

KANGAROO THREAD.

One of the Queer Kind Used by Modern Surgeons.

The outfit of a modern surgeon includes dozens of different kinds of thread used for sewing up cuts and wounds. Among them are kangaroo tendons, horsehair, silk and very fine silver wire. Many of these threads are intended to hold for a certain number of days, and then naturally break away. The short, tough tendons taken from the kangaroo, which are used for sewing severe wounds, will hold for about four weeks before they break away.

Silk thread, will remain much longer, sometimes six months, while fine silver wire is practically indestructible. With the entire outfit a surgeon is able to select a thread that will last as long as the wound takes to heal, and will then disappear completely.

To accommodate this assortment of threads, special varieties of needles are required. Besides the needle graded in different segments of a circle, surgeons use needles shaped like spears, javelins and bayonet points. Some are as long as bodkins, in a point like a miniature knife-blade. Others have the sharpened end triangular.

HER STRONG HOLD.

Wife, testily—Don't interrupt me. I leave out half my words when I'm writing.

Husband—But you don't when you're talking, do you?

"WOMAN'S BEST FRIEND."

DODD'S KIDNEY PILLS HAVE LAID CLAIM TO THIS TITLE.

They seem to be substantiating the claim by the evidence of many trustworthy and well-known ladies.

Lushes's Bight, Little Bay, Island, Green Bay, Nfld., March 11.—Special.—Dodd's Kidney Pills, and the wonderful healing work, they are accomplishing in Newfoundland, is the subject of much favorable comment among our people. Many cases are reported, where they have saved the lives of men and women suffering with Bright's Disease, Diabetes, Rheumatism and Female Troubles. The local druggists are selling a great deal of this remedy. Right here there occurred a case which is of more than ordinary interest. Mrs. Elizabeth Brooks was for years a sufferer with Kidney Disease. She is a lady well-known and highly esteemed, and her story of recovery has caused general satisfaction. She writes:

"I wish to make known to all what good I have obtained through the use of Dodd's Kidney Pills. They are a very valuable remedy. I have been a sufferer for over two years with Kidney Disease. I employed a doctor, but did not succeed in getting any better. I heard of the wonderful cures Dodd's Kidney Pills were working in the Island, and bought a box of them. After using the first box, I felt that I was getting better, so I bought more. Now I can truly say that I am a well woman. I think every suffering woman should know of the remedy that will cure her and so I am giving my experience for publication."

Mrs. Brooks' statement is only one of many equally strong cases cured by Dodd's Kidney Pills in the neighborhood.

HARD ON PAPA.

Fond Mother—Beautiful silk dresses, Johnny, come from a poor, insignificant worm.

Johnny—Yes, I know, mamma. Papa is the worm, ain't he?



This signature is on every box of the genuine **Laxative Bromo-Quinine Tablets**, the remedy that cures a cold in one day.

"SAWING WOOD."

Do you like the timbre of that tenor's voice?

I might, if he didn't make it sound as if he were going to split it.

CEYLON AND INDIA TEA, GREEN OR BLACK, Is Economical Tea

Its greater strength combined with its absolute purity make it the best tea on the market.

If your grocer does not keep it he will get it rather than lose your trade.

ASK FOR IT.

A free sample of delicious SALADA Tea sent on receipt of postal mentioning which you drink—Black, Mixed, or Green Tea. Address "SALADA," Toronto or Montreal.

THE MERIT
of absolute purity and moderate price has brought
LUDELLA
CEYLON TEA to the front in package teas.
Lead Packages 25, 30, 40, 50 and 600.



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Is this Elegant Sugar-Shell WORTH ASKING FOR?
Full size much larger than illustration.
This elegant Sugar-Shell can be had free by sending your address. We adopt this way to introduce our Silver-ware manufactured from a new and precious metal—Yukon Silver. It is superior in every respect to any other metal known to the 19th century. Any responsible person sending their name shall receive one of these by mail—FREE—postage prepaid. Write to-day; don't put it off, remember procrastination is the thief of time, and our liberality may wane. Our object in making this remarkable offer is to get a sample of Yukon Silverware into every home in the land.
YUKON SILVER CO., 154 King St. East, Toronto, Ont.

Paint All Alike?



It may look all alike to you in the tin, but wait till you get it on your house and the sun gets at it, then you'll find the difference. Don't buy cheap paints, but buy an old established brand, made from the best oil and pigments to fight off the sun, beauty and protect your house.

Ramsay's Paints
are the oldest and best in Canada. Would you like to see some lovely houses, painted with Ramsay's Paints, and learn all about it? Drop us a card and ask for Booklet "K" free.
A. RAMSAY & SON
PAINT MAKERS
MONTREAL.
Est'd 1842

AMPLEY FORTIFIED.
Blobe—If you would keep well eat plenty of onions.
Slobbs—I guess that's right. No self-respecting microbe would care to stack up against an onion eater.

MINARD'S LINIMENT is the only Liniment asked for at my store and the only one we keep for sale. All the people use it.
HARLIN FULTON.
Pleasant Bay, C.B.

There is a department which suits the figure and talents of each person; it is always lost when we quit it to assume that of another.—Rosseau.

Minard's Liniment Cures Burns, etc.

He that takes time to resolve gives leisure to deny, and warning to prepare.—Quarles.

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, 25c a bottle. Sold by all druggists throughout the world. Be sure and ask for "Mrs. Winslow's Soothing Syrup."

When desperate ills demand a speedy cure, distrust is cowardice, and prudence folly.—Johnson.

Minard's Liniment Relieves Neuralgia.

No man is happy who does not think himself so.—Marcus Antonius.

\$100 Reward, \$100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer one Hundred Dollars for any case that it fails to cure. Send for list of testimonials.
F. J. CHENEY & CO., Toledo O.
Sold by druggists, 75c.
Hall's Family Pills are the best

Persons extremely reserved and diffident are like the old enameled watches, which had painted covers that hindered you from seeing what time it was.—Walpole.

A word of kindness is seldom spoken in vain, while witty sayings are as easily lost as the pearls slipping from a broken string.—Prentice.

Minard's Liniment Cures Bandruiff.

Discretion in speech is more than eloquence.—Racon.

Minard's Liniment for sale everywhere

Brutes leave ingratitude to man.—Colton.
W P C 1067

CALVERT'S CARBOLIC OINTMENT.
For all skin ailments.

J. C. Calvert & Co., Manchester, England
STREET METAL DOUGLAS BROS.
CORNICES 124 Adelaide St. Toronto, Ont.

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THE MOST NUTRITIOUS.
EPPS'S
GRATEFUL-COMFORTING.
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Canada Life.
54th Annual Report.

The 54th annual Meeting of the Canada Life Assurance Company was held on the 27th of February. The meeting was harmonious, and the following report shows the Company to be in a sound and flourishing condition:

The Year's Business. The number of policies with first premiums actually paid for in cash during 1900 was 2309, representing assurances of \$6,337,943.33. This was \$68,741.52 larger than the new business paid for in the previous year. Of the above amount, \$4,515,510.33 represents the Canadian business. Coming now to business originating strictly within the past year, the number of applications received was 2210 for \$5,108,354. The number of policies issued and revived was 2170, and the amount of assurances granted (including new reversionary additions), was \$5,556,635.55. It is gratifying to be able to announce that a satisfactory increase in our business has been shown for the first two months of the current year over the corresponding period of the last and previous years, the total assurances now in force amount to \$81,039.83.

The Income. A substantial increase has taken place in our premium income, which amounted to \$2,951,637.33, or, including considerations for annuities, to \$3,055,905.33. The income from interest amounted to the large sum of \$906,423.27. These figures exceed the highest point yet reached by the Company, both as to premiums and interest.

The Payments. For the first time in the Company's history, the claims by death exceeded the million dollar mark, the payments amounting to \$1,112,367.43, which, however was well within the amount expected. Including bonus additions, the death claims and endowments paid amount to \$1,291,480.28, while the dividends to policy-holders reached the large sum of \$865,890.75. The total payments to policy-holders and annuitants amounted to \$2,282,840.56. Omitting all annuity transactions, the actual expenses of management for the year (including taxes and government fees) amounted to 14.02 per cent. of the income from premiums and interest. This percentage is less than the corresponding one for the previous year. In this connection, a respectful protest should be entered against the unfair measure of taxation which life insurance companies are subjected to by some Provincial and State enactments.

The Assets. Owing to the temporary stringency in the money market during the past year, little difficulty was experienced in securing desirable investments. The assets of the Company increased during the year by \$1,281,142.02, notwithstanding the large payments to policy-holders. The total assets now amount to \$22,648,204.08, being more than double the amount reported ten years ago.

The Liabilities. The valuation basis at present adopted is Actuaries 4 per cent. for old business, Hm. 3 1/2 per cent. for new bonus additions and annuities, and Hm. 3 per cent. for policies issued since 31st-December, 1899. After providing for these liabilities and for the Special Reserve towards the new standard, as well as for all other liabilities to policy-holders, there remains a surplus on policy-holders' account of \$1,005,513.35. At 31st December last the paid-up capital stood at \$383,000.00.

A Retrospect and Forecast. With a valuable accumulated experience of nearly 54 years; with a long-established reputation for solidity, integrity and economy; with assets revalued and held upon a conservative basis; with reserves largely in excess of Government requirements; with new plans of assurance and liberal policy contracts, the Company enters upon the new century with renewed energy and with resources and equipment requisite to meet the strain of a financial crisis, if it appears, or to reap the advantages of prosperous periods as they recur.
GEO. A. COX, President,
R. HILLS, Secretary.

Financial Abstract
AS AT 1ST JANUARY, 1901

Assets	
Government, Municipal and other Bonds, Stocks and Debentures	\$10,050,041 10
Mortgages on Real Estate	3,841,383 23
Loans on Bonds, Stocks, Policies, Etc.	5,964,883 99
Real Estate (including Company's buildings in Toronto, Montreal and Hamilton)	1,591,109 69
Premiums in Transit, deferred Premiums and Interest accrued	893,934 30
Other Assets (including Cash in Banks)	306,851 77
	\$22,648,204 08

Liabilities	
Assurance Reserve Fund (Actuaries' 4% for all business prior to 1st of January, 1900; Hm. 3% for Policies issued since then, and Hm. 3 1/2% for new bonus additions)	\$20,559,839 00
Special Reserve toward 3 1/2% basis	625,000 00
Investment Reserve Fund	125,000 00
Other Liabilities except Paid up Capital	332,851 55
Surplus on Policyholders' Account	1,005,513 35
	\$22,648,204 08

Receipts	
Net Premium and Annuity Income	\$3,055,905 33
Interest	906,423 27
Capital \$258,900.00; Suspense Items	264,810 31
	\$4,227,141 91

Payments	
Paid Policyholders and Annuitants	\$2,282,840 56
All other payments	653,451 83
	\$2,936,292 39

PRESIDENT'S ADDRESS.
The President, Hon. George A. Cox, in moving the adoption of the report, said: I venture to think that our Financial Statement this year is one that will command the confidence of the public in the sound and prosperous condition of the Company. Indeed, the Balance Sheet, does not, perhaps, fully reveal the strength of the Company. As most of you are aware, the Directors of this Company, as far back as 1899, commenced to look forward to a change of valuation basis from 4 1/2 per cent. rate of interest, and the progress we have made from that time to this is best illustrated by showing what surplus margin the Company would now have, if its policy liabilities were valued first, upon the usual American standard; and secondly upon the Dominion Government standard.

THE STRENGTH OF THE COMPANY.
The surplus upon policy-holders' account, according to the Company's standard, is now \$1,005,513.35. Now, if we adopted the usual American valuation standard (Actuaries 4 per cent.), and had set aside no special reserve fund for a higher standard, our surplus upon policy-holders' account would have been \$1,673,415.00.
Similarly, upon the Dominion Government Standard (Hm. 4 1/2 per cent. and 3 1/2 per cent. for new business), our corresponding surplus would have been approximately \$2,674,000.00. The relative positions are thus shown to be as follows:
Surplus on policyholders' account, as per Company's standard \$1,005,513.35
Surplus on policyholders' account, as per American Government standard 1,673,415.00
Surplus on policyholders' account, as per Canadian Government standard 2,674,000.00
While our position is thus shown to be a strong one, I do not believe it errs on the side of being too strong, in view of the transformations that are now taking place in the financial world generally, and, by many leading companies in particular. The great benefits that will accrue to our policyholders on account of the increased earning power now established will become more and more manifest as time elapses.
The large benefits that are now conferred upon the holders of the Company's policies are shown by the report, from which it will be seen that \$2,282,840.56 was distributed to policyholders by way of death claims and matured endowments, profits, surrender values and annuities.