AFRICAN L'AMONDS.

Appearance the Beautes Bear In Their Original Home.

The "dry diggings" of the Kimberley district, in South Africa, afford the unique locality in which the diamond has thus far been found in its original home, and all our knowledge of the genesis of the mineral has been derived from study of this locality, says Popular Science Monthly. The mines are located in "pans," in which Is found the "blue ground" now recog- from want of food; others, from other nized as the disintegrated matrix of the diamond. These "pans" are known to be the "pipes," or "necks," of toreign volcanoes, now deeply dissected by the forces of the atmosphere-in fact worn down, if not to their roots, at least to their stumps. no villages for miles and miles around. These remnants of the "pipes," I felt his pulse. It seemed to have through which the lava reached the surface, are surrounded in part by a All we could do was to carry no to black shale containing a large per- a more comfortable spot, give him all centage of carbon, and this is believ- the food we had with us, and the boted to be the material out of which the the of cocoa that I carried on my back. diamonds have been formed. What ap- Then, with sad hearts and driven by pear to be modified fragments of the necessity, we left him there to lie. black shale inclosed within the "pipes" allord evidence that portions of the shale have been broken from the parent beds by the force of the ascending current of lava-a common enough ac- Ont., says: "For a number of years I companiment to volcanic action-and have been a sufferer from Asthma, have been profoundly altered by the and during that time I have consulted high temperature and the extreme hy- many doctors on my case, and have drostratic pressure under which the used many of the so-called cures for mass must have been hid. The most Asthma, but never got relief. At times important feature of this alteration I have been so bad that I found it neparbon of the shale into diamond.

genesis of the diamond kinds strong ed till I heard of your preparationsupport in the experiments of Moissan, Catarrhozone. I have used it and am who obtained artificial diamond by dis- now perfectly cured-thanks to your solving carbon in molten iron and im- wonderful medicine. I recommend it mersing the mass in cold water until as a positively sure cure for Asthma." a firm surface crust had formed. The Catarrh-o-zone is a guaranteed cure "chilled" mass was then removed, to for Catarrh, Asthma, and Bronchitis. allow its still molten core to solidify Sold by all druggists. Trial outfit slowly. This it does with the devel- sent for 10c in stamps by N. C. POLopment of enormous pressures, because SON & CO., Kingston, Ont., Proprie- supply. Lists mailed free on application. the natural expansion of the iron on tors. passing into the solid condition is restisted by the strong shell of "chilled" metal. The isolation of the diamond probably try to control the egg plant. is then accomplished by dissolving the fron in acid.

Startling Decrease in the Number of Deaths From Kidney Diseases.

interesting Investigation at Perth. Miracle of Modern Science - Disease Being Wiped Out by Dodd's Kidney Pills-The Case of Owen Byrne.

Perth, March 5 .- There has been a remarkable falling-off in the number of deaths in this district, of late. So noticeable has this decrease become that it had the result of causing several interested persons to investigate as to the cause. This investigation has revealed the fact that the fallingoff has been entirely in Kidney Dis-

This disclosure led to further investigation, to discover why the number of deaths from Kidney Diseases should decrease, while those from oth- other people refer to it. or causes remain at about the same figure, especially as it was known that nine out of every ten deaths are caused by Kidney Disease in some form.

This discovery startled the investigators somewhat. For the decrease was traced, in every case, to Dodd's Kidney Pills. It was found that a few years ago, before this medicine was introduced, the recoveries from Bright's Disease, Diabetes, Lumbago, Rheumatism, Sciatica, Neuralgia, Paralysis, Gravel, Stone in the Bladder, Urin-Heart Disease, was very rare. But go wrong. since Dodd's Kidney Pills have come into general use these diseases never prove fatal, when the pill are used.

In proof of this claim, Owen Byrne of Perth, states that he was completely cured of Kidney Disease by Dodd's Mother-I'm surprised at you! period, and no other remedy did him you? hopeless state, when he began to use he knew it already. Dodd's Kidney Pills. They cured him In a few weeks. This is only one of hundreds of cures in this county.

FALLING BY THE WAYSIDE.

Experiences of Missionaries in the Heart of Africa.

One of the pathetic sights which haunt the memory of the traveller returned from the heart of Africa, is the suffering of the native porters on long and difficult journeys. Africans are a lazy race, it is true, but the hard Robert. work of "packing" for hundreds of miles over rough routes is often too much for strong and willing men.

We knew, says an English missionary, recounting an experience of this kind, that in every part of the thick forest through which our way led were enemies waiting for the stragglers, whom they would at once spear and then steal their loads. The porters knew this perfectly well, but they did not seem to mind it, and for the sake of a little rest were willing to risk their lives.

In one part of our journey the way led through thick forest. Hour after hour we toiled on through the terrible heat. There seemed no air to breathe. Then there was the sickening want of water and proper nourishment, not to mention the weary work of urging on the porters.

If it was hard for us, what must it !

HAVE YOU TASTED

CEYLON GREEN TEA? It's far more delicious than Japan. Sold only in Lead Packets.

have been for the poor creatures who carried our loads. Among them death had become common. Some had died

I was walking with a companion at one time, when we came upon a poor fellow sitting, or rather reclining, by the roadside. We tried to urge him on, but he shook his head. We raised him to his feet, but he could not stand.

What were we to do! There were and we knew it would all be over soon,

Terrible Suffering From Asthma.

Mrs. J. Wethom, of Mount Forest, dows open to get my breath. I had This apparent explanation of the given up in despair of ever being cur-

If the hens form a trust they will

BRITISH-AMERICA ASSURANCE CO.

The sixty-sixth annual meeting of shareholders of the British-America Assurance Company, held on Friday last, developed a most satisfactory report from the directors. In both the fire and marine branches the losses have been comparatively light, and the net profits on the increased business of the year enables the directors to pay the regular dividend of 7 per cent. and add \$7,000 to the reserve. In view of the year's results, the management contemplate increasing the capital by \$250,000, making it \$1,000,-000, and explore new fields for business. The report in detail appears in another column of this issue.

The first step is often so expensive that you can't afford to take the

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

Many a man who humbly speaks of his own insignificance gets mad if

LLOYD WOOD, Toronto, GENERAL AGENT.

Before marriage a woman worries because she is single and after marriage she worries because she isn't.

La Tosoana, 100 RELIANCE CIGAR FACTORY, Montroa

A bachelor says a wife is undoubtedary, and Bladder Diseases, Blood Im- lyl a good thing to have around the purities, Diseases of Women, and house-to blame things on when they

"Pharaoh 100." Payne, of Grandy, Que.

GOOD ENOUGH REASON.

Kidney Pills. He suffered for a long Couldn't you tell he was going to kiss

any good. His sufferings were very Daughter-Yes, ma, but there was Stem distressing, and he was in a totally no one for me to tell, except him, and

MONTREAL HOTEL DIRECTORY.

The "Balmoral," Free Bus Am. Plaz. Hotel Carslake, Buropean Plan. Rooms o.T.R. Station, Montreal. Geo Carslake & Co., Prop's. AVENUE HOUSE __ MoGill-College Avenue. Family Hotel rates \$1.50

ST. JAMES' HOTEL. Opposite G.T.R. Depot, two blocks from C. P. Ballway. First-class Commercial House. Modern improvements—Rates moderate.

A FATHER'S JOKE.

I met an old enemy of yours to-day, I didn't know I had one, father. Who

Your tailor's bill.

Her advertisements, but it's no

CHANCE FOR ARGUMENT,

The Boer losses in killed and wounded are estimated by authorities in South Africa to be nearly 7,000. Dr. Leyds, however, says that the Boers have only had 212 killed, about 1,000 wounded and 200 taken prisoners.

FOR OVER FIFTY YEARS MRS. WINSLOWS SOOTHING SYRUP has been used by mothers for their children teething. It soothes the child, softens the gums, allays pain, cures wind colic, and is the best remedy for diarrhosa 25c. a box-

A CORRECTION.

tle. Sold by all druggists throughout the world. Be sure and ask for "Mrs. Winslow's Soothing Syrup.

Old Squilldig-Walter, there has been a mistake made in writing this bill of fare.

Waiter-Yes sir. Old Squilldig-It says "barley soup." It should be "barely soup."

Catarrh Cannot be Cured

with LOCAL APPLICATIONS as they cannot reach the s-at of the disease. (attrib is a blood or constitutional disease, and in order to cure it you must take internal remedies. Hall's in the premium income for the year in Canadian fire business, and the very Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces. Hall's Catarrh Cure is not a qua k 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 tonics known combined with the best blood purifiers, soting di rectly on the mucous surfaces. The perfect combination of the two ingredients is what produces such wonderful results in curing Catarra. Send for testimonials free.

F. J. CHENEY & CO., Props., Toledo, O Sold by druggists, price 75c. Hall's Family Pills are the best,

PEACE MEASURES.

What is arbitration, pa?

W P C 1014

CALVERT'S

Carbolic Disinfectants, Soaps, Oint ment, Tooth Powders, etc., have been awarded 100 medals and diplomas for superior excellence. Their regular use prevent infecti-ous diseases. Ask your dealer to obtain a

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STRAWBERRY PLANTS. Shipped in ventilated boxes, with pleaty of mess. F.

Catalogue and Price List, address
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Box 3, Cummings Bridge, Ont. "BEAVER BRAND" Mackintosh never hardens & is guaranteed Waterproef. Ask for it, take no other. Beaver Rubber Clothing Co., Montreal,

Catarrh of nose, and bladder. 50c & \$1 a box. Write for particulars, The Indian Catarrh Cure Co., 146 St. James-st., Montreal.

Mills, Mills & Males Barristers, etc., removed to Wesley Bldgs., Rich-

Carters COLD CURE 10c. Cures in a jiffy. P. Mc Cormack & Co., Agents, Montreal.

THE DES MOINES INCUBATOR—Best and cheapest O. Rolland, sole agent for the Dominion. Send 3ct stamp for catalogue. 373 St. Paul Street, Montreal

HARRIS LEAD, COPPER, BRASS Wholesale only. Long Distance Telephone 1729. WILLIAM ST., TORONTO.

26c. M. W. Grove's signature is on each box POULTRY, BUTTER, ECGS, APPLES, and other PRODUCE, to ensure best results consign to The Dawson Commission Co., Limited, Cor. West-Market & Colborne St., Toronto,

COMMON SENSI KILLS Reaches, Bed Bugs, Rats and Mice. Sold by all Druggists, or 581 Queen W. Toronto.

To send for our complete SHEET MUSIC CATALOGUE and SPSCIAL RATE OF DISCOUNT. We are equipped to supply every MUSIC TEACHER in Canada Whaley, Reyce & Co., 188 Yongs St., TORONTO. ent.

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D. & J. SADLIER & CO., Montreal.

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To introduce Dr. Dont's Conic Pills for making blood for pale people, female weakusises, liver and kidney pay liberal commissions. Apply, disease, nervousness, weakness of the system, etc., we give FREE your choice of a 14k Gold Plated Watch, plain or engraved, or a Gun Metal Watch. Ladies' or Gent's relibale time keeper, warranted 5 years. The pills are 35c per box \$3.50 for 10 boxes Send this amount and you will receive 10 boxes and the watch; or write for particulars. Agents wanted in every town and city.

> THE DR. DENT PILL CO., 29 Adelaide St., West, Toronto, Ont.

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British America Assurance Company

ANNUAL MEETING.

The sixty-sixth Annual Meeting of the Sharehol lers of this Company was held at its offices in this city at noon on Friday last, the 23rd inst.

The President, Hon Geo. A Cox, occupied the chair, and Mr. P. H. Sims, who was appointed to act as Secretary, read the following

ANNUAL ADDRESS.

cember, 1899.

er cities.

actions, \$62,038.89, has been sufficient to pay the usual half-yearly dividends Dominion Government had been 56 at the rate of 7 per cent. per annum, per cent. The British America was 48 Well, it is a good thing for you, and, after writing of an amount to per cent. In the United States, on the has been the recrystallization of the cessary to have all the doors and win- Tommy. When your mother wants to cover depreciation in office furniture other hand, the general experience, as whip you I coax her off, and when I and securities, to provide for an addiwant to whip you she coaxes me off. tion of nearly \$7,000 to the Reserve fund, which now amounts to \$577,687. 04. The reserve to cover the estimat- average years, and the loss resulting ed liability on unexpired policies has from the Company's operations in that been increased to meet the additional amount at risk, and is more than an profit of the year. In the marine ample provision, according to the Company's experiences, to meet losses that the results of the past year had been will accrue upon policies in force at the such as to justify the action of the Dirend of the year.

the Company and the contemplated en- adverse experience of previous years. largement of its field of operations, and so far as can be judged from the the Directors deem the present an op- present outlook as to rates and genportune time to increase the capital eral conditions of marine underwritstock, as contemplated in its act of ing, the prospects for the present year incorporation, to \$1,000,000. A by- appeared encouraging in this branch. law will be submitted to the meeting | The President also referred to the esto authorize the issue of \$250,000 ad- tablishment of business connections ditional stock, to be allotted pro rata at points beyond the limits of Canada to present shareholders at a premium | and the United States, where favorable of 15 per cent.

SUMMARY OF FINANCIAL STATE-MENT.

Total cash income. . . \$1,022,249.88 Total expenditure, includ-

losses under adjustment. 1,560,210,99 62,038.89

ing appropriation for

Total liabilities.

52,500.00 Dividends declared . . Total assets . . . \$1,473,536.05

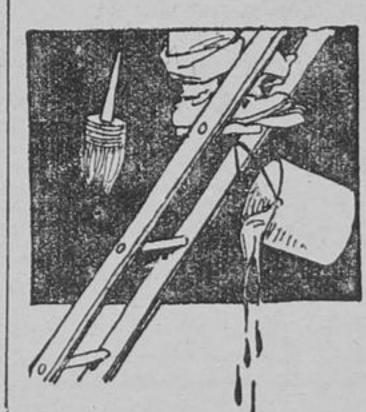
Surplus to policyholders .\$1,327,687.04 The President in moving the adoption of the report, said that it was gratifying to be able to refer to the

The Directors have pleasure in pre- reinsurance, showed net premium resenting the sixty-sixth Annual Re- ceipts of upwards of one and a half port embracing the financial state- million dollars. The most encouragments of the Company to the 31st De- ing features in connection with the past year's transactions were the There has been a satisfactory growth steady and continued growth of the the fire and marine branches. The moderate losses which have been sus-Canadian fire business has shown ex- tained in the Dominion. While the ceptionally favorable results, and there general experience of companies dohas been a moderate profit on the ma- ing business in this country had been rine business written during the year, favorable, owing to the fire losses In the United States, however, this having been considerably below the Company has, in common with all oth- average of preceding years, the exers doing business there, suffered from perience of this company had been exthe unu ually heavy fire losses that ceptionally so. From reports of the have occurred in several of the larg- business in Canada that have been published, it appears that the aver-The net profit on the year's trans- age ratio of losses to premiums of all companies reporting to the well as that of this Company, had been much less satisfactory, the fire loss having been far in excess of those of field had materially reduced the total branch, he was pleased to say that ectors in continuing the business of In view of the increased business of this department, notwithstanding the opening might present themselves.

The Report was adopted, and a bylaw was passed providing for an increase of capital stock of the Company one million dollars, by the allotment of two hundred and fifty thousand dollars new stock to shareholders in the proportion of one share to every three

shares held by them. The following gentlemen were reelected to serve as Directors for the ensuing year:-Hon. Geo. A. Cox, J. . 145,849.01 J. Kenny, Hon. S. C. Wood, Thomas Long, John Hoskin, Q.C., L L.D., H. M. Pellat, R. Jaffray, A. Myers and B.

At a meeting of the Board held subsatisfactory growth during the year sequently Mr. Geo. A. Cox was rein the income of the Company, which, elected President-and Mr. J. J. Kenny after deducting amounts paid for Vice-President.



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We want good, RELIABLE, ENERGETIC men in "unrepresented districts" throughout the Dominion to sell our stock for investment, This stock guarantees good dividends payable half yearly, or adding to investment; also to secure applications for good loans. We

Sun Savings and Loan Company, Toronto.

Michigan Land for Sale.

000 ACRES GOOD FARMING LANDS-ARENAC fect. On Michigan Central, Devoit & Mackinac and Loon Lake Railroads, at prices ranging from \$2 to \$5 per acre. These Lands are Close to Enterprising New Towns, Churches, Schools, etc., and will be sold on oss reasonable terms. Apply to

R. M. PIERCE, Agent, West Bay City, Mich. Or J. W. CURTIS, Whittemore, Mich.

THE Following SECOND-HAND MACHINERY: has been used but little; is practically as good as has been used but little; is practically as good as new; will be sold cheap: I Garvin Hand Miller; I Emery Stead; I Lathe, 4 foot bed,; I Blissdale Lathe, 5 foot; 2 Chucks, 12 in.; I Power Hack Saw; 3 Tube Vices, 1ron Pedestal; I Large Polishing Jack; 1 Speed Lathe; 2 Spoke Threading Machines; I Engine Lathe; 22 Split Pulleys of different sizes; 5 Block Pulleys. Apply to E. W. NESBITT, Woodstock, Ont.

THE MOST NUTRITIOUS

HACKNEY STALLIONS FOR SALE-4 bay two-year-olds; coaching type; high action; size, fashionable breeding; Prices reasonable. M. H. Cochrane. Hilhurst Station, Que.



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DEAR SIR - About a year ago I bought from you on of your Odorless Crematory Closets and Bave since used it constantly in my private residence with splendid satisfaction. I am so well pleased with it that you can ship me another at once for my hotel. Yours very truly, J. H. March, Markdale, Ont.

The following are the names of a few prominent citizens who are using this closet, and from whom we have very flattering testimonials:

Dr. D. L. Thompson, Toronto, Ont. Dr. McGlaughlan, Bowmanville, Ont. Dr. M. L. Dixon, Frankville, Ont. Dr. C. F. Ferguson, Kemptville, Ont. Dr. Ulrie Gabourg, Plantaganet, Ont, Judge A. C. Chadwick, Guelph, Ont. C. J. Mickle, B.A., Chesley, Ont. Rev. John Downie, Watford, Ont.

L. Dampier, Mgr. Bank of Commerce, Strathroy, Ont. Peter Hope, merchant, Perth, Ont. Jas Moffatt, merchant, Amherst, N.S.

For catalogue and price list write to The Odorless Crematory Gloset Co., fiamil'on, Ont