

## THEY MADE THIS COUPLE HAPPY

### DODD'S KIDNEY PILLS DOING GOOD WORK AROUND PORT ARTHUR.

Mr. Dick Souvey and Wife Both Had  
Kidney Troubles and the Great Cana-  
dian Kidney Remedy Cured Them.

Port Arthur, Ont., Mar. 12—(Special).—That Dodd's Kidney Pills cure the Kidney ills of men and women alike has been proved time and again in this neighborhood, but it is only occasionally they get a chance to do double work in the same house. This has happened in the case of Mr. and Mrs. Dick Souvey, a farmer and his wife, living about seven miles from here. In an interview Mr. Souvey said:

"My wife and myself have used Dodd's Kidney Pills, and have found them a big benefit to our health. We had a Grippe two winters and were exposed to much frost and cold. Our sleep was broken on account of urinary troubles, and pain in the kidneys. We each took six boxes of Dodd's Kidney Pills and enjoy good health."

#### SIMPLE REMEDY.

Horse-radish has some medicinal qualities. A good salve is made from its leaves by druggists. Anyone having a headache will find relief by grating a small piece of horse-radish, adding a little vinegar and placing it on the forehead. It will but a few seconds fill it can scarcely be borne, but apply it till it gets nearly unbearable. Renew or retain it as long as possible.

Mrs. Brown: "I have such a lovely present for my husband!" Mrs. Smith: "What is it?" Mrs. Brown: "A pair of slippers. Won't he be pleased?" Mrs. Smith: "Yes. What do you expect to get from him?" Mrs. Brown: "Oh, nothing much—a diamond ring, I suppose, or a sealskin jacket."

Stomach "Scowls."—Ever notice the seams and furrows that steal into the face of the sufferer from indigestion, dyspepsia and chronic stomach ailments. Watch the sunshine break in and the lines vanish when Dr. Von Stan's Pineapple Tablets are given a chance to show their power. One lady, in writing of their efficacy in her case, calls them "A heaven-born healer." 35 cents.—120

#### PROPERTY JUMPERS' TRICKS.

Burglar Who Gets into Houses Hid in  
Furniture.

Of all the criminals who make a living by preying on their fellow-creatures, the "property-jumper" is the most successful and the most scientific. He is not the common or garden thief, but a smartly-dressed individual, with plenty of money in his pockets and an excellent supply of that admirable quality known as "pluck."

A "property-jumper," it should be explained, is a man or woman who boldly takes possession of flats and houses, furnished and unfurnished, the owners of which have gone away and left the premises under the charge of a caretaker.

One of the "smartest" pieces of work that a "property-jumper" has done for some time was at a large flat in Paris. Some weeks ago the owner, a well known lady music hall artiste, went away to Spain to take up an engagement there. The porter of the building in which the flat was situated was told by the lady to admit no one to her rooms under any circumstances during her absence. About a week after she had gone the porter received a letter, purporting to come from the tenant, and informing him that she was forwarding a large antique cabinet and would be glad if he would see it safely lodged in her flat. A few days later the cabinet arrived and was placed in the rooms. When the lady returned home she found to her dismay that the better part of her portable property, including jewellery to the value of \$2,500 had vanished. The thief had got into the flat in the old cabinet, which he himself had sent, and about which the tenant knew nothing whatever.

"Now, my dear sir," said Dr. Fox, "I can't cure you unless you promise to do everything I tell you." "All right," said Skinner. "I promise." "Good! Now, first of all, pay me my last year's bill."

#### THE EDITOR.

Explains How to Keep up Mental and  
Physical Vigor.

A New Jersey editor writes: "A long indulgence in improper food brought on a condition of nervous dyspepsia, nearly three years ago, so severe that I had to quit work entirely. I put myself on a strict regimen of Grape-Nuts food, with plenty of outdoor exercise and in a few months found my stomach so far restored that the process of digestion gave me pleasure instead of distress.

"It also built up my strength so that I was able to resume my business, which is onerous, as I not only edit my own paper but also do a great deal of 'outside' writing.

"I find that the Grape-Nuts diet enables me to write with greater vigor than ever before, and without the feeling of brain-fog with which I used to be troubled. As to bodily vigor—I can and do walk miles every day without fatigue—a few squares used to weary me before I began to live on Grape-Nuts! Name given by Postum Co., Battle Creek, Mich.

There's a reason. Read the little book, "The Road to Wellville," in pkgs.

## PEDLAR'S STEEL CEILINGS

Designs suitable for all classes of work such as Churches, Schools, Stores, Halls. Also special designs for Houses, Kitchens, Dining-Rooms, etc. Nothing has ever been devised to equal Pedlar's Steel Ceilings for farm houses. Cheap as lath and plaster and will never crack or face off.

Avoid  
Accidents  
By Using



Pedlar's  
Steel  
Ceilings

Made to fit any size room and can be nailed on by any mechanic. Shipped from our warehouses painted all ready to apply.

Our Catalogue, No. 14c describes many designs. Write for it. It costs you nothing. Write to-day.

### THE PEDLAR PEOPLE,

MONTREAL, QUE. OTTAWA, ONT. TORONTO, ONT. LONDON, ONT. WINNIPEG, VANCOUVER, B.C.  
707 Craig St. 423 Sussex St. 11 Dalhousie St. 69 Dundas St. 76 Lombard St. 615 Pender St.  
WRITE YOUR NEAREST OFFICE.

Head Office and Works, Oshawa, Ont., Canada

She—"Tis ever woman's lot to suffer in silence." He—"Yes; and if they'd only let us suffer in the same way how happy we'd be."

The Demon of all Disease.—Kidney diseases are rightly so-called—they're inexplicable, unaccountable and insidious. It is the function of the kidneys to filter out all impurities. If they're clogged South American Kidney Cure will put them to rights and defy the ravages of so grim a visitant as diabetes or other kidney complications. It relieves in six hours.—118

Magistrate—"You say you didn't steal the watch. Then, where did you get it?" Prisoner—"Bought it, your worship." Magistrate—"Where?" Prisoner—"In King Street." Magistrate—"What did it cost?" Prisoner—"Really, your worship I quite forgot to ask."

#### RHEUMATISM AND PARALYSIS.

Their complete home cure. Post free to readers of this paper. For limited period only.

A handsome illustrated treatise, giving full description of Rheumatism and Paralysis, with instructions for a complete home cure, describing the most successful treatment in the world, recommended by the Ministry and endorsed by medical men. This highly instructive book was written by W. H. Veno, a gentleman who has made a study of these diseases. The preface is by a graduate of the University of Wurtzburg. Send postal to-day and you will receive the book free by return.—Address, The Venco Drug Co., 24 King St., West, Toronto

Mr. Country Life (reading)—"If you desire a safe horse always pick a grey or white one, as that color is sure indication of gentleness and tractability. Now, I wonder if that's true?" Mrs. C. L.—"Perfectly absurd, William! Why you're quite grey yourself."

After Wasting Fevers hasten recovery to health by the use of "Ferrovin." It is the best tonic. It builds, strengthens and gives new vitality. Try it, it will make you feel strong.

Contralto—"Only think of it! I was encored three times in my last song." Soprano (spitefully)—"Yes; the audience recognized that you needed practice."

Tiny tubercles on the skin of scrofulous people produce the hideous disease called lupus. Weaver's Cerate, used in time, will save the skin from destruction. Apply to all affected parts. Cleanse the blood with Weaver's Syrup

Girls now-a-days are not so particular as they used to be about trifles. The other day a newly-made friend said to an awfully fetching girl: "What lovely teeth you have, dear?" "Yes," replied the other, without turning a hair; "they were a birthday present."

Itching, Burning Skin Diseases relieved in a day. Eczema, Salt Rheum, Barber's Itch, and all eruption of the skin quickly relieved and speedily cured by Dr. Agnew's Ointment. It will give instant comfort in cases of Itching, Bleeding or Blind Piles, and will cure in from three to six nights. 35 cents.—119

#### NITROGEN FROM THE AIR.

Attention is called to the fact that the project, which seemed somewhat wild a few years ago, of obtaining nitrogen in large quantities direct from the atmosphere is now taking a commercial shape. The Atmospheric Products Company is using the power of Niagara to make nitric acid and nitrates by means of electric discharges through air; the Eschweiler-Wollereck process, for producing sulphate of ammonia from peat, about to be employed on a commercial scale among the Irish bogs, draws nitrogen from the air; and in Sweden a process is in practical operation at Notodden whereby about a ton and a half of nitric acid is produced every day. The chief object in view is to furnish fertilizers for the soil, but to most of the processes heretofore in use it has been objected that they supply a mixture of nitrates and nitrites, and nitrites are harmful to vegetation.

#### LIGHTS OUT.

Parks—How did the ship come to lang against the rocks?  
Barks—Why, a young man was courting the lighthouse keeper's daughter and they absent-mindedly turned the light low.

#### UNMISTAKABLE SYMPTOMS.

Mr. Tyte-Phist—Jagway was trying to borrow money from me a little while ago. He seemed to be drunk.

Mr. Ardfax—If he was trying to borrow money from you he wasn't drunk. He was crazy.

For Years Canadians have been using "The D. & L." Menthol Plasters and the sale for them is greater than all other plasters combined; a specific for backache, headache, sciatic pains.

Daughter—"Don't invite our country cousin to see us again." Mother—"Did he make any bad blunders before the company, dear?" Daughter—"I should say so. When I showed him a Louis XIV. chair, he asked if Louis was a good chairmaker!"

Catarrhal Headaches.—That dull, wretched pain in the head just over the eyes is one of the surest signs that the seeds of catarrh have been sown, and it's your warning to administer the quickest and surest treatment to prevent the seating of this dreaded malady. Dr. Agnew's Catarrhal Powder will stop all pain in ten minutes and cure. 50 cents. 121.

"I am afraid you are one of those people who look down on toil." "Not at all," answered the luxurious youth. "My great-great-grandfather worked hard and invested his money, and we are quite pleased with him for doing so."

Fortify Yourself against pulmonary troubles, including consumption, with Allen's Lung Balsam. It will loosen the cough and phlegm. Cure soon follows.

"I know, old chappie," said Dobbs, "she has her faults, and a temper, and all that; but I—I love her and can't live without her." "Just so," calmly replied his friend; "but the question isn't that. Can you live with her?"

FOR SALE—JUST ARRIVED AND FOR sale 24 imported Clyde-dale stallions and 2 hackneys; farm 2 1/2 miles from end of street car line.—O. SORBY, Guelph, Ont.

#### Where Fortunes Grow.

Greatest Trucking District of the South. Lands cheap and climate ideal. Send for descriptive booklet, free.—F. L. MERRITT, Citizens' Bank Building, Norfolk, Va.

STARR'S MAGIC  
RHEUMATIC  
CURE  
Guaranteed to cure Rheumatism, Acute, Intermittent, Chronic; also Neuralgia, Sciatica, Lumbago, and all Kidney troubles; removes Uric Acid from the system, gives immediate relief. Don't suffer, but send for a bottle at once. Osborne Remedy Co., 175 Yonge St., Toronto, Canada. \$1.00 per bottle.

#### YOUR OVERCOATS

and faded Suits would look better dyed. If no agents in your town, write direct Montreal. Box 193  
BRITISH AMERICAN DYEING CO.

#### RHEUMATISM

in any form and cold perspiring feet positively cured within 30 days, by our newly patented Magnetic Discs or money promptly refunded. Mailed anywhere \$1.00. Write for descriptive booklet. Agents wanted. MAGNETIC RHEUMATISM CURE CO., Sherbrooke, Quebec, Canada

#### APPLE TREES.

Before buying write us, or see our agent near you, for prices. We have the largest stock of fruit trees to be found in Canada. We pay the freight.  
Brown Brothers Company,  
Nurserymen, Limited,  
Brown's Nurseries, Ont.

#### Western Canada Land Co

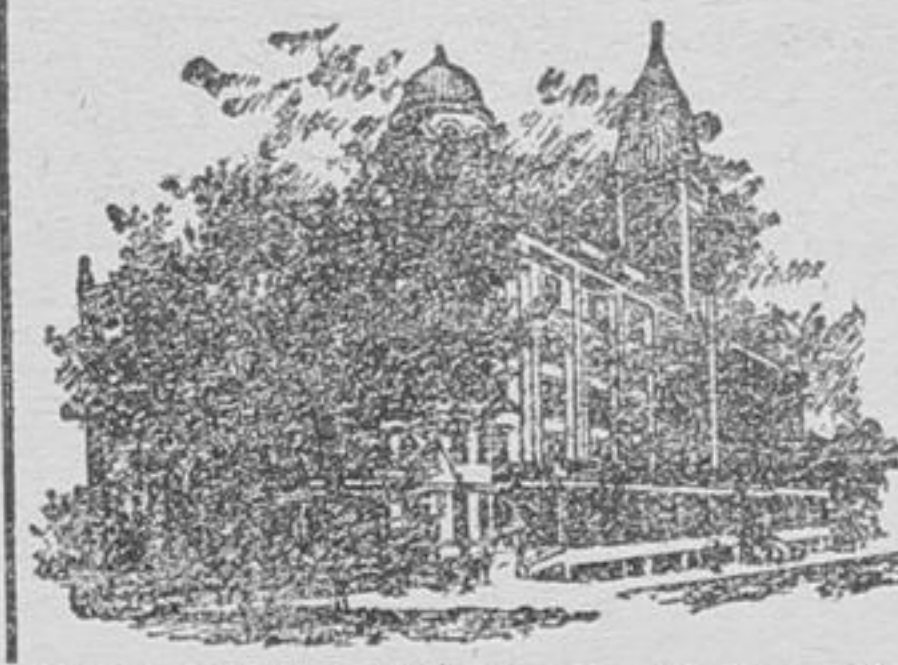
HEAD OFFICE, 38 NINTH STREET,  
Brandon, Man.

Improved farms and unimproved wheat and ranch lands, wholesale and retail, in Manitoba, Saskatchewan, Alberta and fruit lands in Southern Okanagan Valley, B. C.,  
Wheat lands on Saskatchewan Plains at \$7.10 per acre, easy terms till June 1st to make selections, the finest wheat lands in the world.  
Homesteads located. Selections made. Write or call for any information desired.

## CLIFTON SPRINGS SANITARIUM

CLIFTON STRINGS, N. Y.

1850 - 1906



THIS FAMOUS HEALTH RESORT enjoys a world-wide reputation for its home-like comforts and the excellency of the service rendered to seekers after health or rest, by its staff of physicians, trained nurses and attendants, and the increasing patronage from Canada and the Provinces is very appreciative in its commendation of our work.

WITH FIFTY-FIVE YEARS' EXPERIENCE in the use of the best in Medical, Surgical, Electrical and Hydrotherapeutic Treatments and the finest treatment rooms in the country, we can assure our patrons of the selection of that which will prove most helpful and suited to their individual needs.

To those seeking A HAVEN OF REST we extend special features that will not be found elsewhere, and we invite your correspondence and inspection. Our rates are most liberal and our service unequalled. No tubercular or insane cases received.

Write for booklet X and particulars.

## FEDERAL LIFE ASSURANCE CO. OF CANADA.

The Twenty-fourth Annual Meeting of the Shareholders was held at the Head Office of the Company, at Hamilton, March 6th, Mr. David Dexter, President, in the chair, Mr. W. H. Davis, Acting Secretary, when the following Report was submitted:

#### DIRECTORS' REPORT.

Your Directors have the honor to present the Report and Financial Statement of the Company for the year which closed on the 31st December, 1905, duly vouched for by the Auditors.

The new business of the year consisted of two thousand four hundred and fifteen applications for insurance, aggregating \$3,532,579, of which two thousand three hundred and twenty-eight applications for \$3,329,537.08 were accepted.

As in previous years, the income of the Company shows a gratifying increase, and the assets of the Company have been increased by \$275,140.56, and have now reached \$2,423,913.93, exclusive of guarantee capital.

The security for Policy-holders, including guarantee capital, amounted at the close of the year to \$3,293,913.93, and the liabilities for reserves and all outstanding claims, \$2,213,698.75, showing a surplus of \$1,080,215.18. Exclusive of uncalled guarantee capital, the surplus to Policy-holders was \$210,215.28.

Policies on seventy-eight lives became claims through death, to the amount of \$156,886.00, of which \$8,911 was re-insured in other companies.

Including Cash Dividends and Dividends applied to the reduction of premiums, with annuities, the total payment to Policy-holders amounted to \$236,425.35.

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 a very satisfactory rate of interest.

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

The results of the year indicate a most gratifying progress. Compared with the preceding year, the figures submitted by the Directors for your approval show an advance of nearly thirteen per cent. in assets.

The assurances carried by the Company now amount to \$17,294,136.11, upon which the Company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus.

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 to the Company's service.

Your Directors are pleased to be able to state that the business of the Company for the past two months of the current year has been better than in the corresponding months of last year, and that the outlook for the future is most encouraging.

DAVID DEXTER,  
President and Managing Director.

#### FINANCIAL STATEMENT FOR 1905.

RECEIPTS.	
Premium and Annuity Income.....	\$583,279.79
Interest, Rents and Profit on Sales and Securities.....	121,197.07
	\$ 704,476.86
DISBURSEMENTS.	
Paid to Policy-holders.....	236,425.35
All other Payments.....	215,318.47
Balance.....	252,737.98
	\$ 704,476.80
ASSETS, DECEMBER 31st, 1905.	
Debentures and Bonds.....	747,790.37
Mortgages.....	831,937.59
Loans on Policies, Bonds, Stocks, etc.....	457,284.33
All other Assets.....	338,951.62
	\$2,423,913.99
LIABILITIES.	
Reserve Fund.....	\$2,179,425.45
Death Losses awaiting Proof.....	31,588.09
Other Liabilities.....	31,677.30
Surplus on Policy-holder's Account.....	210,215.18
	\$2,423,913.99
Assets.....	\$2,423,913.93
Guarantee Capital.....	870,000.00
Total Security.....	\$3,293,913.93
Policies were Issued Assuring.....	\$3,293,913.93
Total Insurance in Force.....	\$17,294,136.11

Mr. David Dexter, President and Managing Director, in moving the adoption of the report, said:—I beg leave to submit for your consideration and adoption the report of the Company for the year ending 31st December, 1905. In doing so I am pleased to say that it is the most satisfactory your Directors have had the privilege of placing before you. As compared with the preceding year it shows a gain of seven per cent. in premium income, thirteen per cent. in interest earned, twelve per cent. in total income, ten per cent. (\$319,038) in amount of new assurances placed, 7 per cent. in amount of assurances in force, 12 per cent. in assets, 14 per cent. in reserves held to provide for the payment of Policy contracts now in force, and 43 per cent. in the surplus over all liabilities.

The profits paid to policy-holders also show an increase of 16 per cent. and the payments made to policy-holders 18 per cent. in excess of the previous year.

The reserves now held to meet Assurance obligations as they mature are in excess of the present requirements of the Insurance Act, additions being made from year to year to meet the higher standard of reserves on assurances written prior to the year 1900, which the Act requires that we shall hold at the expiration of a term of years. All policies of assurance written since the year 1899 and many previous thereto are secured by reserves on 3 1/2 per cent. and 3 per cent. basis.

The profits to the policy-holders have been maintained in so far as it was possible to do so in the face of the inroads thereon from various sources, which may be summarized as follows: The increased cost of new business owing to the methods adopted by competitors, particularly some of the American companies; the fees and taxes charged and levied by Provincial Governments; the greater privileges and advantages granted to the policy-holder under the modern policy contract.

I would here remark in explanation of the last item that these additional privileges and benefits are increased privileges of travel, residence, occupation and continuance of policy, the same becoming non-forfeitable after three years, until the reserve thereon is exhausted in payment of premiums. It will be readily understood that some of the causes which I have mentioned have tended to increase the cost of assurance, and others to impair the sources from which profits formerly accrued.

The shareholders who provided the paid-up and additional guarantee capital for security to policy-holders when such a provision was necessary have in no way encroached upon the profits to policy-holders, but have much less in return for their cash investment than the average rate of interest earned by the Company on investments.

Your Directors have always endeavored to the best of their ability to select safe as well as profitable investments for the funds entrusted to their care and the securities held will bear the most rigid inspection.

Your Directors decided to erect a first-class office building on the very desirable site owned by the Company and situated on the north-west corner of James and Main Streets, to meet the Company's requirements. Competitive plans were obtained for a steel frame fireproof building of eight storeys. Tenders were received and a contract let for the construction of such a building, to be completed in August next. We are confident that the building will prove to be a satisfactory investment, affording a reasonable return in office rentals as well as desirable offices for the headquarters of the Company.

Lieut.-Col. Kerns seconded the motion, which was unanimously carried. The retiring Directors were re-elected, and at a subsequent meeting of the Directors Mr. David Dexter was re-elected President and Managing Director. Lieut.-Col. Kerns and Rev. Dr. Psitts were re-elected Vice-Presidents.