

OPPORTUNITY.
 Master of human destinies am I
 Fame, love and fortune on my foot-
 steps wait.
 Cities and fields I walk; I penetrate
 Deserts and seas remote, and pass-
 ing by
 Hovel and mart and palace—soon or
 late—
 I knock unbidden once at every gate!
 If sleeping, wake—if feasting, rise be-
 fore
 I turn away. It is the hour of fate,
 And they who follow me reach every-
 state
 Mortals desire, and conquer every foe
 Save death; but those who doubt or
 hesitate,
 Condemned to failure, penury and woe,
 Seek me in vain and uselessly implore,
 I answer not, and I return—no more!
 —By John J. Ingalls.

DREAMS OF TWILIGHT.
 "When the windows flame at sun-
 set
 And the streets are sluiced with
 blood
 And the dying day is sinking
 In the night's advancing flood,
 Smoky volumes lightly trailing,
 Veil the housetops stark and high,
 Tinged with purple that the moment
 Deepens in the Western sky.
 "When the shadows round us gath-
 er
 And the darkness settles fast
 And each flush of life conclusive
 Seems but prelude to the last,
 Dreams shall soften wasted faces,
 Fraught with presage darkly to-
 night
 Dreams that like the smoke will van-
 ish
 At the coming of the night."

BUNGLING GIRLS.
 A story of bungling and cruelty at
 bull fight comes from Bordeaux. The
 fight, in which the part of the tore-
 adors and matadors was performed by
 Spanish girls, was witnessed by a
 large crowd. There were six girls en-
 gaged, and they all exhibited great
 pluck and daring in throwing the ban-
 derillos and in evading the bulls, but
 when it came to giving the death-
 stroke they were unequal to the oc-
 casion. Five bulls were slaughtered,
 and three of the poor brutes were sub-
 jected to terrible suffering, owing to
 the lack of strength and sureness of
 aim of the girl handling the sword.

ONE NOT ENOUGH.
 She—A man and his wife should be
 one; I wonder why they so seldom
 are?
 He—Because it takes two to make
 a quarrel.

Catarrhzone fools the Doctors.
 Mr. I. Reynolds, of 39 Queen St., Ot-
 tawa, writes: "I have been a constant
 sufferer from Catarrh with drop-
 ping in the throat, &c., for some time.
 My doctor said an operation would
 be necessary, but the use of one bot-
 tle of Catarrhzone has rid me of my
 trouble." Catarrh-o-zone is a new
 scientific treatment guaranteed to
 cure Catarrh, Asthma and Bronchitis.
 Sold everywhere. Trial outfit sent
 to any address for 10c in stamps by
 N. C. POLSON & CO., Kingston, Ont.,
 Proprietors.

Is Brown happy in his marriage?
 Well, I think if Brown were to see
 Mrs. Brown to-day for the first time
 he wouldn't even ask for an introduc-
 tion.

"Pharaoh 100." Payor of Grants, Que.
 No. 100, Montreal, Que.

A BOARDING HOUSE EXPERT.
 How's your new cook?
 She's great. She cooks prunes so
 you can't tell 'em from dried peaches
 and she cooks dried peaches so you
 can't tell them from prunes.

TO CURE A COLD IN ONE DAY
 Take Laxative Bromo Quinine Tablets. All
 druggists refund the money if it fails to cure.
 50c. H. W. Grove's signature is on each box.

Visitor, looking at portraits—What
 a lot of ancestors you've got! Pork-
 chops—That's dead right! I don't
 want so many, but Sarah she insisted.

Did you ever compare Blue
 Ribbon Ceylon Tea with other
 much advertised brands?
 Don't you think they owe an
 apology to the public?

PAINT—its use and abuse.



JAPAN TEA DRINKERS!
SALADA
 CEYLON GREEN TEA
 is the same flavor as Japan, only more delicious.

A POOR MARK.
 Rantet—I'm going to recite The
 Absent-Minded Beggar, to-morrow
 night.
 Strutter—Well, take my advice, old
 man and dress in a khaki costume.
 Cholly—Your papa kicked me out
 when I asked him for your hand. Miss
 Gabby—Papa is so intense. He puts
 his whole soul into everything he un-
 dertakes.

O'KEEFE'S LIQUID MALT
 Invigorates and Strengthens.
 LLOYD WOOD, Toronto, GENERAL AGENT.
 The attack on Koffyfontein should
 be made before breakfast, remarked
 Mr. Bellefield, you certainly have
 strong grounds for your suggestion,
 added Mr. Bloomfield.

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

I think, said the friend of the fam-
 ily, that you ought to keep a watch
 on your son. Impossible, declared the
 disgusted father. He'd exchange it
 for a pawnticket the first chance he
 got.

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. Hall's
 Catarrh Cure is taken internally, and acts di-
 rectly 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 tonics known com-
 bined with the best blood purifiers, acting di-
 rectly on the mucous surfaces. The perfect
 combination of the two ingredients is what
 produces such wonderful results in curing
 Catarrh. Send for testimonials free. A bot-
 tle sold by all druggists throughout the world. Be
 sure and ask for "Mrs. Winslow's Soothing Syrup."
 F. J. CHENEY & CO., Props., Toledo, O.
 Sold by druggists, price 75c.
 Hall's Family Pills are the best.

AN EMPRESS' WARDROBE.
 The Empress of China has over 2,
 000 dresses in her wardrobe.

FOR OVER FIFTY YEARS
 MRS. WINSLOW'S 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 diarrhoea. See a bot-
 tle sold by all druggists throughout the world. Be
 sure and ask for "Mrs. Winslow's Soothing Syrup."

BROAD SHOULDERS.
 Paris tailors have set their approv-
 ing seal upon broad shoulders as an
 accompaniment to the fashionable nar-
 row waist and hips, no breadth of hips
 being noticeable in the new outline of
 the spring tailor frock.

W P C 1015

CALVERT'S
 Carbolic Disinfectants, Soaps, Oint-
 ment, Tooth Powders, etc., have been
 awarded 100 medals and diplomas for superior
 excellence. Their regular use prevent infec-
 tious diseases. Ask your dealer to obtain a
 supply. Lists mailed free on application.
F. C. CALVERT & CO.,
 MANCHESTER ENGLAND.

HARRIS Buys Scrap.
 LEAD, COPPER, BRASS.
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 and other PRODUCE, to ensure best results con-
 sult **The Dawson Commission Co., Limited,**
 Cor. West-Market & Colborne St., Toronto.

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

THEN HE PAID.
 These trousers, said Slopay, I'd like
 like you to reseat them. You see, I
 sit so much—
 That's funny, interrupted the tail-
 or. Now, there's that bill of mine. It
 ought to be receipted because it's been
 standing so long.

"Canada's Greatest Seed House"

ROYAL GIANT SUGAR BEET
 (1 lb.) STEELE, BRIGGS' SUGAR BEET
 GROWS HEAVY CROPS. EASILY HARVESTED.
 LARGE CLEAN ROOTS. HIGHEST FEEDING QUALITIES.
 SUPPLIED IN SEALED PACKAGES ONLY.
 TORONTO, ONT.

Sugar Beet
 —FOR—
STOCK FEEDING

Unlike any other variety. Grows three-fourths its
 length out of ground. Roots large, clean, of a beauti-
 ful rose color, flesh white, firm and of finest feeding
 quality.

Easily Harvested
EVERY GROWER SHOULD TRY IT.

What an English expert says of this new "Royal
 Giant" Sugar Beet:

"I should like to express my highest opinion of the
 special strain of Sugar Beet you showed me
 at your trial grounds. I have never seen any-
 thing so uniformly good before, size, form and
 weight are perfect, and there is absolutely no
 waste. For dairy farmers in a country like yours it
 must be simply invaluable."

Supplied in sealed packages as represented in
 accompanying cut (printed in colors).

Price (post-paid), 50c. per lb.

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"Danish Sugar Beet"

A leading and favorite sort, supplied in sealed
 packages only.

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ASK YOUR DEALER FOR THEM.

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 Resident Merchant, send your orders direct.**

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 Lowest prices ever quoted. Fine catalogue 500 illus-
 trations mailed free. Write us for anything in
 Music or Musical Instruments.
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 Winnipeg, Man.

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 Bugs, Rats and Mice. Sold by all
 Druggists, or 381 Queen W. Toronto.

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 cifixes, Stations, and Church Ornaments.**
 Religious Pictures, Stationery, and Church Ornaments.
 Educational Works. Mail orders receive prompt atten-
 tion.
D. & J. SADIER & CO., Montreal.

One Way Only.

There is only one way to cure rheumatism, that is to
 kill the germs that cause it. This can be done only by
 using DR. ARNOLD'S ENGLISH TOXIN PILLS. No
 other medicine known destroys all disease germs. One
 trial of Dr. Arnold's English Toxin Pills will prove that
 they will positively cure rheumatism. All druggists sell
 them—75c. a box, small size 25c.—or sent post-paid on
 receipt of price by

THE ARNOLD CHEMICAL CO., Limited,
 Canada Life Building, Toronto.

AGENTS WANTED.

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 invest-
 ment; also to secure applications for good loans. We
 make liberal commissions. Apply

Sun Savings and Loan Company,
 Toronto.

FOR SALE!

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

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

Stem Wind WATCH
 Stem Set FREE

To introduce Dr. Dent's Tonic Pills for making blood
 for pale people, female weakness, liver and kidney
 disease, nervousness, weakness of the system, etc., we
 give FREE your choice of a 14c. Gold Plated Watch,
 5 foot; 2 Chucks, 12 in.; 1 Power Hack Saw; 3 Tube
 Vices; or a 5c. Gun Metal Watch; Ladies' or
 Gent's reliable time keeper, warranted 5 years.
 The pills are 50c. 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.

Eighteenth Annual Report of the FEDERAL LIFE Assurance Company of Canada

The eighteenth annual meeting of the shareholders of the Federal Life Assurance
 Company of Canada was held at the head office of the Company in Hamilton, on
 March 6, 1900. The managing director, David Dexter, presented the following re-
 ports and financial statement.

DIRECTORS' REPORT.

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
 is based on Dec. 31, 1899, and of the assets and liabilities on that date. New business consisted of eighteen hundred
 and fifty-seven applications for insurance, aggregating \$2,639,700, of which seventeen hundred and a positive
 applications for \$2,487,960 were accepted; applications for \$151,800 having been rejected or held for further informa-
 tion. Annuity premiums to the amount of \$4,003 were also received.

During the year, as in previous years, about 30 per cent. of the new business of the company was on its invest-
 ment plan, showing that investment insurance still holds favor in comparison with other forms of investment—
 on which interest earnings are depreciating steadily. The feature of profit accumulations for a term of years is
 increasing in popularity. The increasing prosperity of the country has extended its influence to life insurance,
 as indicated by the large increase in the premium income and assets of the company.

The gross income of the company shows a gratifying increase over previous years, and the addition of \$194,377-
 39 to the assets is especially noticeable, the total assets having risen to \$1,060,860 80, exclusive of guarantee cap-
 ital. The security for policyholders, in holding guarantee capital, amounted to \$1,060,860 80, and the liabilities for
 claims through death, of which amount the company was reinsured for \$4,000. Including cash dividends and
 dividends applied to the reduction of premiums \$21,460 32, with annuities \$2,572 07, the total payments to policy-
 holders amounted to \$128,454 49. As foreclosed in last report, the securing of the special act of incorporation
 from the parliament of Canada has greatly increased our investments in the other provinces, much to the advan-
 tage of the company. The investments of the company have been carefully managed, and have yielded results
 considerably above the average results of all companies doing business in Canada. Expenses have been kept
 within reasonable limits, while due effort has been made for new business. The chief officers and agents of the
 company are entitled to much credit for their able representation of the com. any's interest. The office staff have
 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 have been examined by them.

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 Dec. 31, 1899,
 and have certified to 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 Dec. 31, is indicated by the accompanying statement.
 Respectfully submitted,
H. S. STEPHENS,
 SHERMAN & TOWNSEND,
 Auditors.

FINANCIAL STATEMENT, 1899.

Premium income	\$ 398,356 51
Interest and Rents	41,222 59
	\$ 440,389 14
Paid to policyholders for death claims, endowments, surrender values and	\$ 125,454 89
Expenses, taxes, dividends and re insurance premiums	133,774 14
Balance	181,260 11
	\$ 440,389 14

ASSETS 31ST DECEMBER, 1899.

Debtures and Bonds	\$ 94,072 84
Mortgages	494,213 69
Loans secured by policy reserves	226,541 69
Cash in banks and other assets	245,832 67
	\$1,060,660 80

LIABILITIES

Reserve fund	\$24,363 03
Claims unadjusted	22,140 00
Surplus	114,257 77
	\$1,060,660 80

SURPLUS.

Guarantee capital	\$99,000 00
Surplus security	\$1,669,660 80
Policies were issued assuring	\$ 1,197,900 00
	\$11,847,070 43

Total assurance in force

The medical director, Dr. A. Woodruff, presented an interesting report, of which one of the most gratifying
 features to his excellent policyholders alike was the item showing the death rate for the year to have
 been the lowest experienced by the company in the past ten years.
 An excellent portrait of the president, James H. Beatty, by the well-known artist, J. W. L. Forster, was
 placed on the wall of the board room, as a token of the esteem in which Mr. Beatty is held by the directors and
 shareholders.
 The retiring directors were re-elected, and at a subsequent meeting of the board, Mr. Beatty was re-elected
 president, Lieut. Col. Kerns and T. H. Macpherson, M. P., vice-presidents.

Michigan Land for Sale.
 8,000 ACRES GOOD FARMING LANDS—ARENAC
 Co., Mich., and Crawford Counties. Title per-
 fect. On Michigan Central, Detroit & Mackinac and
 Leon Lake Railroads, at prices ranging from \$2 to \$5
 per acre. These lands are close to Enterprise New
 Towns, Churches, Schools, etc., and will be sold on
 reasonable terms. Apply to
E. M. PIERCE, Agent, West Bay City, Mich.
 Or J. W. CURTIS, Whittemore, Mich.

Carters GOLD OURE 10c. Cures in a jiffy. P. M.
 Cormack & Co., Agents, Montreal.

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

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For the very best send your work to the
"BRITISH AMERICAN DYEING CO."
 Look for agent in your town, or send direct.
 Montreal, Toronto, Ottawa, Quebec.

CHEAP MANITOBA FARMS

for sale. Improved and unimproved. One-fifth cash,
 intending settlers call and get benefit of fifteen years
 experience as to district to settle in. A. W. AUSTIN,
 21 Toronto Chambers, Toronto.

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 6 & 10 ADELAIDE ST. W. TORONTO.