething. It soothes the child, softens the gums, allays pain, cures wind colic, and is the best remedy for diarrhoea. 25c a bottle. Sold by all druggists throughout the world. Be sure and ask for "Mrs. Winslow's Soothing Syrup."

#### INGENIOUS FRENCH INVENTION.

A Frenchman has invented a stopper for preventing the influx of water through a hole in the ship's side and so save the vessel. It consists of an iron rod to the end of which are pivoted four triangular plates that fold back upon the rod. The rod is thrust through the hole and by turning the nut at the end the four plates open, fitting together closely against the side of the vessel to form one plate. The force of the water helps to keep it in position, but the rod is secured on the one inside also. The carpenters can then do their work inside.

### AN IMPORTANT PERSONAGE.

Conductor—See that insignificant little fellow over there at the pie counter?  
Passenger—Yes, what of him?  
Conductor—He's more important than the president of the road. What he says goes.  
Passenger—Indeed! Who is he?  
Conductor—He's the train dispatcher.

**"Pharaoh 10c."** Payne, of Grandby, Quebec Cigar Manufacturer.

Tiepass Teddy—Wake up, Harry; de barns on fire, Handout Harry—Blame dese careless farmers. Dey re allers leavin' a lot o' hay around where a fellers apt to drop sparks from his pipe.

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

Take away your filthy lucre! said the hero. I anticipated that remark, said the villian, smiling sardonically under his black flowing mustache. All these bills have been carefully sterilized.

#### MONTREAL HOTEL DIRECTORY.

**The "Balmoral," Free Bus** Am. Plan. \$1.50 & up.  
**Hotel Carlslake,** European Plan. Rooms from \$1 a day up. Opp. G.T.R. Station, Montreal. Geo. Carlslake & Co., Prop.s.  
**AVENUE HOUSE** McGill-College Avenue. Family Hotel rates \$1.50 per day.  
**ST. JAMES' HOTEL**—Opposite G.T.R. Depot. Two blocks from C.P. Railway. First-class Commercial House. Modern improvements—Rates moderate.

Lawyer—Well, have you at last decided to take my advice and pay this bill of mine? Client—Y-es. Lawyer—Very well; William, just add \$10 to Mr. Smith's bill for further advice.

#### Deafness Cannot be Cured

by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube gets inflamed you have a rumbling sound or imperfect hearing, and when it is entirely closed deafness is the result, and unless the inflammation can be taken out and this tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surfaces.

We will give One Hundred Dollars for any case of Deafness (caused by catarrh) that can not be cured by the **Hall's Catarrh Cure**. Send for circulars, free.

**F. J. CHENEY & CO., Toledo, O.**  
Sold by Druggists, 7ac.  
Hall's Family Pills are the best.

#### THE OLD SONGS.

I can not sing the old songs  
That linger in my throat,  
Because, alas, it happens,  
I can not sing a note.

W P C 987

### CALVERT'S

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

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

### Catarrh; Indian Catarrh Cure.

Sold by all reliable Druggists.

### ONE NIGHT

Corn Cure. Ask your druggist for it. Price 10c.

### Stammerers

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

**"BEAVER BRAND" Mackintosh** never hardens & is guaranteed Waterproof. Ask for it, take no other. Beaver Rubber Clothing Co., Montreal.

**COMMON SENSE KILLS ROACHES, Bed Bugs, Rats and Mice.** Sold by all Druggists, or 811 Queen W. Toronto.

### WANTED—AGENTS FOR AN ENTIRE NEW

line of Household novelties. Sold by all sellers on the market to-day. Address THE U. S. SPECIALTY CO., 69 Adelaide St. E., Toronto.

### LAW

Mills, Mills & Hales Barristers, etc., removed to Wesley Bldg., Richmond St. W., Toronto.

**The Dawson Commission Co., Limited,**  
Cor. West-Market & Colborne St., Toronto.  
Can get you best prices for Apples, Butter, Eggs, Poultry, and other produce, if you ship it to them.

### PATENTS

Procured in all countries. Designs, Trade Marks registered, Copyrights, Caveats procured. Write for information. Educational World. Mail orders receive prompt attention. Notary Public, Temple Building, Toronto, Ont.

### Catholic Prayer

Books, Rosaries, Offices, Soap-candles, Religious Pictures, Stationery, and Church Ornaments. Educational World. Mail orders receive prompt attention. D. & J. SADLER & CO., Montreal.

### WOOD & PHOTO ENGRAVING

J. L. JONES ENG. CO.  
6-8 10 ADELAIDE ST. W. TORONTO.

### WHITE'S PHOSPHO SODA

An Effervescent Phosphate, excellent cleanser for liver, kidney and stomach, takes the place of coal tar preparations in case of headache, its effect is immediate. Sold by all druggists, in 10c, 25c, 50c and \$1.00 packages.  
Queen City Drug Co., 27, Wellington-St. E., Toronto.

### SHORT, BUT STRONG, is this argument—

# LUDELLA

CEYLON TEA HAS THE FLAVOR AND QUALITY.  
Lead Packages. . . . . 25, 30, 40, 50 & 60c.

### A BOON FOR THE LAME!

## THE IVEY PATENT EXTENSION SHOE CO.

Are anxious to secure the address of every lame man and woman in Canada whose lame ness consists in one limb being shorter than the other, and are offering good paying employment to every lame person who will take the trouble to write for circulars and care of the Extension for yourself and you will, after wearing it a week, have no trouble to convince others of its value.

This Extension is by far the best of its nature ever placed on the market, and enables the wearer to walk upright, to walk with ease and comfort, to wear any ordinary street shoe, and gives them the same appearance as their more fortunate friends. Describe circulars free to all. Ask for terms to agents. Address  
**170 BAY STREET,**  
— — — — — **TORONTO, CANADA.**

#### WATER AND OZONE.

The authorities of Lille, France, have concluded some exhaustive tests of the efficacy of ozone for purifying water. They find this method applicable on a large scale, and superior to any hitherto used. All pathogenic or saphrophytic microbes inhabiting the waters experimented upon were destroyed. After treatment the water is weakened in organic matter, less liable to pollution and more palatable.

### LUBY'S

Gives new life to the Hair. It makes it grow and restores the color.  
Sold by all druggists, 50c a bottle.

Pleasure is very seldom found where it is sought. Our brightest blazes of gladness are commonly kindled by unexpected sparks.—Johnson.

### CARD INDEX...

The only perfect system for keeping names and addresses. Sample tray out for \$3.  
The Office Specialty Mfg. Co., Limited  
121 and 124 Bay St., TORONTO. Factory: Newmarket.

### Wheat AND Stocks

It is not necessary to have thousands to make money in grain and stock. Ten to one hundred dollars carefully invested on margin will net you same profit as one to five thousand dollars will if you purchase outright. Write for pamphlet, explaining fully, F. O. ANDERSON & CO., Stock and Investment Brokers, 20 Victoria St., Toronto.

### 32% Profits for the Month OF JULY.

This Company, after paying the 4 per cent. monthly coupon maturing August 1st, have remaining surplus of 28 per cent. After deducting expenses, and the amount carried to the reserve fund there remains to the credit of the investors a surplus over dividend of 16 1/2 per cent. Any amount from \$50 upwards received for investment. Book free, giving full particulars. The Dominion Investment Company of Toronto, Canada Permanent Chambers, 18 Toronto St.

### SHOW CASES. WALL CASES

Office and Bank Fixtures, Modern Store Fronts, Mirrors and Plate Glass. For low prices write

### TORONTO SHOW CASE CO.,

92 ADELAIDE W., TORONTO, CAN.

### THE NIMMO & HARRISON BUSINESS AND SHORTHAND COLLEGE,

Cor. Yonge and College Sts., Toronto.

**CIVIL SERVICE PREPARATION A SPECIALTY.**  
A well equipped, widely recognized School. High regard for good results. Individual instruction. Prospectus mailed to your address free.  
R. D. NIMMO and JAS. HARRISON, Principals.

### SCHOOL OF MINING, KINGSTON.

Affiliated to Queen's University. Session begins October 4th. Four years for degrees (B. Sc., E. M.) in (1) Metallurgy and Mining Engineering, (2) Analytical Chemistry and Assaying, and (3) Mineralogy and Geology. Three years for diplomas. Shorter special Courses. Graduates have so far secured employment immediately. For calendar apply to  
W. L. GOODWIN, Director.

### Michigan Land for Sale.

8,000 ACRES GOOD FARMING LANDS—ARENAC, ISOCO, Ogemaw and Crawford Counties. Title perfect. On Michigan Central, Detroit & Mackinac and Look Lake Railroads, at prices ranging from \$2 to \$5 per acre. These Lands are Close to Entering New Towns, Churches, Schools, etc., and will be sold on most reasonable terms. Apply to  
R. M. PIERCE, Agent, West Bay City, Mich. Or J. W. CURTIS, Whittemore, Mich.

### Solid Gold....\$2.85 Best Gold Fill 1.50 5 yrs Gold Fill 1.00 Best Glasses... 100

We guarantee perfect satisfaction.

### GLOBE OPTICAL CO.,

93 YONGE STREET, TORONTO.

### Dominion Line ROYAL MAIL STEAMSHIPS

Montreal and Quebec to Liverpool.  
Large and fast Steamers Vancouver, Dominion, Scotsman, Cambrian.

Rate of passage:—First Cabin, \$50 upwards; Second Cabin, \$35; Steerage, \$22.50 and \$24.50.  
For further information apply to local agents, or  
**DAVID TORRANCE & CO., General Agents,**  
17 St. James Street, Montreal.

### FREE

Your choice of a Violin, or Autograph for selling only 3 dozen Gold Topped Lever Collar Buttons at 10 cents each, or a Mandolin Banjo for selling 4 dozen. No money required. Just write us and we will send the buttons prepaid. Sell them, return the money and the instrument will be promptly forwarded, all charges paid.  
**Button Co., Dept. Z, Toronto.**

Hotel and Saloon men cannot afford to be without the Automatic Faucet Attachment, as it pays for itself in one week drawing beer. No drip, no waste. You only need to turn the handle and the Automatic but in case of rush you can hold glass in each hand, as the Automatic is always ready. The Automatic draws the best glass of beer and is used for any trade, as it puts the kind of head on the beer that you want. Price \$1.00 pre-paid—money refunded if not satisfactory. Hamilton Mfg. Co., Toronto.

### Get Agency! Make Money!!

### Fence Machine Free

With 100 Rods, License Free.  
Wire only 2 1/2 cents lb. to introduce the Diamond Grip.  
Don't have to twist wires around each other, like old woven fences, as cross wires are gripped and protected from weather. Can never slip or break. Five times as strong, and lasts ten times as long as any woven fence made. Can use Plain, Galvanized or Barbed Wire. Cheapest Wire Fence in end ever invented. Write quickly to **CANADA FENCE CO., London, Can.**

## Brass Band

Instruments, Drums, Uniforms, etc.  
Every town can have a band.  
Lowest prices ever quoted. Fine catalog, 500 illustrations, mailed free. Write us for anything in Music or Musical Instruments.  
**WHALEY ROYCE & CO., Toronto, Can.**

### HARRIS Buys Scrap LEAD, COPPER, BRASS.

Wholesale only. Long Distance Telephone 1720.  
**WILLIAM ST., TORONTO.**

### FARM FOR SALE.

198 ACRES SITUATED in Waterloo Co., Wilmet Tp., Ont.: 4 miles north of New Dundas and 5 miles south of Peterburg on G.T.R.; the land slopes gently towards south and east; is a rich clay loam, in a good state of cultivation; there are 2 acres of orchard and garden, about 28 acres of good hardwood bush, cedar and spruce hedge around buildings, and 200 maple trees bordering on farm; 1 acre of soft water at house; barn supplied with spring water by hydraulic ram; power wheel on barn; about 50 acres of wheat, 45 meadow, balance spruce crop; farm can be bought with or without crop. For terms, address **ISRAEL ORESSMAN, New Dundas, Ont.**

FREE to every boy and girl who sends us the full name and address of five boys or girls (over 14 years old) and their own address. We will award a handsome bicycle wheel and we will give you in addition to waitest an elegant bracelet. In order to induce promptness to all who make names inside twelve days from receipt of goods we will further give a lovely stick pin. **DOMINION SUPPLY HOUSE** 92 King St. W., Hamilton, Ont.

## "PEERLESS" Machine OIL

THIS OIL is adapted to all conditions of weight, speed, steam pressure, and atmospheric changes. Best known for Farmers' use. Dealers sell it.

**THE QUEEN CITY OIL CO. LIMITED**  
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**ROYAL MAIL STEAMERS**  
MONTREAL TO LIVERPOOL.  
EVERY THURSDAY

From Liverpool: 24 Aug. . . . . 7 Sept.  
From Montreal: 31 Aug. . . . . 14 Sept.  
7 Sept. . . . . 21 Sept.  
14 Sept. . . . . 28 Sept.  
21 Sept. . . . . 5 Oct.

The new Twin Screw S. S. Bavarian, 10,000 tons, will sail from Liverpool Aug. 24, and from Montreal Sept. 1 Cabin Passage—\$50.00 and upwards. Second Cabin—\$35.00. Return \$95.00. Steerage—Liverpool, London, Glasgow, Londonderry or Queenstown, \$23.50.

For tickets and all information apply to local agents or  
**H. BOURLIER, 77 Yonge St., Toronto,**  
or **H. & A. ALLAN, Montreal.**

### HEALTH RESTORED without medicine

or expense to 100,000 most disordered Stomach, Lungs, Nerves, Liver, Blood, Bladder, Kidneys. Brain and Breatn by  
**Du Barry's Revivanta Arabion Food**  
which saves Invalids and Children, and also Nears and weakly Infants whose Appetite and Debility have been listed 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, Indigestion, Coughs, Asthma, Catarrh, Phlegm, Diarrhoea, Nervous Debility, Sleeplessness, Dropsy.

**Du Barry & Co.,** (Limited),  
77 Regent Street,  
London, W., also in Paris, 14 Rue de Castiglione, and in all Grocers, Chemists, and Stores everywhere, in tin, 6s. 6d., 6s., 3s., 1s. 6d. Sent carriage free. Also Du Barry's Revivanta Bisquits, in tin, 3s. 6d. and 6s. Agents for Canada: The T. Eaton Co., Limited, Toronto.

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**CENTRAL BUSINESS COLLEGE**  
Of Toronto,  
YONGE AND GERRARD STREETS.

This excellent school is now closing its banner year and making special preparation for the Fall Term, which opens on Sept. 5th next. During the past 30 days thirty-eight young men and women have been recommended for situations in many of our best business houses. Information will be cheerfully sent to anyone interested in

**BUSINESS EDUCATION, SHORTHAND, TYPENING or TELEGRAPHY.**  
Address: **W. H. SHAW, Principal.**

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