

WHY WOOLENS WEAR THIN.

A SCENE IN A GROCER'S STORE.

Sir, I have just come rousing myself to tell you that you have absolutely spoiled a pair of blankets on me.

I have! Yes, sir, you have! Surely you are mistaken, madam! I am not mistaken. I sent round my little girl a few days ago for a good strong soap to wash out some heavy things. In all innocence I used what you sent me, and the result is that my blankets are just the skeleton of what they were. They are ruined, sir, and it's your fault!

Yes, but I sent what I usually send in such cases. What you usually send! No wonder Mrs. Moore, my neighbor, complains of her clothes wearing out; I find you usually send her the same soap.

But, madam, I always give my customers what they ask for. Had you named a particular brand of soap you would have had it.

Named a particular brand! How was I to know anything of brands? but I know better now, and I know what ruined my blankets—and my hands are in a nice plight, too!

I can assure you, madam, that it is not my desire to sell anything that will be injurious to either the hands or clothing of my customers, and I shall be glad to know how you prove that what I sold you injured your blankets and your hands.

Well, I was telling Mrs. Neill my trouble, and she lent me a little cutting, and here it is; you can read it: "Dr. Stevenson Macadam, Lecturer on Chemistry, Surgeon's Hall, Edinburgh, describes the destructive property of soda upon wool very graphically.

"After mentioning how strong alkali such as potash and soda, disastrously affect cotton, linen, and wool he says: "On one occasion I employed this property of soda in a useful way. There was a large quantity of new blankets sent to one of our hospitals which, when given out, were said by the patients to be not so warm as the old blankets were, and that led to an investigation as to whether the blankets were genuine or not. They looked well and weighed properly, and I got a blanket sent to me for examination and analysis. We found soon that there was cotton mixed with the wool, and the ques-

tion was as to separating the two, because they were thoroughly woven throughout, and it was only by detaching the fine fibres from each other that you identified the cotton fibre. I fell on the device of using soda. I took a bit of blanket and put it in a vessel with soda, and boiled it there, and very quickly the wool got eaten away by the soda, and there was left behind the cotton as a kind of skeleton—a sort of ghost—of the original blanket out of which it was taken. I mention this merely to indicate to you the pernicious effects of using caustic materials, which, when employed strong by themselves, affect woolen articles in this way, and which, even when not very strong, will more slowly, but with equal certainty, tend to destroy the woolen fibre."

Now, I want to tell you that we neighbors have had a talk over the matter, and we are not going to have our clothes and hands ruined in this way. Several of our neighbors who know have proved to us that Washing Sodas, Potash, Chloride of Lime, and "soap substitutes" are most injurious to clothes and hands. "Free alkali" in soaps is practically the caustic soda that burns the clothes. Why, you dare not keep Caustic Soda in a tin canister; it must be in an earthen jar, or it will even corrode the tin! Now, it's for you to provide us with pure soap without free alkali, or we must find it elsewhere.

Madam, you enlighten me! So many soaps are advertised as pure, that I really took little heed to any difference between them. I have one, however, that has medical certificates of its freedom from free alkali. It is guaranteed pure; and the makers offer \$5,000 reward to any one who can prove it is not pure, and further, I am authorized to return the purchase money to any one finding cause for complaint. Let me see it! Why, Sunlight Soap! It's a beautiful, clean, fresh-looking soap, and this Octagon shape is very handy. Give me five bars.

Note by the Grocer.—This whole neighborhood is using Sunlight Soap now. I have no more complaints. I have no room in my store now for resinous concoctions of alkali poisons; but it is not the grocer's fault if the public are satisfied with common soaps. If the public ask for Sunlight Soap—octagon bar—we give it them!

MAKING A MENAGERIE OF IT.

A bright boy had attended some evening lectures on astronomy, and after three or four visits was questioned about it by his mother, a good and very devout, but very ignorant woman.

The youngster, proud of his superior knowledge, probably exaggerated what he had heard. At any rate, he told her about the Great Bear, the Swan, the Lion, the Bull, Ram, Scorpion, Fishes, and other constellations.

The mother listened with ill-concealed dismay, and when the boy stopped she turned to her husband, and said:—

"William, I'm very much afraid that that boy is being contaminated by wicked atheists, because he's making the blessed firmament into a menagerie!"

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

TWO FRIENDS.

To gain his ends In Life's fierce tussle, Man's two best friends Are Hope and Hustle.

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 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."

Most deaths during the 24 hours take place between 5 and 6 a.m., the least between 9 and 11 in the evening.

Minard's Liniment Lumberman's Friend

The biggest guns in the British navy are of 164-inch calibre, and can only be fired once in three minutes. They weigh 110½ tons. The new 12-inch gun weighs only 50 tons, but can be fired three times as quickly.

Minard's Liniment is used by Physicians

Salmon rarely live more than ten years; but pike and carp sometimes live to be 150 years old.

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.

A Chain is no Stronger than its Weakest Link and a Wire Fence is no Stronger than its Uprights.

No one should expect a fence to hold up of itself between the posts. The Frost upright wires are large and strong. The Frost Lock holds them in place and each support its own share of the weight. Light tie wires give no support. Bending to tie weakens them and they are apt to break when the strain is severe. Frost Fence never breaks.

The Frost Lock Strongest Made.

Write for Catalogue.

THE FROST WIRE FENCE CO., LIMITED, WELLAND, ONT.

CONGRATULATIONS.

Clara—"Half the time he says he doesn't know whether I love him or not, about one-quarter he hopes that I do, and the rest he thinks I may, and in addition he is nearly always utterly miserable."

Maud—"Well I'm glad you're making such a success of the affair."

A vulgar fop called to a boot-black to polish his shoes and showered vituperative epithets upon him for his slowness, till at last the little fellow stopped his work and, looking up, exclaimed:—"See here, mister, 'tain't no use to work on your shoes till somebody polishes your tongue."

Messrs. C. C. Richards & Co. Gentlemen,—After suffering for seven years with inflammatory rheumatism, so bad that I was eleven months confined to my room, and for two years could not dress myself without help. Your agent gave me a bottle of MINARD'S LINIMENT in May, '97, and asked me to try it, which I did, and was so well pleased with the results I procured more. Five bottles completely cured me and I have had no return of the pain for eighteen months.

The above facts are well-known to everybody in this village and neighborhood.

Yours gratefully, A. DAIRT, St. Timothee, Que., May 16th. 1899.

260 years ago land on Manhattan Island, where New York stands, was sold at two cents for 12 acres. Today it is worth \$1,250,000 per acre.

Deafness Cannot be Cured

In local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube is inflamed you have a rumbling sound or imperfect hearing, and when it is entirely closed deafness is the result, and unless the inflammation can be taken out and this tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by catarrh, which is nothing but an inflamed condition of the mucous surface. We will give One Hundred Dollars for any case of Deafness (caused by catarrh) that can not be cured by Hall's Catarrh Cure. Send for circulars, free.

F. J. CHENEY & CO., Toledo, O. Sold by Druggists, 75c. Hall's Family Pills are the best.

Flying fish have been known to rise 20 feet above the surface of the sea.

Ask for Minard's and take no other

A pound of cork is sufficient to float a man weighing 154 pounds. W P C. 1122

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

Dyeing! Cleaning!

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.

FARMS Splendid bargains. Send for printed lists.—WESTERN REAL ESTATE EXCHANGE, London, Ont.

TO PRINTERS

FOR SALE.—Two 2-revolution Campbell Presses, bed 40x46 inches. Splendid order. Price \$1,000 each. Terms easy. S. FRANK WILSON, 73 West Adelaide St., Toronto

BOYS BRIGADE Bugle Band
Instruments, Bugles, Files, Drums, Caps, etc.
EVERY TOWN OR SCHOOL
Can have a File and Drum or Bugle Band.
Lowest prices ever quoted. Illustrated price-list mailed free. Write us for ANYTHING in MUSIC or MUSICAL INSTRUMENTS.
WHALEY, ROYCE & CO., Limited
Winnipeg, Man. Toronto, Canada

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

IS YOUR LEG BETTER?
Hundreds suffer from Ulcers and Running Sores. Gileadine will cure the worst cases. Mrs. L. Lindey, says: "I have doctored since last August, found relief, never had a good night's rest till last night. One application had marvelous effect, gave me unbroken night's rest. 25c. druggists, or Gileadine Co., Toronto. Money refunded if not satisfactory."

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 splendid. 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
Richards, Mills & Co. D. Torrance & Co.
77 State St. Boston. Montreal and Portland.

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

Advice to a Young Husband—Don't start out by giving your wife advice, but bring her home a packet of

MONSOON

CEYLON TEA.

The Mutual Life of Canada,
Head Office, - Waterloo, Ontario.
(Formerly The Ontario Mutual Life.)
32ND ANNUAL MEETING.
The Company Solid and Progressive.—Another Year of Substantial Gains.

The Thirty-second Annual Meeting of this popular and prosperous life company took place at its Head Office, Waterloo, Ont., on Thursday, March 6th, 1902, at 1 p.m. The Company's spacious Board room was well filled with policyholders who evinced deep interest in the proceedings which were throughout both harmonious and instructive.

The President having taken the chair, on motion, Mr. W. H. Riddell, Secretary of the Company, acted as Secretary of the meeting, and at the request of the President read the

DIRECTORS' REPORT.
Your Directors submit for your consideration and approval their report, with financial statement for the year ended Dec. 31st, 1901.

New Business They are pleased to inform you that the business of the year in all respects has been of the most satisfactory character, enabling them to make the same liberal distribution of surplus to policyholders as in the past. The volume and character of new business were all that could be desired; the death rate was much below the expectation, and the lapses and surrenders, in proportion to business in force, very moderate. Amount of applications for new assurance received was \$4,408,000; accepted and policies issued \$4,071,669, all of which with the exception of \$36,500 was secured in Canada.

Canada First The Board of Directors have not seen any reason why they should depart from the rule hitherto followed of confining their operations to our own country and Newfoundland.

Insurance in Force The number of policies in force was 21,785, assuring \$31,718,081, the reserve on which, based on our own standard, Actuaries 4 per cent., on all business previous to 1900, and Hm. 3½ per cent. on all business taken since then, is \$5,801,100.41.

Assets and Income The cash assets are \$5,439,541.65, and the total assets \$7,757,822.17. The surplus on Government standard, over all liabilities, is \$605,470.00; on the Company's standard \$379,970.53. The net premium income was \$995,619.06; interest and rent \$255,817.02; annuity premiums \$23,250; total income \$1,277,686.08.

Paid to Policyholders The amount paid to policyholders was \$493,532.45, of which sum \$305,021.95 was paid to living policyholders. The Death Claims paid were \$188,510.50; Matured Endowments \$163,489; Purchased Policies \$52,523.37; Surplus \$32,235.51; Annuities \$6,763.07.

Investments During the year the demand for money has been active, and the funds of the Company have been fully employed.

The rate of interest has been good, and payments on both instalments and interest have been promptly met, the interest overdue being much less than in any former year. The manager, officers and staff continue to discharge their duties to the entire satisfaction of the Board, and in the best interests of the company.

The Executive Committee have carefully examined all the Securities, and compared them with the entries in the ledger, and found them to correspond therewith. You will be called upon to elect four Directors in place of Rt. Hon. Sir Wilfrid Laurier, Alfred Hoskin, K. C., E. P. Clement, and Hon. J. T. Garrow, whose term has expired, all of whom are eligible for re-election.

Waterloo, March 6, 1902. ROBERT MELVIN, President.

ABSTRACT OF ACCOUNTS FOR 1901.

INCOME.

Premiums, Net.....	\$ 998,619 06
Interest, Rent and Annuities.....	279,067 02
Total.....	\$1,277,686 08

DISBURSEMENTS.

Death Claims, Endowments, Profits, etc.....	\$ 493,532 45
All other Payments.....	215,676 94
Total.....	\$ 709,209 39

ASSETS.

Loans on First Mortgages and Bonds.....	\$2,650,566 61
Municipal Debentures and Bonds.....	2,012,449 03
Loans on Company's Policies.....	643,361 93
Real Estate, including Company's Office.....	123,729 01
Cash in hand and in Banks.....	14,312 25
Other Assets.....	313,403 24
Total.....	\$5,757,822 17

LIABILITIES.

Reserve, 4 and 3½ per cent.....	\$5,301,100 41
All other Liabilities.....	76,751 23
Total.....	\$5,377,851 64

SURPLUS.

On the Government Standard, 4 and 3½ per cent....	\$ 379,970 53
On the Government Standard, 4½ and 3½ per cent....	605,470 00

In moving the adoption of the Directors' and other reports submitted to the meeting, the President ably reviewed the business of the Company during the fiscal year ending December 31st, 1901, showing that steady progress had been made in all that denotes strength and stability, while the ratio of expense to income was the lowest in the history of the Company, being 23.95 less than the previous year. It was gratifying to find that the interest and rents from investments exceeded the amount paid for death losses in 1901 by \$67,907, and that the large sum of \$305,021 was paid to living policyholders during the same year for endowments, annuities, dividends, etc. On the whole the business of the Company for 1901 was in all respects most satisfactory, and if everyone interested in its welfare will do his duty the year upon which we have entered will be still more successful than the one just passed.

Mr. A. Hoskin, K. C., First Vice-President, having supported the motion at some length, the reports were adopted unanimously.

The scrutineers reported the unanimous re-election of the Right Hon. Sir Wilfrid Laurier, Hon. J. T. Garrow, A. Hoskin, K. C., and E. P. Clement as Directors for the ensuing term of three years. The full Board is now composed of the following members:—Robert Melvin, President, Guelph; Alfred Hoskin, K. C., 1st Vice-President, Toronto; the Hon. Mr. Justice Britton, 2nd Vice-President, Kingston; Right Hon. Sir Wilfrid Laurier, P. C., G. M. G. Premier of Canada, Ottawa; Francis C. Bruce, M. P., Hamilton; J. Kerr Fiskin, B. A., Toronto; E. P. Clement, Berlin; W. J. Kidd, B. A., Ottawa; Geo. A. Somerville, London; Hon. F. W. Borden, M. D., Minister of Militia and Defence, Ottawa; Hon. J. T. Garrow, K. C., Goderich, and Wm. Snider, Waterloo; and the officers of the Company are:—Geo. Wegenast, Manager; W. H. Riddell, Secretary; T. R. Earl, Supt. of Agencies; J. H. Webb, M. D., Medical Director; and Millar & Sims, Solicitors.

Good Paint

Don't use cheap paint on your house, or the first blast of storm and rain or hot summer sun makes it look shabby. Cheap paint with no reputation is dear paint.

RAMSAY'S PAINT

is the purest paint, the oldest and best known in Canada. Made from pure materials—made right to preserve your house to beautify it, to make it look fresh and bright. Ready for use and sold by all dealers at the right price for the best that goes in paint making. Drop us a card and ask for BOOKLET "K" FREE showing cuts of beautiful homes.

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