

FIVE DOCTORS FAILED.

IN A SEVERE CASE OF KIDNEY DISEASE AND LAME BACK.

Dodd's Kidney Pills Cure Mr. Anderson, of Waterside, N.E., After Five Medical Men Have Pronounced His Case Absolutely Incurable.

Waterside, N.E., March 18.—Special.—I have been so often induced to try patent medicines by the reading of the wonderful cures said to have been effected in similar cases, that now when I feel it my duty to write the story of my own cure by the use of Dodd's Kidney Pills, I am carefully avoiding any comment of my own or any complimentary words. I simply state the absolute facts of my case as follows:

"I have been treated by five different doctors, and have taken a large amount of patent medicine during the last four years for Kidney Trouble and Lame Back, from which I have been suffering. I was very bad. My life at times seemed a burden. I got no relief until I was persuaded to try Dodd's Kidney Pills. I cheerfully give this unsolicited testimonial, that I have received more benefit from six boxes of Dodd's Kidney Pills, than from any and all other sources."

Mr. Anderson is in earnest. His straight-forward statement of facts carries conviction. Lame Back and Kidney Disease do not seem able to exist where this wonderful remedy is used. It has been made very popular in this community by the hearty endorsement of Mr. Anderson, who is a well known and very highly respected citizen. The success of Dodd's Kidney Pills in cases like those of Mr. Anderson, has created a demand which the local druggists have reported as unprecedented.

MUSKOKA COTTAGE SANATORIUM

A Correspondent Tells of the Facilities provided for the Patients.

This institution is devoted to the treatment of persons in the early stages of consumption of the lungs. "W. J. B.," in a recent issue of a Toronto daily, after speaking of the beautiful scenery and handsome buildings he found on the shore of Lake Muskoka, says:

"In all cases the patients occupy separate rooms. The table board is excellent, and everything seems to be conducive to their happiness. Facilities are provided for all kinds of winter and summer outdoor sports. The patients spend from eight to ten hours each day in the open air. In zero weather I saw men reading, napping and playing games on the piazza, and ladies doing fancy work and writing letters in perfect contentment. The sunlight, open air, rest and medical treatment seem to be yielding wonderful results. One patient told me he had gained 22-2 pounds in four weeks. Dr. De Witt, of Wolfville, Nova Scotia, who came with a patient to the Sanatorium, said he felt safe here, as he saw no possibility of contagion where only cases in the earlier stages of the disease are admitted. He claimed that those fifty or more patients, gathered from all over the Dominion of Canada, and some from across the sea, were not only saving their own lives for further usefulness, but saving thousands of precious lives from infection. Most of them will return to their homes cured, and will become missionaries of health to their families and friends."

The doctors tell us that from one-sixth to one seventh of all deaths are from tuberculosis. One out of every fifty-five years of age result from this disease. It is astonishing how many diseases spring from it. It annually claims more victims than smallpox, diphtheria, typhoid fever, yellow fever, Asiatic fever, leprosy, measles and whooping cough combined. In Europe the State municipalities, manufacturers, insurance companies and private agencies are united in battling with the ravages of this disease. All praise is due to Lord Strathcona and Mount Royal, Sir William Meredith and those associated with them, who have started this movement in Canada, and have provided such excellent facilities for the successful conduct of the work.

Dear Sirs,—I have been a great sufferer from rheumatism, and lately have been confined to my bed. Seeing your MINARD'S LINIMENT advertised, I tried it and got immediate relief. I ascribe my restoration to health to the wonderful power of your medicine.

LEWIS S. BUTLER.
Burin, Nfld.

JUST CALLED.

I called to see your father this afternoon, remarked Charlie, as he took a seat in the parlor.

Gora fluttered visibly. Recovering herself with an apparent effort, she said, simply: Did you?

MONTREAL HOTEL DIRECTORY.
VENUE HOUSE—McClellan—College Avenue
Family Hotel rates \$1.50 per day.

BRITISH AMERICA ASSURANCE COMPANY.

The Sixty-seventh Annual Meeting of the Shareholders of this company was held at its offices, Toronto, on Thursday, 28th February, 1901.

The President, Hon. Geo. A. Cox, occupied the chair, and Mr. P. H. Sims, who was appointed to act as Secretary, read the annual report, of which the following is a summary:

Your directors have the honor to present the annual report and financial statement of the company's sixty-seventh year, duly vouched for by its auditors.

It will be noted that there has been a considerable increase in the premium income for the year, this being mainly due to the business derived from the new fields in which the company has established business connections, and also to the improved conditions that have prevailed in the marine business.

Two half-yearly dividends have been declared at the rate of 7 per cent, per annum, amounting to \$60,323.96, and the reserve fund has been increased to \$581,457.22.

In view of the abnormal fire losses on this continent during the year 1900, including the disastrous conflagration in April last in the cities of Hull and Ottawa, which involved a loss of property to the value of about ten million dollars, your directors feel that the statements herewith submitted must be regarded as satisfactory by the shareholders.

The capital stock of the company has been increased to one million dollars, in accordance with the by-law passed at the last annual meeting, the \$250,000.00 new stock authorized to be issued at a premium of 15 per cent, having been all taken up.

Summary of Financial Statement.
Total cash income. \$1,951,233.34
Total expenditure, including appropriation for losses under adjustment. 1,890,347.57

Dividend declared. 60,885.77
60,393.26

Total assets. 1,776,606.45
Cash capital. 1,000,000.00
Reserve fund. 581,457.22

Security to policyholders \$1,581,457.22

The President, who moved the adoption of the report, which was seconded by the Vice-President, referred to the exceptionally heavy losses by fire on this continent during the year under review, and said that, although the report just read did not present so favorable a showing, as far as the balance between income and expenditure for the year was concerned, as the preceding annual statements which he had had the honor during the past eight years of submitting to the shareholders, he felt that there was perhaps as much matter for congratulation in the figures embraced in the accounts for the year 1900 as in those of some preceding statements which have shown a more favorable balance sheet. It was gratifying to observe the continued increase in the volume of business transacted. While there had been a satisfactory growth of income from fields in which the company had for years past been carrying on operations, he was glad to be able to say, that, from the agencies recently established beyond the limits of this continent, very encouraging returns have been received. The predictions that the directors ventured to make a year ago as to a probable improvement in conditions of marine business had, he was pleased to say, been realized, and, as a result of the better rates which, speaking generally, had prevailed both upon inland lake and ocean risks there had been a fair margin of profit upon the business written in that branch during the year. But what in his estimation was more a matter of congratulation than any of the figures to which he had referred was the fact that at the close of a year in which the fire losses in Canada and the United States have been very largely in excess of those of average years they were able to present a balance sheet which showed a loss of less than one per cent, upon the premium income as the result of the year's underwriting transactions—that is, ignoring the income derived from interest and rent.

The report was, on motion, adopted, and the following gentlemen were elected to serve as directors during the ensuing year:

Hon. Geo. A. Cox, J. J. Kenny, Hon. S. C. Wood, Thos. Long, John Hoskin K.C., LL.D., H. M. Pellatt, R. Jaffray, A. Myers and E. W. Cox.

AN INFORMAL INVITE.

Mrs. Goodart—Poor man! Come to my house, across the way there, this evening and you shall have a good dinner.

Harvard Hasben—Some of your guests disappoint you? That's rather short notice; I'm afraid I can't get my full dress suit out of the laundry in time.

Minard's Liniment for sale everywhere

NOT HER WAY.

I suppose that woman orator spoke her mind freely on the subject? Not much. She demanded half of her \$50 in advance before she went on the platform.

Minard's Liniment Cures Dandruff.

SHE SUPPOSED.

Mrs. Wiggles—What are these "spheres of influence" that the diplomatists in China keep talking about? Mrs. Wiggles—Well, I don't know, for sure. Do you suppose they can mean cannon balls?

A COMPLIMENT.

The Old Man—Your love for my daughter seems to have grown very fast since you found out I was worth so much money.

The Young Man, admiringly.—No faster, sir, than the subject warranted.

Minard's Liniment Relieves Neuralgia.

KEY TO THE SITUATION.

First Detective—How did you manage to discover the scandal in your family closet?

Second Detective—Well, you see, I had a skeleton key.

TO CURE A COLD IN ONE DAY

Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. E. W. Groves' signature is on each box. 25c

DRESSED TO KILL.

She certainly was dressed to kill when she went out sleighing. In what way?

Her wraps were that thin if pneumonia didn't kill her it wouldn't know its business.

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."

SIGNS OF GRAY MATTER.

Am I as intelligent as your other young man, Dolly?

Well, you quote more poetry than he does, but I think he beats you on neckties.

Minard's Liniment Cures Burns, etc.

TREMENDOUS.

The physician was making the necessary medical examination for life insurance.

What is your chest expansion? he asked the applicant.

If you mean trunks, answered the famous actress, they have expanded from one in 1886 to forty-seven in 1901, sir.

STATE OF OHIO, CITY OF TOLEDO, ss.
LUCAS COUNTY.
FRANK J. CHENEY makes oath that he is senior partner of the firm of F. J. CHENEY & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of CATARRH that cannot be cured by the use of HALL'S CATARRH CURE.

FRANK J. CHENEY.
Sworn to before me and subscribed in my presence, this 6th day of December, A.D. 1896.
A. W. GLEASON,
Notary Public.

Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces of the system. Send for testimonials, free. F. J. CHENEY & CO., Toledo, O. Sold by Druggists, 75c. Hall's Family Pills are the best.

A POSSIBLE SECOND.

Oh! don't be foolish, exclaimed the young bride, he's merely an old flame of mine.

Indeed, cried her aged and wealthy husband, I'll warrant you dream of his tender advances yet.

No, she replied with a far-away look not yet.

W P C 1068

CALVERT'S CARBOLIC OINTMENT.

For all skin ailments.

J. O. Calvert & Co., Manchester, England

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A Debenture of The Canada Permanent and Western Canada Mortgage Corporation is a promise to pay the sum named therein, which may be any sum not less than \$100, on the date specified, which may be in one or more years, as the Investor may prefer. The Coupons attached are promises to pay interest on the amount half-yearly at four per cent. per annum. The entire assets of the Company, amounting to \$22,696,885 are security for fulfilment of the promises.

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Are the purest and best for beautifying and preserving the house. Do you want to learn all about good paints and see how some good homes are painted? Send us a post card and ask for our Booklet "K" free.

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PAINT MAKERS
MONTREAL.
Est'd 1842

The Federal Life Assurance Company OF CANADA.

The nineteenth annual meeting of the shareholders of this company was held at its head office in Hamilton, on Thursday, the 7th instant. In the absence of the President (through illness, Mr. William Kerns, Vice President, was appointed Chairman and Mr. David Dexter, Secretary.

DIRECTORS' REPORT.

The directors presented their annual report, as follows:—
Your directors have the honor to present the report and financial statement of the company for the year which closed on the 31st December, 1900, duly vouched for by the auditors.
The new business of the year consisted of fourteen hundred and forty-two applications for insurance, aggregating \$2,094,735, of which thirteen hundred and fifty-two applications, for \$1,993,955, were accepted; applications for \$38,750 were rejected or held for further information.

As in previous years the income of the company shows a gratifying increase, and the assets of the company have been increased by \$211,430.12, and have now reached \$1,271,340.92, exclusive of guarantee capital.

The security for policyholders, including guarantee capital, amounted at the close of the year to \$2,149,055.92, and the liabilities for reserves and all outstanding claims, \$1,123,738.07, showing a surplus of \$1,025,317.85. Exclusive of uncalled guarantee capital, the surplus to policyholders was \$1,177,502.85.

Policies on sixty-five lives became claims through death, to the amount of \$154,507.93 of which \$18,500 was reinsured in other companies.

Including cash dividends and dividends applied to the redemption of premiums, \$23,679.23, with annuities, \$2,929.56, the total payments to policyholders amounted to \$170,813.58.

Careful attention has been given to the investment of the company's funds, largely on mortgage securities and loans on the company's policies, amply secured by reserves. These investments have yielded results better than the average results of insurance companies doing business in Canada.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business.

The field officers and agents of the company are intelligent and loyal, and are entitled to much credit for their able representation of the company's interests. The members of the office staff have also proved faithful in the company's service.

Having decided to increase the guarantee or subscribed capital to \$1,000,000, the amount authorized by our act of incorporation, your directors issued on 12th November last the balance of 3,000 shares, at a premium of 40 per cent, on the amount called. These shares were allotted to and taken by the existing shareholders. Though the call of \$13 per share was required only in bi-monthly instalments, the greater portion of it was paid before the close of the year.

The assurances carried by the company now amount to \$12,176,282.20, upon which the company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus, as above shown.

JAS. H. BEATTY, President. DAVID DEXTER, 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 Decr. 1901, and have certified to their correctness.

The securities have been inspected and compared with the ledger accounts and are found to agree therewith.

The financial position of your company, as on 31st December, is indicated by the accompanying statement.

Respectfully submitted,
H. S. STEPHENS,
J. J. MASON,
Auditors.

Hamilton, 1st March, 1901

FINANCIAL STATEMENT, 1900.

Premium Income	\$ 417,794 76
Interest and Rents	50,414 21
Capital stock	146,552 35
Premium on stock	15,890 00
	\$ 511,993 97

Paid to Policy-Holders for Death Claims—	
Endowments, surrenders values and profits	\$ 170,813 58
Expenses, taxes, dividends and reinsurance premiums	146,552 35
Balance	194,728 04
	\$ 511,993 97

ASSETS, DEC. 31, 1900.	
Debentures and Bonds	\$ 117,752 59
Mortgages	626,464 83
Loans secured by policy reserves	237,314 69
Cash in bank and other assets	299,808 81
	\$ 1,271,340 92

LIABILITIES.	
Reserve Fund	\$ 1,673,902 67
Claims unadjusted	25,932 37
Present value of claims paid by instalments not due	43,889 95
Present value of dividends applied on temporary reductions of premiums	10,913 93
Surplus	147,632 85
	\$ 1,771,340 92

Guarantee Capital	\$ 1,177,502 85
Surplus security	1,025,317 85
Policies were issued assuring	1,993,955 92
Total Assurance in force	\$ 1,176,282 20

The Medical Director, Dr. A. Wood, presented an interesting statistical report of the mortality of the company for the past and previous years.

The retiring directors were re-elected, and at a subsequent meeting of the board, Mr. Jas. H. Beatty was re-elected President, Lieut-Col. Kerns and Mr. T. H. Macpherson, Vice-Presidents.