

SUNLIGHT SOAP

One ounce of Sunlight Soap is worth more than two ounces of impure soap.

REDUCES EXPENSE

\$5,000 Reward will be paid by LEVER BROTHERS LIMITED, Toronto, to any person who can prove that this soap contains any form of adulteration, or any injurious chemicals.

ASK FOR THE OCTAGON MARK

The Federal Life Assurance Co. of Canada.

The twentieth annual meeting of the shareholders of this company was held at the 4th office in Hamilton, Tuesday, the 4th inst. Lieut.-Col. Kerns, vice president, was appointed chairman and David Dexter secretary.

REPORT OF DIRECTORS.

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 December 31, 1901, duly vouched for by the auditors.

The new business of the year consisted of 1,793 applications for insurance aggregating \$2,479,500, of which 1,704 applications, for \$2,385,768.50, were accepted; applications for \$93,731.50 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 \$178,531.66, and have now reached \$1,449,925.58, exclusive of guarantee capital.

The security for policy-holders, including guarantee capital, amounted at the close of the year to \$2,319,925.58, and the liabilities for reserves and all out-standing claims, \$1,290,846.94, showing a surplus of \$1,029,078.64. Exclusive of un-called guarantee capital, the surplus to policy holders was \$159,075.64.

Policies on 56 lives became claims through death, to the amount of \$126,745, of which \$5,000 was re-insured in other companies, a rate of mortality considerably under that provided for.

Including cash dividends and dividends applied to the reduction of premiums, \$30,638.70, with annuities, the total payments to policy-holders amounted to \$182,925.67.

Careful attention has been given to the investment of the company's funds in first-class bonds, mortgage securities, and loans on the company's policies amply secured by reserves. Our 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.

The assurances carried by the company now amount to \$13,058,777.61 upon which the company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus, as above shown.

The work of the current year, now well under way, has produced results even better than for the same period

last year, leading to the belief that a like advantage may be maintained throughout the year.

DAVID DEXTER, Managing Director
WM. KERNS, Vice-President.

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 December 31, 1901, 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 December 31, is indicated by the accompanying statement.

Respectfully submitted,

H. S. STEPHENS,
J. J. MASON,

Auditors.

Hamilton, March 1, 1902.

FINANCIAL STATEMENT FOR 1901.

Premium income...	\$ 439,504 05
Interest...	57,554 64
Capital stock...	7,715 00
	\$ 504,773 69

Paid to policy-holders for death claims, endowments, surrender values and profits...	\$ 182,925 67
All other payments...	158,810 16
Balance...	163,537 86

\$ 504,773 69

Assets, December 31, 1901:	
Debtures and bonds	\$ 321,172 84
Mortgages...	619,691 65
Loans secured by policy reserves...	235,530 59
Cash in bank and other assets...	273,530 50
	\$ 1,449,925 58

\$ 1,449,925 58

Liabilities:	
Reserve fund...	\$ 1,255,056 31
Death losses awaiting proofs...	20,400 00
Other liabilities...	15,393 63
Surplus on policy-holders account...	159,075 64

\$ 1,449,925 58

Guarantee capital... \$ 870,000 00

Total security... \$ 2,319,925 58

Policies were issued assuring... \$ 2,385,768 50

Total assurance in force... \$13,058,777 61

On motion of Lieut.-Col. Kerns, seconded by Mr. Macpherson, the report was adopted.

The medical director presented a statistical report, showing a favorable mortality experience.

The retiring directors were re-elected, and at a subsequent meeting David Dexter was elected president and managing director, Lieut.-Col. Kerns and Mr. Macpherson vice-presidents.

PIANO FULL OF EXPLOSIVES.

The London Daily Chronicle publishes the following letter from a yeoman in South Africa: You mustn't think that I'm cruel because I go in for smashing things, but you can never trust a Boer. The other day we came to an empty farmhouse shut up; we broke into it and came across a piano with a note attached begging us not to smash it, as it was a present from somebody's mother. I guessed that note was all bunkum, and suggested that we should open the instrument. We did so, and, sure enough, it was full of ammunition. That was good enough for us; we burnt it down, but it did not burn long, for the house blew up.

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.

The weekly mail to our army in South Africa is 204,000 letters.

TO CURE A COLD IN ONE DAY. Take Laxative Bromo-Quinine Tablets. All druggists refund the money if it fails to cure. E. W. Grove's signature is on each box. 25c.

There were 6,378 deserters from the British Army in 1900, against 4,107 in 1898.

T-Z (wise head) has an advantage over other soap powders inasmuch as it also acts as a disinfectant.

The horses considered best for heavy dray work weigh 1,800 pounds each.

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.

It takes 2,800 silkworms to make a pound of silk, and these worms eat 156 pounds of leaves before they spin their cocoons.

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 cow's hide produces 35 pounds of leather and that of a horse about 18 pounds.

For Over Sixty Years Mrs. Winslow's SOOTHING SYRUP has been used by millions of mothers for their children while teething. It soothes the child, softens the gums, allays pain, cures wind colic, regulates the 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."

Titanium is the hardest metal. It looks like copper but will scratch rock crystal.

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 world has now 3,320 light-houses. Of these the United States owns 635 and Britain 559.

Minard's Liniment Cures Colds, etc

In order that a rainbow may be produced, the sun must not be more than 42 degrees above the horizon.

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

He—"You know you love me better than you do him, even if he has more money." She—"Yes, but I think it better to become engaged to him while you are making a fortune. Think of the lovely presents he will give me!"

to the position he desired. His bark was often worse than his bite.

Minard's Liniment Cures Distemper

CHILD-LIKE IGNORANCE.

The general illiteracy of the average Russian peasant has one curious result. A writer who has travelled widely in their country notes that the shopkeepers announce their wares by pictures rather than by names. The attention of the customers is sought by paintings of the articles on sale—as of coats and trousers in the clothing stores; bread, butter, cheese and sausages in the line of provisions; knives, forks, and carpenters' tools at the hardware dealers'; and so on. Even in the barracks the sentry is taught the proper military motions by a series of pictures. It all seems like dealing with children. There are millions who read no books or newspapers, and write and receive no letters.

Minard's Liniment Cures Diphtheria

The hardest wood in the world is not ebony, but cocus, which is much used for making flutes and other similar musical instruments.

Miss Nipper—"He told her he would give her all he had in the world to make her happy." Miss Swanne—"And what did she do?" Miss Nipper—"She married him and held him strictly to his promise."

PAGE METAL GATES are so low in price no one can afford to use wooden ones. Light, and yet strong enough to support a heavy man on the end while he swings around the circle without sag. They are neat in appearance, will last a lifetime. Will not sag nor get rickety. They are supplied with latches which allow them to be opened either way and are self-acting. The only good metal gate that is low enough in price for General Farm Purposes. We also make Farm and Ornamental Fence, Poultry Netting, Nails and Staples. The Page Wire Fence Co., Limited, Walkerville, Ont. 1

It's sad to think how much good money is spent on bad tea despite the fact that Blue Ribbon is on every store. Put up Black Mixed & Ceylon Green

There's A Paint



and it's the kind of paint you should have on your house. It stands up against the weather, fights off rain and storm and hot sun, keeps your house looking bright, clean and handsome among your neighbors. Going to paint this spring? Buy

RAMSAY'S PAINT

the oldest and best in Canada. Pure colors, pure oil, finely ground and properly mixed, ready for use, no loss, no waste. Sold at just the right price by all dealers. Send for our booklet showing beautiful homes. Ask for booklet "K" free.

A. RAMSAY & SON, Etab. 1842
MONTREAL, Paint Makers

IF YOU WANT GOOD PRICES FOR YOUR Butter, Eggs, Poultry, Apples or Produce

CONSIGN THEM TO THE **DAWSON COMMISSION CO., Limited, TORONTO**

Correspondence Solicited.

"Of course, you've read Homer's story of Ulysses and Calypso, have you not?" "No, I really can't say that I have. There's so many books keeping coming out now, don't you know, that I just simply don't pretend to keep track of them all."

Minard's Liniment Cures Garget in Cows.

In 1880 an ounce of gold would buy 15 ounces of silver. Twenty years later it would purchase 20 ounces.

W P C. 1121

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

CALESMEN WANTED FOR "AUTOSPRAY" Best compressed air sprayer made. Sample machine free.—DAVER'S BROS., Calif., Ont.

WOOD & PHOTO ENGRAVING J. L. JONES ENG. CO. 168 BAY STREET—TORONTO

FEATHER DYEING Cleaning and Curling and Kid Gloves cleaned. These can be sent by post, 10 per oz. the best place is **BRITISH AMERICAN DYEING CO. MONTREAL.**

COLD SORES

removed or healed by one or two applications of Gileadine. It keeps the skin soft and clear. Large Boxes 25c. Druggists or Gileadine Co., Toronto.

Salzer's Rape gives Rich, green food at 25c a ton

FARM SEEDS

1,000,000 Customers

Best record of any seedman on earth, and yet we are reaching out for more. We desire, by July 1st, 20,000 more patrons and hence this unprecedented offer.

\$10 WORTH FOR 15c

We will mail upon receipt of 15c in stamps our great catalogue, worth \$100.00 to any wide awake farmer or gardener, together with many Farm Seed samples, positively worth \$10.00 to get a start with, upon receipt of but 15 cts. in Canadian stamps.

53 pgs., earliest vegetable seeds, \$1.00.

Please send this adv. with 15c for above.

Catalogue Alone, 75c. Send at once.

ADVICE TO MEN



Who are Old While Young, Whose Vitality is Wasted, Whose Nerves are Shattered, Who Find Life Burdensome,

I can cure you with Electricity, as I have cured thousands of others. I can make the blood circulate in your veins, the nerves tingle with vigorous life and the spirit of energy show itself in every move of your body. My

Dr. McLaughlin's Electric Belt

Is a Model, a Modern Home Treatment

My twenty years of study are shown in this grand appliance. You wear it with comfort at nights and the Electricity infused into your body cures all Nervous and Vital troubles, Kidney and Bladder troubles, Varicocele, Rheumatism, Lame Back, Indigestion, Weak Stomach and all forms of pain and weakness. It restores the life while you sleep, and must cure. Any one who will secure me can use my Belt and

Pay When Cured.

Do You Suffer? If so, don't hesitate, don't waste your time on drugs, which give no strength. Wear this life-giving appliance as I direct and it will cure you.

SPECIAL NOTICE—If you have an old belt of another make which has burned and blistered you, or one that did not possess electricity, bring it in and I will allow you one-half the price of mine for it.

I give a free test to all who call. If you call to-day I will send you my beautifully illustrated book with full information FREE. Call to-day if possible and I will prove to you that my belt is all I represent it to be.

DR. M. D. McLAUGHLIN, 130 Yonge Street, Toronto.