## PEARLS OF TRUTH

To rejoice in the prosperity of another is to partake or it.—Austin.

Hasten slowly, and, without losing heart, put your work twenty times upon the anvil.—Boileau.

If you want to be miserable think about yourself, about what you want, what you like, what respect people ought to pay to you, and what people think of you.—Charles Kingsley.

Not an hour but is trembling with destinies; not a moment once passed of which the appointed work can ever be done again, or the neglected blow struck on the cold iron.—Ruskin.

The drunkard's children come into the world mentally and physically weak. In one lunatic asylum, out of some three hundred idiots, half were found to be the children of drunken parents.—Dr. J. B. Hellier.

All quarrels, mischief, hatred and destruction arise from unadvised speech, and in much speech there are many errors, out of which thy enemies shall ever take the most dangerous advantage.—Sir Walter Raleigh.

A man's time, when well husbanded, like a cultivated field, of which a few acres produces more of what is useful to life than extensive provinces, even of the richest soil, when overrun with weeds and brambles.—Hume.

It is by the union of a wise government with a virtuous people, and not otherwise, that we may hope to take some steps towards that blessed time when there shall be no longer complaining in our streets, when our garners shall be full, affording all manner of stores.—John Bright.

The secret of success is to know how to deny yourself. If you once learn to get the whiphand of yourself, that is the best educator. Prove to me that you can control yourself, and I'll say you're an educated man; and without this all other education is next to nothing.—Miss Oliphant.

That country is richest which nourishes the greatest number of noble and happy human beings; that man is richest who, having perfected the functions of his own life to the utmost, has also the widest helpful influence, both personal and by means of his possessions, over the lives of others. A strange political economy; the only one, nevertheless, that ever was or can be; all political economy founded on self-interest being but the fulfilment of that which once brought schism into the Policy of Angels and ruin into the Economy of Heaven.—Ruskin.

## RHEUMATISM CURED

### Eighteen Months trying to Get Cured —Had the Best Doctors — He Found What he Wanted in Dodd's Kidney Pills.

Goderich, Mar. 15 (Special)—A case of great interest here just now is that of Mr. Alexander J. Sharkey who for some time has been an extreme sufferer from Rheumatism. His statement to the correspondent is as follows:—

"For eighteen months I was a victim of Rheumatism and during the whole of that time was trying every means to cure it. I had the best doctors in Canada and took their prescriptions with faith and patience."

"I got tired at last for I found the disappointment nearly as killing as the disease."

But one friend wiser than the others convinced me that my disease must be cured by way of the kidneys and recommended Dodd's Kidney Pills.

"I have used two boxes of these pills to effect a perfect cure and I don't care who knows it."

In Asia the average number of inhabitants per square mile is 48; in Africa 15; in America, 8; in Australia, 1.

### CORNS! CORNS!

Tender, painful corns, bleeding corns painlessly removed in twenty-four hours. Putnam's Painless Corn Extractor acts magically. Try it and be convinced.

Charles Dorr, of San Francisco, has a wonderful memory. He can recite verbatim almost any play after witnessing it once.

### CATARRH CANNOT BE CURED

With LOCAL APPLICATIONS, as they can not reach the seat of the disease. Catarrh is a blood or constitutional disease, and in order to cure it you must take internal remedies. Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces. Hall's Catarrh Cure is not a quack medicine. It was prescribed by one of the best physicians in this country for years, and is a regular prescription. It is composed of the best tonics known, combined with the best blood purifiers, acting directly on the mucous surfaces. The perfect combination of the two ingredients is what produces such wonderful results in curing Catarrh. Send for testimonials free.

F. J. CHENEY & Co., Props., Toledo, O.
Sold by druggists, price 75c.

### GENERAL BOOTH'S LITTLE JOKE.

"General" Booth thinks Lot's wife must have had some Scottish blood in her veins, judging from her reluctance to pack up and leave her native city without thinking over the matter.


MILES' CANADIAN VEGETABLE

No. 4

Many Women

DON'T BELIEVE

In quack medicines. YOU DO BELIEVE that you are weak and ill.

DO YOU KNOW that you can easily regain health, strength and vigor!

COMPOUND

MILES' (Can.) VEGETABLE COMPOUND and Miles' Sanative Wash

for sale by all Druggists at 75c and $5c, impart vitality and energy, and make the life of the "Mother Sex" worth living. Explanatory pamphlet, "Woman's Triumph," sent free on application. Orders filled promptly from the laboratory.

"A. M. C." MEDICINE CO.,
378 St. Paul St., Montreal.


leave the

# 25TH ANNUAL REPORT OF THE Confederation Life Association.

## Gratifying Indications OF PROGRESS.

### DECREASED RATIO OF EXPENSES TO INCOME.

### LARGE INCREASE IN ASSETS.

The annual meeting of the Confederation Life Association was held at the head office of the Company, Yonge, Richmond and Victoria streets, Toronto, on Tuesday, the 16th inst., at the hour of 2 p.m.

There was a large attendance of policyholders, shareholders and members of the agency staff.

On motion, the Hon. Sir W. P. Howland, C.B., K.C.M.G., was called to the chair, and Mr. J. K. Macdonald, Managing Director, was appointed Secretary of the meeting.

The report and financial statements relating to the business of the Association for the year 1896 were submitted as follows:—

REPORT.

The Directors are pleased to meet the policyholders and shareholders in the twenty-fifth annual meeting, and to lay before them the report for the year 1896.

It is scarcely necessary to say that the year was one of continued and widespread depression, causing an accentuation of the financial stringency which has existed for some years past and rendering it difficult to obtain a large volume of new business by legitimate means. Your Directors, however, have not been tempted to depart from the policy which has marked the past management. It will, therefore, be all the more pleasing to note the large amount of new business secured, as well as the gratifying indications of progress which a persual of the statements will afford, the more so that this has been done with a decreased ratio of expenses to income.

Including a few deferred cases at the close of 1895, we have had 2,058 applications for assurances amounting to $3,286,996; of these 1,952 for $3,111,046 were approved and 106 for $175,950 were declined. Including bonus additions, the total new business written for 1896 was 1,951 policies for $3,131,995. The total business on the books on December 31 was 18,253 policies for $27,560,423 on 15,978 lives.

The claims by death, while less in number than in the previous year, called for a larger amount, as it happened that several large policies became claims. There were ninety-nine deaths, calling for $223,487 under 114 policies. Of these nine deaths, calling for $41,000, were accidental. There were reassurances to the amount of $23,328 which reduced the net claims to $200,159. The foregoing will show that the Directors continue to exercise the greatest care in admitting only good lives.

The usual financial statements accompany the report, and will be found to exhibit the condition of the association at the close of the year.

The Auditors have continued to give strict attention to the duties of their department, making their audit from month to month as formerly. Their report will be found appended to the financial statements.

A perusal of the report and statements will show the following satisfactory evidences of progress:—

(1) A satisfactory volume of new business secured by purely business methods and at a fair cost.

(2) A satisfactory increase in the total insurance in force.

(3) A satisfactory increase in income, both from premiums and interest.

(4) A large increase in the assets.

(5) A gratifying increase in surplus, notwithstanding the payment out to policyholders during the year of the large sum of over $82,000 for profits.

(6) A decreased ratio of expenses to income.

The Directors, realizing that the rate of interest obtainable on good investments may be considered as permanently lowered, gave careful consideration to the rate of interest to be employed in circulating the policy and annuity obligations of the Association, and as a result decided to use a rate of 3 1-2 per cent. for all the business written subsequent to December 31, 1895, instead of 4 1-2, as formerly. This will have the effect of strengthening the position of the company and affording greater security to its policyholders.

The Directors are pleased to call attention to the fact that the head office building is gradually filling up, and that there is every prospect that in the near future, with a revival in business, it will be fully occupied. In the meantime, in view of the incorrect impression occasionally sought to be made, we are not saying too much when we state that the building is paying fully as well as any similar building in Canada.

The Directors have had under consideration the question of going outside of Canada for business, and, while it has not been definitely decided, it is quite probable that, subject to the approval of this meeting, the right to do business in some parts of the United States of America may be sought for at an early date.

The Directors are also pleased to report that the field and office staffs continue to discharge their duties with efficiency and faithfulness.

All the Directors retire, but are eligible for re-election.

W. P. HOWLAND,
President.

J. K. MACDONALD,
Managing Director.

FINANCIAL STATEMENT.

RECEIPTS.

| | |
|---|---|
| Premiums, net | $ 907,321 69 |
| Interest and rents, net | 225,295 97 |
| | $1,132,617 66 |

DISBURSEMENTS.

| | |
|---|---|
| To Policyholders— | |
| Death claims | $ 203,797 84 |
| Endowments | 103,130 00 |
| Annuities | 6,260 21 |
| Cash values | 55,227 10 |
| Cash profits | 82,696 25 |
| | $451,110 90 |
| Expenses, salaries, commissions, etc. | $ 206,685 06 |
| Dividends to stockholders | 15,000 00 |
| Balance | 459,821 70 |
| | $1,132,617 66 |
| Total assets | $5,779,210 95 |
| Total liabilities | 5,407,280 11 |
| Cash surplus above all liabilities | $ 371,930 84 |
| Capital stock | $1,000,000 00 |
| Total surplus security for policyholders | $1,371,930 84 |

AUDITORS' REPORT.

Be beg to report that we have completed the audit of the books of the Association for the year ending December 31, 1896, and have examined the vouchers connected therewith, and certify that the financial statements agree with the books and are correct.

The securities represented in the assets (with the exception of those lodged with the Dominion Government, amounting to $84,500, and those deposited with the Government of Newfoundland, amounting to $25,000) have been examined and compared with the books of the Association, and are correct, and correspond with the schedules and ledgers.

The bank balances and the cash are certified as correct.

W. R. HARRIS,
JAS. WATSON,
Auditors

Toronto, March 4, 1897.

The President, Sir W. P. Howland, moved the adoption of the report, and in doing so referred to the gratifying increases that had been made in the business of the association for the past year, emphasizing the following points:—Increase in premium income of over $55,287; increase in interest income, $15,528; in cash surplus, after the payment to policyholders of over $82,000 in cash profits, of $37,776, and in assets of $454,772. The insurance at risk at the close of the year amounted to $27,560,000, and represented a gain for the year of nearly one million dollars, and, continuing said:—"While we have reason to be gratified at these results of the year's business, at the same time it affords important evidence to us of the favorable opinion that is entertained by the public generally of making investments in life insurance and their full measure of confidence in the company which we represent."

He referred, in conclusion, to the important change which had been made in the basis of the valuation of the company's assurances and which would have the effect of affording fuller protection to its policyholders and of strengthening the financial position of the company in the future.

Mr. W. H. Beatty, Vice-President, seconded the adoption of the report, which, after a few remarks by the Managing Director and by one or two of the policyholders present, was carried unanimously.

Mr. J. A. Paterson, barrister, moved seconded by Mr. Henry Swan, a resolution thanking the officers and directors of the association for their services and attention to the affairs of the company during the past year. Both these gentlemen referred in complimentary terms to the very excellent report which had been presented to the meeting.

The resolution, which was duly approved, was acknowledged by the President on behalf of the directors.

Resolutions of thanks were also passed to the actuary, solicitors, medical, agency and official staffs, which were duly acknowledged by the representatives of the several bodies referred to.

All the retiring directors were re-elected and a meeting of the new board held immediately thereafter, Sir W. P. Howland, C. B., K.C.M.G., was re-elected President and Messrs. Edward Hooper and W. H. Beatty, Vice-Presidents.

Full particulars of the unconditional accumulative policy issued by this Association may be had from the local agent in this town, or from the Head Office, Toronto.

## POVERTY OF THE BLOOD.

### A TROUBLE THAT IS MAKING THE LIVES OF THOUSANDS MISERABLE.

It Brings in Its Train, Nervousness, Pains in the Back and Side, Headaches, Heart Palpitation, and Results Fatally Where Efficacious Treatment is Not Resorted to.

From the Sussex, N.B., Record.

There are many ways in which people may prove benefactors of the human race. There are those who of their abundance spend large sums in erecting public buildings and beautifying public parks. Others spend their money in charitable work, and in alleviating the sufferings of less fortunate fellows, and for these acts these people are honored. The person who having obtained relief from sickness and makes public the means by which health was regained, is none the less a public benefactor. Among these latter is Miss Elena O'Neil, daughter of Mr. Jas. O'Neil, a well-to-do farmer living near Millstream, Kings' Co., N.B. Miss O'Neil was attacked with anaemia (poverty of the blood) a trouble unfortunately too common among the young girls of the present day, and one which is certain to terminate fatally if not promptly checked and the blood enriched and renewed. Having discovered a remedy that will achieve this happy result, Miss O'Neil is willing that less fortunate sufferers may reap the benefit of her experience. To a correspondent of the Record, Miss O'Neil related the story of her illness and cure. She said: "I believe that had I not begun the use of Dr. Williams' Pink Pills my trouble would have ended fatally. My illness came about so gradually that I can scarcely say when it began. The first symptoms were a loss of color, and a feeling of tiredness following even moderate exertion. Gradually I became as pale as a corpse, and was extremely nervous Then I was attacked with a pain in the side, which daily grew more and more intense. I coughed a great deal and finally grew so weak that if I went upstairs I had to rest when I reached the top. My appetite forsook me. I was subject to spells of dizziness, and severe headaches and was gradually wasting away until I lost all interest in life. I had tried a number of medicines but found no relief. In this apparently hopeless condition, while reading a newspaper I saw a statement of a young lady whose symptoms were almost identical with my own, whose health had been restored through the use of Dr. Williams' Pink Pills. This statement was so encouraging that I determined that I would try this medicine. In my case as in that of the young lady whom I had read about, the result was marvellous. The pain in my side from which I had suffered so much disappeared, my nerves were strengthened, my appetite returned and my whole system seemed to be strengthened and renewed. I am now as well as any member in the family and have not known what sickness was since I discontinued the use of Dr. Williams' Pink Pills.

My gratitude towards this grand medicine is unbounded and I hope my statement may be the means of bringing encouragement and health to some other sufferer.

The gratifying results following the use of Dr. Williams' Pink Pills, in the case of Miss O'Neil prove that they are unequalled as a blood builder and nerve tonic. In the case of young girls who are pale or sallow, listless, troubled with a fluttering or palpitation of the heart, weak and easily tired, no time should be lost in taking a course of Dr. Williams' Pink Pills, which will speedily enrich the blood and bring a rosy glow of health to the cheeks. They are a specific for troubles peculiar to females, such as suppressions, irregularities and all forms of weakness. In men they effect a radical cure in all cases arising from mental worry, overwork, or excesses of whatever nature.

Dr. Williams' Pink Pills are sold in boxes, never in loose form by the dozen or hundred, at 50 cents a box, or six boxes for $2.50, and may be had of all druggists or direct by mail from Dr. Williams' Medicine Company, Brockville, Ont.


# Scott's Emulsion

of Cod-liver Oil and Hypophosphites is as much the standard for all conditions of wasting in children and adults where the lungs are weak or affected, as quinine is the standard for malarial fevers. When you go to a store to get Scott's Emulsion, don't be fooled into taking something else they say "is just as good." It isn't. Scott's Emulsion has gained its reputation by its superior merit, and nothing of its kind has ever equalled it.

All druggists sell Scott's Emulsion.

Two sizes—50c. and $1.00.


### HEALTH'S PARADISE

**Regained After Twenty Years' Torture From That Dread Disease, Catarrh—Hon. Geo. Taylor of Scranton, Pa., Tells the World What Dr. Agnew's Catarrhal Powder Has Done For Him.**

I was a martyr to catarrh for twenty years—tried every known remedy, but got little or no relief. Was troubled with constant dropping in the throat, terrible pains in my head, and my breath was very offensive. I was induced to give Dr. Agnew's Catarrhal Powder a trial, and the result was magical. The first application cleared my head instantly. I persisted in its use, and to-day I am a cured man, and it affords me pleasure to lend my testimony.

In a South Dakota divorce case the jury was composed of six men and six women and of course there was a disagreement.

### I CAN'T SLEEP

**Is the Daily Wail of Thousands of Humanity Who Have Suffered as Wm. Proudfoot of Huntsville Has—Read What the Great South American Nervine Did For Him.**

I was greatly troubled with general nervous debility, indigestion and sleeplessness. I tried a number of cures and consulted best physicians without any benefit. I was finally induced to give South American Nervine a trial. I had heard of some great cures by it. I took it, got relief from my sufferings, and after using one bottle sweet sleep came to me. I slept like a child. Six bottles have completely cured me.

### PAIN BANISHED AS IF BY MAGIC.

Nerviline—nerve pain cure—is a positive and an almost instantaneous remedy for external, internal, or local pains. The most active remedy hitherto known falls far short of Nerviline for potent power in the relief of nerve pain. A trial will demonstrate.

Who is the true man? He who does the truth and never holds a principle on which he is not prepared in any hour to act, and in any hour to risk the consequences of holding it.—Thomas Carlyle.

## $90 TO THE TON.

### WOULDN'T BE A RICHER FIND TO A MAN WITH A GOLD CLAIM.

Than a Vial of Dr. Agnew's Liver Pills to the Same Man if his Nerves were all Disordered Through Over Work and Head Strain.

These things induce Constipation, Billousness and Sick Headache. The easiest cure is the best cure. The purest cure is the most desirable cure. A vegetable compound is the safest cure. Dr. Agnew's are purely vegetable. You can take them any time without danger. The doses are small. The taste is palatable. All druggists sell them—20 cents.

Women give entirely to their affections, set their whole fortune on the die, lose themselves eagerly in the glory of their husbands and children.—Emerson.

W.P.C 860


## Constipation

is a disease which afflicts over 75 per cent. of the American people. It is a dangerous disease because it not only poisons the blood but causes heaviness, oppression, and dulls the intellect. Then follow chronic headache, loss of appetite, slow digestion, nervousness, bad breath, dingy complexion and low spirits. It will eventually bring on liver and kidney disease in some incurable form. But sufferers from this dreaded malady are speedily

## Cured by

Warner's SAFE Cure and Warner's SAFE Pills. Leading physicians the world over, have acknowledged this fact, and thousands of people throughout the land have testified to it.

## Warner's

SAFE Cure puts a stop to backaches, headaches, constipation, loss of appetite, dyspepsia, tired feelings and sleeplessness. It builds up the exhausted system. It is a sure cure for liver and kidney complaint in any form, and the only remedy that has ever been able to cure Bright's disease.

If you are feeling the need of such a remedy, you cannot do better than try this king of remedies, the great

## Safe Cure



# J. D. KING CO. Ltd.,

The only Manufacturers in Canada of a real flexible, strong, light and durable boot.

NoSqueak, No Tacks, No Nails.

The Patent Sleeper Insole.

Ask for this Boot.
Buy this Boot.
Be Comfortable.
You will be Pleased.

It is not the coming boot; it is here already, within your reach. Made with the SLEEPER INSOLE and fitted with Cork throughout; this means dry feet and solid comfort.

Goodyear Sewn up-to-date goods. The very latest, the best and most comfortable boots made.

THE J. D. KING CO., LTD.,
TORONTO. ONTARIO.



## Confidence in

the wheel you ride is essential to your comfort and happiness. Freed from anxieties as to your steed you can drink in the pure, fresh air and the beautiful scenery with perfect satisfaction.

## The Sun

has won the confidence of all its riders; you can rely on it bringing you home in safety and good humor every time. Visit the "SUN" at its home or send for catalogue.

G. T. Pendrith & Co.,
77 Adelaide St. W.

YOUR CHOICE OF COLOR, SADDLE, AND TIRES.