

SUNLIGHT SOAP

One woman with Sunlight Soap will do better work than Two will with impure soap. **REDUCES EXPENSE**

Ask for the Octagon Bar. If your grocer cannot supply, write to LEVER BROTHERS LIMITED, Toronto, sending his name and address, and a trial sample of Sunlight Soap will be sent you free of cost.

PAIR OF GUESSES.

"Do you love me still?" asked the wife. "I do indeed," replied the husband. Then she thought and he thought and she wondered if he meant it as she understood it and he wondered if she understood it as he meant it.

Visitors to Trinity College Chapel Dublin, of late, have noticed a regrettable falling off in the singing.

FREE TO MOTHERS ONLY.

To every mother of young children who will send us her name and address plainly written on a postal card, we will send free of all charge a valuable little book on the care of infants and young children. This book has been prepared by a physician who has made the ailments of little ones a life study. With the book we will send a free sample of Baby's Own Tablets—the best medicine in the world for the minor ailments of infants and young children. Mention the name of this paper and address The Dr. Williams' Medicine Co., Brockville, Ont.

Mrs. Homer—"Jane, open that window and let a little fresh air into the house." Jane—"It isn't fresh air at all at all, mem; it's the same air that's been about here all the morning."

MANY ADVANTAGES OVER OTHER LINES.

That the New York Central possesses great advantages over other lines cannot be gainsaid, and they are too numerous to enumerate, but a few of the principal features are: the great train service (twelve express trains each way between Buffalo and New York), four tracks and the Grand Central Station the only station in the city of New York. This is the route of the famous Empire State Express.

The chess match which has been arranged between the British House of Commons and the Australian Parliament will be played on April 16th and 17th.

The Publisher of the Best Farmer's paper in the Maritime Provinces in writing to us states:

I would say that I do not know of a medicine that has stood the test of time like MINARD'S LINIMENT. It has been an unfailing remedy in our household ever since I can remember, and has outlived dozens of would be competitors and imitations.

The Marquis of Salisbury is 72 years of age. He looks his age. His hair is turning from grey to white, and his step is not so firm now as it used to be.

Minard's Liniment Cures Garget in Cows.

Three men, for attempting blackmail on an aged schoolmaster, were sentenced at Lancaster Assizes, two for twelve years and one to ten years' penal servitude.

Beware of Ointments for Catarrh that contain Mercury

as mercury will surely destroy the sense of smell and completely derange the whole system when entering it through the mucous surfaces. Such articles should never be used except on prescriptions from reputable physicians, as the damage they will do is tenfold to the good you can possibly derive from them. Hall's Catarrh Cure, manufactured by F. J. Cheney & Co., Toledo, O., contains no mercury, and is taken internally, acting directly upon the blood and mucous surfaces of the system. In buying Hall's Catarrh Cure be sure you get the genuine. It is taken internally, and made in Toledo Ohio, by F. J. Cheney & Co. Testimonials free. Sold by Druggists, price 75c per bottle. Hall's Family Pills are the best.

The London police are circulating a notice calling attention to the great need for providing fire guards in order to prevent the many cases of children being burned to death.

SALADA

Ceylon Tea is the finest Tea the world produces, and is sold only in lead packets. Black, Mixed and Green.

Japan tea drinkers try "Salada" Green tea.

WHAT HE ASKED FOR.

Mr. Johnsing—"Did you hear what Mistah Snowball asked for when he sent back his cup faw some moah tea?"

Mr. Washington—"No, what for?"

Mr. Johnsing—"He asked faw a cup of dat which inebriates but does not intoxicate."

It is stated that an American syndicate has been formed to develop the granite quarries of Donegal.

Stop the Cough and work off the Cold. Laxative Bromo-Quinine Tablets cure a cold in one day. No cure, No Pay. Price 25 cents.

A Parliamentary return shows that in the last two years 227,699 officers and men have been sent to South Africa.

Huddersfield is more liable to storms than any other town in the West riding of Yorkshire.

BRITISH AMERICA Assurance Company.

SHAREHOLDERS' MEETING.

The Sixty-eighth Annual Meeting of the shareholders of the British America Assurance Company was held at its offices, Toronto, on Thursday, the 27th 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 REPORT.

Your Directors have pleasure in presenting the Sixty-eighth Annual Report and Financial statements, duly vouched for by the Auditors of the Company.

There has been a moderate increase in the Premium Income in all branches, the Canadian Fire Business, particularly, showing a considerable increase over that of any previous year, this being mainly due to the advanced rates which have been obtained.

The balance of Revenue Account, \$99,590.00, has been applied as follows:—\$65,000.00 for two half-yearly dividends, the first at the rate of Seven Per Cent, and the second at the rate of Six Per Cent. per Annum, \$4,045.26 written off office furniture and Securities, and the balance, \$30,544.74, added to the Reserve Fund, which now stands at \$612,001.96.

Although considerable progress has been made during the year in the direction of advancing rates throughout Canada and the United States the results of the business, owing to the increase in fire losses, have not proved satisfactory to Companies generally, and measures are now being taken for further advances which should bring about a material improvement in the condition of the fire insurance business on this continent.

Geo. A. Cox, President.

SUMMARY OF FINANCIAL STATEMENT.

Total cash income.....	\$2,040,197 10
Total expenditure, including appropriation for losses under adjustment.....	1,940,607 10
Dividends declared.....	\$ 99,590 00
	65,000 00
Total assets.....	\$1,755,849 21
Cash capital.....	\$1,000,000 00
Reserve fund.....	612,001 96
Security to policyholders.....	\$1,612,001 96

The report, on motion of the President, seconded by the Vice President, was carried unanimously. In moving the adoption of the report the President said:—

The Revenue Account shows that, after deducting losses and expenses from the premiums for the year, there is a balance, or undivided profit, of \$58,795. This, with the earnings from interest and rents, \$40,795, makes the total balance at the credit of Revenue Account \$99,590. Compared with the preceding year the figures before you show again a premium (after deducting re-insurances) of \$127,159, and a reduction in losses of \$16,124.

This increased income is derived mainly from the fire business, and as stated in the report, is chiefly to the better rates that have prevailed. In the Marine Branch there has been little change in the volume of business we have done, but while the income from this source represents less than one-fourth of the year's profits, we are indebted to this Branch for nearly one-half the year's profits.

Taking into consideration the large amount of fire business transacted, the results of the year—although they show a marked improvement on those of the year 1900—cannot be regarded as affording an adequate margin of profit, but those of you who have noted the records from month to month of the serious fires in Canada and the United States, beginning with the conflagration in the business Centre of Montreal in January last, must, I think, regard the accounts presented as more favorable than might have been anticipated. We can at least claim that they will bear comparison in their general results with those shown by other Companies operating in the same fields as ourselves, and this is perhaps the best test of the judgment exercised by the officers and agents of the Company in the prosecution of its business. The problem as to what rates will be adequate to meet the losses of any one year is a difficult—I might say an impossible—one for the most experienced underwriters to solve. They can only meet the changed conditions that confront them from time to time by readjusting their rates in accordance with the loss records which these changing conditions produce. The adverse experience of Companies engaged in the fire business on this continent for the past two years have shown the considerable extent from the advanced rates which prevailed during the year 1901, and in view of the action taken during the past ten days by all the leading Companies doing business in the United States to bring about a more radical advance than has hitherto been attempted I feel that we may safely anticipate that these improved conditions will have an even more marked effect upon the business of the present year.

In reviewing the business of the past year, as well as of the preceding eight years during which I have had the honor of occupying this chair, it is very gratifying to observe the progress which the Company has made in its fire business in Canada, as well as the profits which have accrued upon this notwithstanding the losses by the conflagrations of the past two years. A Company which has been doing business—as the British America has—for upwards of two-thirds of a century should, we have felt, occupy a prominent position in connection with the business of its home field, and while an income equal to that of some leading British offices which carry much larger amounts of the business and are able to show results equal to, if not better than, the average results of its competitors. The progress which the British America has made in this direction under its present management which these following figures: In 1892 the total fire premiums of the Company in Canada were \$173,951; in 1901 they amounted to \$351,505. These figures represent the net premiums (after deducting re-insurances), so that during these nine years the income of the Company in this branch has increased upwards of 100 per cent., while the total increase in all Companies reporting to the department is about 40 per cent. It is still more gratifying to find from the annual returns of Companies doing business in Canada, published by the Dominion Government, that while for this same period the average loss ratio of all Companies reporting to the Canadian Insurance Department is 70.3 per cent., our losses have been but 59 per cent. of the premiums received.

While this has been our experience at home, the progress we have made in other fields in the way of securing advantageous connections had been such as to warrant our looking for equally favorable results from our agencies outside the Dominion, particularly when we bear in mind the improved outlook to which I have referred in the United States, from which territory a large proportion of our income is derived. In conclusion, I desire to avail myself of the opportunity of expressing my appreciation of the work of the officers of the Company, both at its Head Office and at its Branch Offices, and our obligations to our General and Local Agents for their services in the Company's behalf, during the past year.

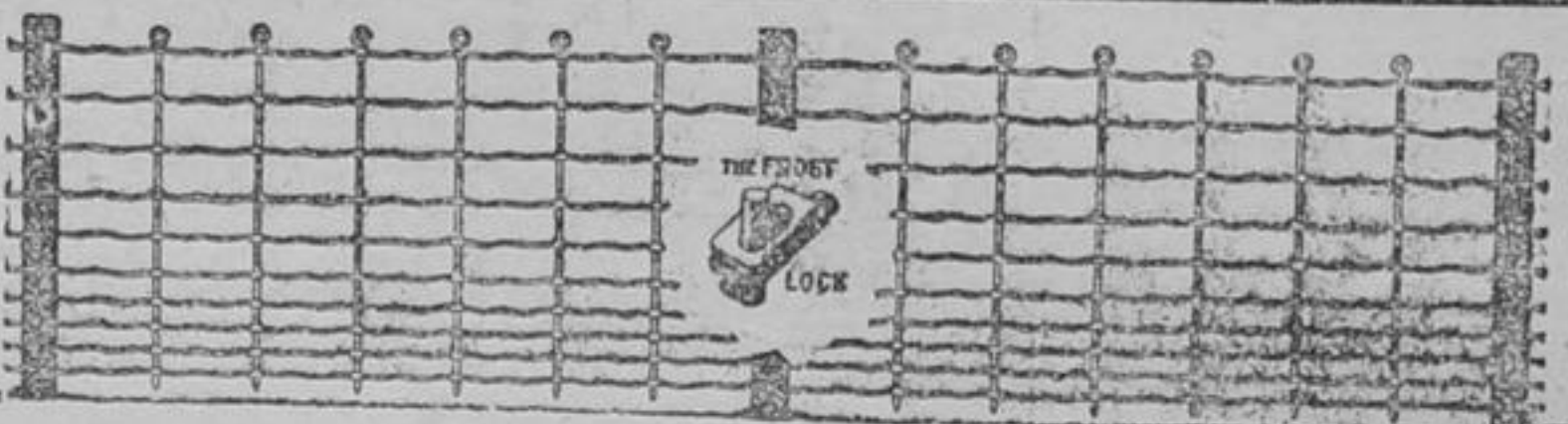
The following gentlemen were re-elected to serve as Directors during the ensuing year:—Hon. Geo. A. Cox, J. J. Kenny, Augustus Myers, Thomas Lonsdale, John Hoskin, K. C. L.L.D., Hon. S. C. Wood, Robert Jaffray, Lieut.-Col. H. M. Pellatt and E. W. Cox.

At a meeting of the board, held subsequently, the Hon. Geo. A. Cox was re-elected President and Mr. J. J. Kenny Vice-President.

"Women shouldn't vote on prohibition"
They naturally think Blue Ribbon
Tea is good enough for anybody.
Can you blame them?"

Put up Black Mixed & Ceylon Green

IF YOU WANT GOOD PRICES FOR YOUR Butter, Eggs, Poultry, Apples or other Produce CONSIGN THEM TO THE DAWSON COMMISSION CO., Limited, TORONTO Correspondence Solicited.



Frost Wire Fence is a Strong Fence.

The 10 wires and 6 stay fence has heavy uprights. There is not a weak spot in its construction. It will last three times as long as other fences. Place your order for Frost Fence, satisfaction guaranteed.

Write for Catalogue. THE FROST WIRE FENCE CO. LTD., WELLAND, Ont.

USE EDDY'S TELEGRAPH TELEPHONE PARLOR MATCHES

Every Stick—A Match
Every Match—A "Lighter"

MATCHES

FOR SALE EVERYWHERE.

Thomas Sheehy, a cottier on the property of General Dickson, near Glin, County Limerick, is 109 years of age and well.

\$33.00 TO PACIFIC COAST.

Chicago & North-Western R'y, during the months of March and April \$30.00 from Chicago to Helena, Butte, Anaconda, Ogden and Salt Lake City; \$30.50 Spokane; \$33.00 Los Angeles, San Francisco, Portland, Seattle, Tacoma, Vancouver, Victoria and a large number of other points. Tourist Sleeping Cars daily to the Pacific Coast. For maps and particulars apply to nearest ticket agent or address B. H. Bennett, 2 East King street, Toronto, Ont.

At the coronation of the Duke of Somerset's servants will wear liveries of cloth of gold, the only ones so privileged.

For Over Sixty Years

Mrs. WINSLOW'S SOOTHING SYRUP has been used by millions of mothers for their children while teaching, soothes the child, softens the gums, relieves pain, cures the colic, regulates the stomach and bowels, and is the best remedy for Diarrhoea. Twenty-five cents a bottle. Sold by druggists throughout the world. Be sure and ask for "Mrs. WINSLOW'S SOOTHING SYRUP."

At Shelton Abbey a deputation from the tenants on the Earl of Wicklow's estate attended recently to present to the Earl and Countess an illuminated address.

Minard's Liniment Cures Colds, etc

The official estimate of the cost of the war from the outbreak of hostilities up to the end of March is about £160,000,000.

Minard's Liniment Cures Diphtheria

The only copy of the first edition of Dr. Watt's hymns known in England was recently sold at Sotheby's rooms for £140.

Monkey Brand Soap will clean a house from cellar to roof, but won't wash clothes.

W P C. 1120

THE MOST POPULAR DENTIFRICE.
CALVERT'S CARBOLIC TOOTH POWDER.
Preserves the teeth. Sweetens the breath. Strengthens the gums.

SALESMEN WANTED FOR "AUTOSPRAY"
Best compressed-air sprayer made. Sample machine free.—CAVERS BROS., Calif., U.S.A.

WOOD'S PHOTO ENGRAVING
J. L. JONES ENGR. CO.
THE MOST NUTRITIOUS.
EPPS'S COCOA
GRATEFUL—COMFORTING.
BREAKFAST—SUPPER.

CLEANING LADIES'... WALKING OR OUTING SUITS
Can be done perfectly by our French Process. Try it.
BRITISH AMERICAN DYEING CO.
MONTREAL, TORONTO, OTTAWA & QUEBEC

Dominion Line Steamships
Montreal to Liverpool. Boston to Liverpool. Portland to Liverpool. Via Queenstown.
Large and Fast Steamships. Superior accommodation for all classes of passengers. Saloons and Staterooms are airships. Special attention has been given to the Second Saloon and Third-Class accommodation. For rates of passage and all particulars, apply to any agent of the Company, or
Richard, Mills & Co., D. Torrance & Co.,
71 State St., Boston. Montreal and Portland.

GILEADINE
Is a Balm of Gilead preparation. It cures Cold Sores, Chapped Hands, Wounds or Skin Diseases. It is not anaesthetic, but a healer—THE SOVEREIGN HEALER. Large Boxes 25c. Druggists, or The Gileadine Co., Toronto.

Brass Band
Instruments, Drums, Uniforms, Etc.
EVERY TOWN CAN HAVE A BAND
Lowest prices ever quoted. Free catalogue, 500 illustrations, mailed free. Write us for anything in Music or Musical Instrument.
WHALEY ROYCE & CO., Limited,
Toronto, Ont., and Winnipeg, Man

150 Kinds for 20c.
It is a fact that Salzer's vegetable and flower seeds are found in more gardens and on more farms than any other in America. There is reason for this. We own and operate over 5000 acres of the production of our choice seeds. In order to induce you to try them we make the following unprecedented offer:
For 20 Cents Postpaid
20 kinds of rarest melon varieties,
10 magnificent earliest radishes,
10 sorts of glorious tomatoes,
25 peerless lettuce varieties,
25 splendid beet sorts,
25 gorgeously beautiful flower seeds,
In all 150 kinds positively furnishing bushels of charming flowers and lots and lots of choice vegetables, together with our great catalogue telling all about Tomatoes and Peas, Cabbages and Spinach, and other seeds at 60c a pound, etc., all for 20c. in Canadian stamps.
JOHN A. SALZER SEED CO.
La Crosse, Wis.

FOUR PER CENT.
per annum, payable half-yearly, is allowed on Debentures for \$100 and upwards for terms of 1, 2, 3, 4, or 5 years. Interest accrues from the date on which the money is received by the Company.
THE CANADA PERMANENT and WESTERN CANADA MORTGAGE CORPORATION
Toronto Street, TORONTO