

Before Retiring....

take Ayer's Pills, and you will sleep better and wake in better condition for the day's work. Ayer's Cathartic Pills have no equal as a pleasant and effectual remedy for constipation, biliousness, sick headache, and all liver troubles. They are sugar-coated, and so perfectly prepared, that they cure without the annoyances experienced in the use of so many of the pills on the market. Ask your druggist for Ayer's Cathartic Pills. When other pills won't help you, Ayer's is

THE PILL THAT WILL.

Reach Council.

The regular meeting of Reach council

was held on Monday Nov 8. maintenance of roads of the municipality It is far easier to ask some of the ques tions propounded in the schedule than to give intelligent and satisfactory answers Some of them at least will prove a puzzle to the efficient clerk of Reach.

From Mr F S Spence, secretary Do minion Alliance, asking the council to support a petition to the legislative as sembly and to be signed by the reeve and clerk; the purport of the petition is to further curtail the liquor traffic. After considerable discussion as to the advis ability of signing the petition the council decided not to interfere in the matter.

From Messr Kerr, Macdonald, David son & Patterson, barristers, &c, Toronto. asking information regarding the Wire Fence Bonus by-law of the municipality F W Housen. of Reach.

Mr Lamb reported that a culvert on the new road had collapsed. He had or dered its immediate reconstruction which had been accomplished at a small cost, the bill for the payment of which he extended the derection of the payment of which he extended the derivative of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of which he extended the derection of the payment of the payme ing of souncil.

The following accounts were passed :-\$1 50 to Mr Robt Swift for repairing three culverts on the Nonquon road \$2 50 to Mr W Taylor being for work angle, opposite lot 1, con 2; \$1.85 to Mr Joseph Baird for one days work and repairs on road machine; \$10 to Mr W H Hayes, being two-thirds loss sustained by him in having two of his ewes killed by dogs; \$2 to Mr Wm Medd, for 40 loads of gravel, and 25 cents to Mr E Dusty for Mr Geo Johnston for repairing bridge land Mountains was Bill Magees wife, lot 1, con 2; \$4 to Mr M Weir, and \$3.33 to Mr John Heard, being two thirds loss sustained by them, each having had a ewe killed by dogs.

The reeve and Mr McDonald were ap are empowered to make any improve

pointed to arrange with Mr J Malyon for bind the counter like a youngster of right of way to gravel pit on lot 13, con twenty.

adjourned it stand adjourned till the 15th "Got any mournin goods?" she inof December, then to meet in compliance guired with a delightful hauteur.

with the statute. deputy returning officer of 1896 for the ing questions. present year.

Mr Thos Beare came before the council. He complained that the great and steady stream of traffic in his locality was having its effect on the roads and bridges. The terminus of this extraordinary traffic ly?' I inquired, very curious to know seemed to be opposite his residence what she was after. where large numbers frequently congregated; the object of these frequent night but he did decidedly object to the language used at them during discussions,
and his object in appearing before the
council was to ascertain if such unseemly the short decided black ribbon and all the other habilments of woe in council was to ascertain if such unseemly the shop down alongside. conduct cannot be suppressed.

The clurk was instructed to enforce the provisions of bylaw No -- of this municipality.



TWO SIZES, 25c, and 80c.

Open Letters to Secretaries and Directors of Farmers Institutes in Ontario.

DEAR SIRS, -As a matter of economy of both time and money, I have this season made arrangements with the publishers of Farming, 20 Bay St., Toronto, with the editors of the Daily and Weekly Mail and Empire, the Weekly Globe, and the Weekly Sun, to issue the annual farmers institutes bulletin, which contains a complete list of the regular and supplementary meetings, together with the speakers names, addresses, and subjects. Last week I sent to each secretary and officer a copy of each of these papers containing this bulletin. I respectfully call your attention to the preface of the bulletin published by each paper, which gives all necessary information and suggestions concerning the work for this year. Will you at once kindly notify each delegate sent to your division what subjects you wish him to discuss at each of the various sessions held by your institute. As soon as your bills and pro-

grammes are published, kindly send a copy of each to Mr C C James, Deputy Minister of Agriculture, Toronto, also to myself and each of the speakers on the programme. I respectfully urge you to select the subjects you wish the speakers to discuss and notify them mmediately. This gives each of these Bice. several divisions there is a change of blizzard. speakers. If a speaker is not billed The quarterly meeting of the Method secretaries made serious mistakes in a large humber. urge you to advertise and otherwise wedged from platform to doors and num Communications were read from the ness connected therewith as directed get in. Rev J F Vickert, B A, of Toron-

> Nov 3rd; Weekly Sun, Oct 28th; Farming, Oct 26th. Yours very truly,

ONE HONEST MAN. pected would be presented at this meet quacks until I nearly lost faith in mankind, but thank heaven I am now well, vigorous and strong, and wish to make this certain means of cure known to all sufferers. I have nothing to sell and want no money, but being a firm believer in the universal brotherhood of man, I am desirous of helping the unfortunate to regain their health and happiness. I promise you perfect secrecy. Address with stamp, WM. T. MULFORD. Agents' Supplies, P.O. Box 59, St. Henri, Que.

Figured on Mourning Goods.

Read for any Emergency.

repairing culvert at Greenbank; \$1 25 to that particular locality of the Cumber- carried out. north of Utica, con 5, Brock road; \$10 and it was the constant wonder of the to Mr Mungo Weir, being amount due as entire section why so much sweetness moved and is now nearly settled. provided for by bonus wire fence bylaw, had wasted itself on such an onery and for erecting eighty rods of wire fence in doless desert as was Bill. In line with Civision started. Last Friday was anfront of his property near Prince Albert ; this was another wonder why Bills wife other very wet stormy night and not \$3.40 to Mr P A Parrott for furnishing Susan Martin, had not married Jim enough turned out to get a start. An- mitted suicide by taking prussic acid. material and erecting a railing opposite Ferguson, as everybody thought she other trial, however, will be made beshould have done. But that had all fore saying fail. haprened a year before I came into the mountains, and it gave me no concern whatever. Like any gentleman of taste. I admired Mrs Magee and felt opposite lot opposite lot 18, con 12, and especially happy when, as it happened One Rich, Bright and Cheerful; the sometimes, the clerks in the companys ments in said road they may deem desir. store w. re busy and I could wait upon her. It was thus one day that as she The reeve and Mr McDonald were ap entered the store I hopped around be-

... What can I do for you to-day. It was resolved that when the council madam?" I said with a fine bow.

'nybody dead?" I asked, forgetting composed of soap grease as a principal in-A by law was passed re-appointing the that it was not my business to be ask- gredient, show but a dozen or fifteer

zackly vit, but I thought I might as gloomy, despondent and sickly to any in well be sorter looking around."

"What do you want to see particular- This is picture number two.

part I will be wanting all thar is."

taking a good look at the display. "but Mandrake and Dandelinn, they cure Liver and I aint quite ready to take anything yit. You see, it is this way Colonel. Last night Bill and Jim had words caze Jim helped me acrost the footlog coming from meeting, and this morning Bill he took his general words and meeting for Jim. took his gun and went hunting for Jim. them myself for some time." You know Jim and you know Bill, Colonel, and ef they run acrost each other vou know what is going to happen. Thars a chance they wont meet up

better wait." "Propably it might be better," I substitute for Ayers Samaparilla, you do a venturad.

"I reckon it would," she concluded, sist on having Ayers, and no other, moving slowly towards the door, "but | Mr. J. P. Besevert, Conservative M P. for you kin kinder hold back a dress pat- Nierlet is dead, tern fer three er four days, cant you?

was Mrs Jim Gerguson.

VERY FAMILY



Is a very remarkable remedy, both for IN-TERNAL and EXTERNAL use, and won-derful in its quick action to relieve distress. PAIN-KILLER is a sure cure for Sore Throat, Coughs, Chills, Diarrhea, Dysentery, Cramps, Cholera, and all bowel Complaints. PAIN-KILLER is THE BEST rem-Sickness, Sick Headache, Pain in the Back or Side, Rheumatism and Neuralgia, PAIN-KILLER is unquestionably the MADE. It brings speedy AND PERMANENT RELIEF in all cases of Bruises, Cuts, Sprains, Severe

PAIN-KILLER is the well tried and mechanic. Farmer, Planter, Sailor, and in fact all classes wanting a medicine always at hand, and safe to use internally or externally with "PERRY DAVIS." Sold everywhere; 25c. big bottle.

Very large bottle, 50c.

GREEN RIVER

him to discuss. You will notice by The snow took us by storm Tuesday the preface of the bulletin that in morning last and turned out a perfect

to attend you meeting, do not adver- ist friends at Locust bill was well attend use him or his subjects. Several ed from here. Fine weather brought out

this way last year, though the utmost The anniversary of the Baptist church are was taken to inform them. Care- held here Sunday and Monday week was ully read the preface before referred a great success, the weather being fine. and examine the list of meetings, At all the three services the congregaand if there is anything you do not un- tions were large, especially in the after derstand, write me. I respectfully noon and evening, when the church was conduct your meetings and the busi- bers went away in the evening unable to Department of Agriculture, -re good by the act and rules governing farmers to delivered very impressive and profitroads—submitting fifteen questions to the elerk of Reach, regarding the source of Please do all in your power to induce Rev P. C. Cameron, B.A., of Stouffville, leading farmers in your district to take course. The Locust Hill Methodist part in the programme. The more choir led the singing in the evening and local talent you can employ, the more as usual we always get a musical treat. successful and helpful will your meet- Whitevale Methodist choir led in the ings be. Yours very truly, F. W. afternoon and they always give the best of satisfastion. The home choir, we To Othicers and Directors of Farmers think, excelled all former efforts. On Institutes Dear Sirs, -The above is a Monday evening the house was comfortcopy of a letter which I have recently ably seated and we had one of the best sent to your secretary. Will you programmes that it ever has been our heartily co-operate with him in this privilege to hear. The double quartette, matter. The following are the dates of Toronto, under the leadership of Prof. of the papers which published these H. M. Fletcher, brought down the house lists Mail and Empire, Oct 30th; with their anthems, choruses and solos; Farm and Fireside, Nov 2nd; Globe, each and all were listened to with raps attention and received loud applause. Mr. and Mrs. Senior delighted everyone Miss Donaldson the elocutionist is simply excellent and gave six numbers. She was well received, being encored several times. The company gave us two and a half hours. Several in the sudience were heard to say that, they could have listened the time over again. After the audience rose to their feet in appreciation of the excellent programme that had been rendered during the evening the entertainment was brought to a close by the singing of God save the Queen. A first-class Dominion organ was kindly I will gladly send FREE to any sufferer from loaned for the occasion by Wm Fleming, Lost Manhood, Impotency and the results of Markham. The company from To ropto and a number of others were invited to Benson Wilsons where an ex- ing humbugged and imposed upon for years cellent dinner was provided for the com-The Mountaineers Wife Wanted to Be mittee of management of the anniversary, who are to be congratulated on the

ZEPHYR

Mr Espey, our new landlord, has got

Fate seems against getting the

Two Pictures.

Forty-five samples of colored cloth are hundred good, solid colors. Every dyed druggists. sample is full, rich, brilliant and fast, showing just what any woman of ordinary of her husband opened at Cayuga' intelligence can do with Diamond Dyes.

This is picture number one. The common imitation dyes, and dyes colors, and so imperfect in color tone and No. she hesitated, "they aint eg- power that the small collection look dividual with a taste for the beautiful

To those in doubt we say, send you address to Wells & Richardson Co. Mon "I reckon I might as well see the treal, for a color card of Diamond Dyes

whole shooting match, fer ef I want it will be sent free. The Diamond Dyes being the easiest

"Thems right nice," she said, after As PARMELEES VEGETABLE PILLS contain

Archbishop Langevine health is slowly im-

You may eat cheap food and not be seriously with each other, and I reckon I had hart by it; but you cannot take cheap medicines without positive injury. If you use any peril of your health, perhaps of your life. In-

bleeding beals ulceration, and in most case removes the tumors. At drugglets or by mail for 50 cents. Dr. Swayne & Son, Philadelphia. Lyman Sons & Co., Montreal, Wholesa Afent When I heard from there last she loways Com Cure; it is effectual every time. Get a bottle at once and be happy,

Preparation of Sheep for the

An old saying among sheepmen that is applicable in all parts is, that a sheep which goes into the winter season in go d flesh, is half wintered. While this saying may have been more true in olden days than it is now, yet it may serve to draw the attention of farmers to the condition of their flocks. If the sheep are thin in flesh, an effort should be made to secuse a surplus of flesh on them before they go into winter quarters. See that they have good pasture, if that is not to hand, then give them a little extra feed, for as likely as not the sheep are hunting for something to eat on bare pastures, and losing flesh every day. Feed a few turnips or a little grain, so that if the sheep do not gain any in weight, they at least do not fall away as they are almost sure to do if left to forage for themselves on poor pastures. This is the season of the year when a piece of rape comes in handy. If you have not got a piece for this year, be sure you make preparation for a suitable piece next season. If not done already, make a thorough inspection of the flock. Examine all the ewes, and cull out those that have poor mouths, defective udders, or that are very thin in flesh. Get rid of them to the butcher, or in other ways. Give those ewes that are coupled this fall all the requirements which will help to develop for you a healthy, good lamb. See that you have proper shelter for them Mrs. Todd is visiting with Mrs. Elias when the cold rain comes on. The change from grass to hay should be gentlemen a better opportunity to Miss Stevenson, of Toronto, is spend- gradual. Another important item to atspecially prepare the subject you wish ing a week with Miss Hattie Hutchison. tend to before the cold weather comes on, and one that should not be post poned, even if it is a busy time - you can not afford to feed sheep ticks or lice all winter. Therefore select a suitable day and dip all the sheep. It is not yet too late, if proper precautions are taken to guard against the sheep taking cold. It will pay you to do it .- Farming.

Millers Compound Iron Pills will make you strong. 50 doses for 25 cts.

MISS SLATER, 152 Bloor St. West, Toronto. Ont, says: "I have found great benefit from the use of Millers Compound Iron Pills." A. P. ARDLEY. 24 Broadlebane St. Toronto, says: I am much pleased with Millers Compound fron Pills and bave recommended them to several others, who also pronounce them

Break Up a Cold in Time The Quick Cure for COUGHS,

COLDS, CROUP, BRON-CHITIS, HOARSENESS, etc. MRS. JOSEPH NORWICK, of 68 Sorauren Ave., Toronto, writes:

"Pypy-Pectoral has never failed to cure my children of croup after a few doses. It cured myself of a long-standing cough after several other remedies had failed. It has also proved an excellent cough cure for my family. I prefer it to any other medicine for coughs, croup or hoarseness." of Little Rocher, N.B., writes: "As a cure for coughs Pyny-Pectoral is the best selling medicine I have; my cus-tomers will have no other."

Large Bottle, 25 Cts. DAVIS & LAWRENCE CO., LTD. Proprietors, Montreal

A Generous Offer.

(Published by Request.) Dear Mr. Editor: - Will you kindly n. form the readers of your valuable paper that | Co Lost Manhood, Nervous Debility, Night of youthful folly, particulars of a simple and inexpensive means of self-cure which after beby quacks and patent medicine sharks, cured me in a few weeks. I have nothing to sell or give away, nor am I advertising any patent medicine business, but will be pleased to hear The best looking married woman in way everything had been arranged and from any sufferer anxious to find a cure for his complaint, to whom I will explain confidentially how and by what means I was cured, Hundreds have been cured through my advice. Costs nothing to learn what I paid hundreds of dollars to find out. Address confidentially and enclose stamp if convenient.

Riverside P.O. Toronto, Ont. Benson Moore, an Ottawa drug clerk, com-

That tired feeling will disappear; your appetite will improve; your digestion will be perfect, and good, sound refreshing sleep will renew your vigor for the duties of to-morrow, if you will take Millers Compound Iron Pills Sold by all druggists.

Those Unsightly Pimples can be entirely re moved by the use of Millers Compound Iron Pills. 50 doses 25 cents. Sold by all drug

That Red Nose will soon become respectable shown on the Diamond Dye sample card, in appearance by taking Millers Compound from which can be produced over one Iron Pills. 50 doses 25 cents. Sold by all

The trial of Mrs Sternaman for the murder

AS PARMELEES VEGETABLE PILLS contain Mandrake and Dandelion, they cure Liver and

ton after addressing a public meeting.

often bleed and picerate, becoming verification of the literature of the literature

Piles Piles! Itching Piles.

Symprous-Moisture; intense itching an

ringing; most at night; worse by scratching if allowed to continue tumors form, which

TOWN OF WHITBY

DISEASED MEN CURED

THOUSANDS of young men, middle aged men and old men can look back at The ignorance of early youth, or later on a misspent life as "one of the boys" has sown the seeds for future suffering. SELF ABUSE is a terrible sin against nature and will bring a rich harvest. Bleed and Private Diseases sap the very life and vitality of the victim. Our NEW METHOD TREATMENT will positively cure all the following diseases:

VARICOCELE, EMISSIONS, NERVOUS DEBILITY,

ARE YOU? NERVOUS and despondent; weak or debilitated; tired mornings; no ambition—lifeless; memory poor; easily fatigued; excitable and irritable; eyes sunken, red and blurred; pimples on face; dreams and night losses; restless; haggard looking; weak back, bone pains; hair losse; ulcers; sore throat; variousle; deposit in urine and drains at stool; distrustful; want of confidence; lack of energy and strength—WE OAN CURE YOU OR ASK NO PAY.

CURES GUARANTEED OR NO PAY—CONFIDENTIAL

SNATCHED FROM THE GRAVE. A Warning from the Living. "At doctors and nerve tonics by the score without benefit; emissions and drains increased. I became a nervous wreck. A friend who had been sured by Drs. Kennedy & Kergan of a similar disease, advised me to try them. I did so and in two months was positively oured. This was eight years ago. I am now married and have two healthy chald. ren."—C. W. LEWIS, Saginaw,

VARICOCELE CURED, "Varicocele made life miserable. I was weak and nervous, eyes sunken, bashful in society, hair thin, no ambition. The Golden Monitor' opened my eyes. The New Method Treatment of Drs. Kennedy and Kergan cured me in a few weeks.—I. L. PETERSON, Ionia,

EMISSIONS CURED. J. P. EMERSON relates his experience. "I lived on weakened me physically, sexually and mentally. Family doctors said I was going into 'decline' (consumption.) Finally 'The Golden Monitor,' edited by Drs. Kennedy

& Kergan, fell into my hands. I learned the TRUTH and the CAUSE. Self-abuse had sapped my vitality. I took the New Method Treatment and was cured. My friends think I was cured of consumption. I have sent them many patients, all of whom were cured. Their New Method Treatment supplies vigor, vitality and manhood."

SYPHILIS CURED, "This terrible blood disease was in my system for eight returned. Eyes red, pimples and blotches on the skin, ulcers in the mouth and on tongue, bone pains, falling out of hair, weakness, etc. My brother, who had been cured of Gleet and Stricture by Drs. Kennedy and Kergan, recommended them. They cured me in a tew weeks, and I thank God I consulted them. No return of the disease in six years."—W. P. M., Jackson.

17 YEARS IN DETROIT, 200,000 CURED. NO RISK.

READER! Are you a victim? Have you lost hope? Are you contemplating marriage? Has your blood been diseased? Have you any weakness? Our New Method Treatment will cure you. What it has done for others it will do for you. CONSULTATION FREE. No matter who has treated you, write for an honest opinion Free of Charges. Charges reasonable. BOOKS FREE.—'The Golden Momitor' (illustrated), on Diseases of Man.Inclose postage, 2 cents. Sealed.

ENON NAMES USED WITHOUT WRITTEN CONSENT. PRIVATE. No medicine sent C.O.D. No names on boxes or envelopes. Everything confidential. Question list and cost of Treatment FREE.

DRS.KENNEDY & KERGAN, No.148SHELBY ST.

GEN: XXXIIDEN·XXXIIDEN·XXXIIDEN

SYPHILIS, STRICTURE, GLEET, SEMINAL WEAK-

NESS, PIMPLES, LOST MANHOOD, UNNATURAL

DISCHARGES, KIDNEY AND BLADDER DISEASES.

Treasurer's Sale of Land for Taxes

Town of Whitby,) By virtue of a warrant Just Received County of Ontario, issued by the Mayor under) the seal of the Corporation of the Town of Whitby, to me directed, bearing date the Thirty-first day of August, 1897, commanding me to levy upon and sell the lands mentioned in the following list of arrears of taxes due thereon, I hereby give notice, that unless such arrears and all costs are sooner paid, 1 shall proceed to sell the said lands, or so much thereof as may be necessary for the payment of the taxes and the costs thereof, in the Council Chamber, in the Town of Whitby, on TUES-DAY, DEC. 7th, 1897, at the hour ci 13 oclock in the forenoon.

PERRY'S PLAN EAST OF BROCK ST., NORTH

	,	WARD.		
on or St.	Lot	Faxes	Costs	Total
	38	\$112 81	\$4 42	\$117 23 44 98
	68	42 32	2 66 1.85	44 98
	70	9 10	1.85	10 95
	51/2 73	9 10	1 85 1 85	10 95 4 55 4 55 7 28
3	5% 76	2 70	1 85	4 55
	77	5 43	1 85 1 85 1 85 1 85	7 28 10 94 78 54
	77 79 81 94	9 09	1 85	10 94
	81	75 06	3 48 3 01 1 85	78 54
	94	56 67	3 01	59 68 5 84
	164	3 99	1 85	5 84
	164 165 172 173 175	9 09 75 06 56 67 3 98 5 84 2 22 4 48 4 47 5 51 3 55 3 99 3 99 1 91 3 99	1 85	5 8
	172	5 84	1 85	. 7 0
	173	2 22	1 85	4 0
	175	4 48	1 85 1 85	0 3
	176 177 181	4 48	1 85	0.3
	177	4 47	1 85	0 3
	181	5 51	1 85	7 3
	182 184	3 55	1 85	5 4
	184	3 99	1 85	5 0
	195	3 55 3 99 3 09	1 85 1 85 1 85 1 85	4 9
	196	3 99	1 85	5 8
	196 202	1 91	1 85 1 85 1 85 1 85 1 85 1 85 1 85	3 7
	205	3 99	1 85	5.8
	206 212	4 58	1 85	0.4
	212		1 85 2 88	78 56 56 56 57 56 56 57 56 56 57 55 56 56 56 56 56 56 56 56 56 56 56 56
Perry's Block E		51 25	2 88	54 1

PERBY'S PLAN, WEST OF BROCK ST., NOBTH

154 53

WERDEN'S PLAN, EAST BROCK ST.

2 40 I 85 2 40 1 85 WALLACE, FAREWELL & KELLER'S PLAN. \$17 14 \$2 03 \$19 17 2 03 19 17 17 14 RADENHURST'S PLAN. Bik A, Brock St. 7 \$5 41 \$1 85 \$7 26 delay or discount on proof of death or 2 80 1 85 " Byron St, 10 SCADDING'S PLAN'

\$14 85 \$1 97 \$16 82 819 15 13 1 98 Block TINCOMB'S PLAN. was sufficient for a perfect cure. I take great pleasure in recommending it as a family medi-cine, and I would not be without a bottle in

WALLACE'S PLAN, PT. LOT 27, CON. T. Hon Mr Sifton was banqueted at Edmon

> JOS. WHITE, Treasurer Town of Whitby. Town Treas, office, Whitby, Sept. 2, 1897. December 12, 1893.

2000 Rolls

of those very beautiful American Papers, with Borders to Match, which will be sold cheaper than ever this year. Also a lot of

Remnants

which will be sold at cost and under.

Every Day is Bargain Day With Us.

B. WARAM, WHITBY.

Whitby Chronicle,

Established 1856.

\$1 per annum in advance, otherwise \$1.50 Subscriptions always payable at the office of publication. The publisherr do not undertake to deliver the paper at any post office but Whitby. Any paper which fails to reach its destination will be replaced upon notification as a matter of courtesy. Advertising rates unless by contract. 10 cents per line, nonpariel. firstin-\$16 78 sertion, and 5 cents per line each subse-16 77 quent insertion Locals, 10 cents per line. All changes for yearly advertisements must be brought in not later than Tuesday

> HENDERSON & GRAHAM. Proprietors. JOHN STANTON, Foreman.

84 24 LIFE INSURANCE.

Manutacturers' Life & Accident Insurance Co., Toronto.

Largest Capital Stock Life Insurance Co. 19 17 on the continent. Ninety per cent. o. all accumulations of surplus is returned to the policy holders. All claims are paid without

> J. B. POWELL, Agent, Whitby Feb. 1st, 93.

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At 5 and 6 per cent, according to G.Y. SMITH,

Appraiser for Canada Permanen Loa