A NATION OF HYPOCRITES.

Boers' Treatment of the Natives a Horrible Nightmare in the Nineteenth Century.

The following is an extract from Glad Tidings, published in Edinburgh, Scotland, concerning the Boers:

"Their treatment of the native races has been shocking in the extreme. The evidence comes from too many sources to be questioned. Even although only one-tenth were true, it would be sufficient to arouse the indignation of all lovers of right. The Methodist Times recently published a "Message to the Christian People of Great Britain,' from Mrs. Lewis, a Dutchwoman, sister of the Prime Minister of Cape Colony, and of Olive Schreiner. In the course of it she says:—

"'For over two hundred years the progenitors of the Transvaal Republic and their descendants have crushed, maltreated, and, as far as they had the power to do so, robbed of all rights belonging to them as fellow human beings, the colored peoples of this land. Under Transvaal rule, a ceaseless commital of crimes, legislative, social and individual, has been perpetrated upon the helpless natives both within and beyond the borders of the Republic, for whom it has seemed till now there was no possible deliverance. Powerless to right themselves, with no human arm to look to for succor, the mute appeal of their helpless sufferings has gone up before God, the God of eternal justice. The crimes which have cried unredressed to heaven from the length and breadth of this land for over two hundred years, but more particularly from that part known as the Transvaal territory, defy description, and it has seemed as though redress would never come, as though no deliverance were possible. To justice-loving souls who have never known of these wrongs it has been like some horrible nightmare, that in this nineteenth century within the limits of a country over part of which there waves the British flag, political and social oppression by one race over another was being so grossly practised, to know that on every side individual brutalities were being committed on defenceless victims, and that not by Arab slave drivers or Moslem oppressors, but by a professedly Christian and highly religious people who, with the Bible in their hands and loud professions of faith, and prayers, were practising barbarities, in peace as well as war, which put to shame the records of what the savages of this land have inflicted even in war time, upon white races, Oh! it has been horrible beyond words—horrible!"

Just one other witness, Mr. George Lacy, who resided for many years among the Boers writing to the South African Review, says:

"I have lived in their houses and been a guest in many hundreds of their farms. I have written the biographs of all their explorers, and the history of many of their greatest deeds. And with all this knowledge of them, my estimation is that they are the craftiest, most hypocritical, most dishonest, most untruthful, cruelest, most ignorant, most overbearing, most immoral and stupidest race of white people in the world."

HIS ALLOWANCE.

Baggage Allowed a Cavalry Officer on Duty at the Front.

In the war in South Africa a British mounted officer knows exactly what he may carry. In his pockets or haversack, or slung on a belt he is restricted to a whistle, compass, notebook, water-bottle, clasp-knife, besides sword, pistol and ammunition. On his horse, attached to the saddle, are a spare shoe, case with nails, nosebag, picketing ropes and pegs, cloak, mess tin, field glass and in a pair of wallets an emergency ration, tin of vaseline, underlinen, not exceeding two pounds, knife, fork, spoon, comb, toothbrush, shaving brush, razor, nightcap, field cap, towel and soap, drinking cup, map of country and a box of matches. All these articles must not, with saddle and bridle, exceed 71 1-2 pounds in weight. Carried in the regimental transport, each mounted officer is restricted to 25 pounds, of baggage, which must be packed in bed valise, and includes change of clothing and linen, boots and putties, canvas shoes, bucket, lantern and writing portfolio, camp kettle, two plates and pepper and salt pots.

WHAT ICELANDERS EAT.

In Iceland the native's dinner usually consists of dried fish and butter. The fish is ling or cod, which, when caught is split and then hung on the lines by the seashore to dry in the cold winds and hot sun. When thus preserved, they will keep for years, being as hard as the nether millstone. When wanted for dinner, the fish is well hammered by a stone mallet and then cut up into strips. In this state they are eaten, but it is said that it needs an Icelander's teeth to get through the meal. The butter is not spread on the fish, but the two are taken alternately, first a mouthful of fish, then a mouthful of butter. It may easily be supposed that the Icelander is thankful to have his jaws well greased after every mouthful of the tough morsel.

WOMAN'S FEARS.

Mrs. W. K. Clifford, the English novelist, does a great deal of her writing at night, but once confessed to Prof. Huxley that she very foolishly gets scared when everyone has gone to bed. "I always hear burglars moving about," she said. "So do I," said the gentleman, instantly. "When I am at work nights I can see them watching me through the crack of the door."

PAINS IN THE BACK

FREQUENTLY DUE TO SLUGGISH LIVER OR KIDNEY TROUBLES.

Mr. Frank Walters, of Exeter, Tells of Suffering and How Dr. Williams' Pink Pills Cured Him After Other Medicines Failed.

From the Advocate, Exeter.

Mr. Frank Walters is a young man personally known to most of the residents of Exeter, where he has lived nearly all his life. Talking with the editor of the Advocate recently Mr. Walters said—"In justice to Dr. Williams' Pink Pills I think it my duty, in view of what they have done for me, to add my testimonial to the thousands of others that have been printed. For some months I suffered most severely from pains coursing up and down my back. It was thought that these pains were due to liver and kidney trouble, but whatever the cause they frequently left me in terrible agony. The pains were not always confined to the back, but would shift to other parts of the body. As a result I got little rest, my appetite became impaired, and I fell off greatly in weight. I tried different remedies suggested by friends, which having no effect almost disgusted me with medicine. Then a personal friend urged me to try Dr. Williams' Pink Pills. I was not easily persuaded because I had about concluded that medicine would not relieve me, but he insisted and finally I decided to try them. I purchased one box at first, and to my astonishment before it was finished I was greatly relieved. Then I got a couple more boxes and these restored me to my former good health. I do not hesitate recommending this medicine that others may profit by my experience, and not suffer tortures as I did."

Dr. Williams' Pink Pills cure by going to the root of the disease. They renew and build up the blood, and strengthen the nerves, thus driving disease from the system. If your dealer does not keep them, they will be sent postpaid at 50 cents a box, or six boxes for $2.50, by addressing the Dr. Williams' Medicine Co., Brockville, Ont.

SOUTH AFRICA IN BRIEF.

Important Dates Connected With Colonial History.

The following are the dates of some of the more important events in the history of South Africa:

Discovery of the Cape of Good Hope by Bartholomew Diaz.	1486
First appearance of the Dutch in South African waters.	1595
Dutch settle in Table Bay	1652
First British occupation of the Cape.	1795-1803
Cape Colony ceded to Britain	1814
Arrival of British settlers.	1820
English declared the official language in Cape Colony.	1825-1828
Emancipation of the slaves.	1834
The great Boer Trek.	1836-1837
Boer emigrants occupy Natal	1838
Recognition of the independence of Transvaal and Orange river Boers.	1852-1854
Discovery of diamonds on the Lower Vaal river.	1869
British annex the Transvaal	1877
Conquest of Zululand.	1879
Retrocession of the Transvaal	1881
Convention of London with the Transvaal republic	1884
Witwatersrand gold field discovered.	1885
British South African company founded.	1889
Natal granted a responsible government	1893
The Jameson raid.	1896
The Transvaal war.	1899

BIGGEST EXPLOSION.

It Occured at Johannesburg Six Years Ago.

The recent explosion at the arsenal in Johannesburg is by no means the first experience that the Boers have had of the frightful powers of high explosives.

On February 19, 1896 some 55 tons of blasting gelatine and 90 cases of detonators were lying in a train standing in a siding situated some 300 yards to the west of Johannesburg Station. Owing to the carelessness of a pointsman of the Netherlands South Africa Railway, a second train was inadvertently run into the first. The explosion that followed baffles all description.

It suffices to say that the fearful energy of the liberated gases tore a huge trench 300 feet long, 30 feet deep and 65 feet wide in the stiff clay soil; that pieces of the engine were blown more than a mile away; that upward of 50 people were known to have been killed, while the ghastly heap of mangled limbs, which filled upward of 20 sacks, probably accounted for many others who were passing strangers and could not, therefore, be identified at the time. Needless to say, perhaps, all the adjoining home property was reple were rendered homeless.

MARKED JEWELRY.

On every piece of worthy jewelry, there will be found a series of numbers so fine that a glass is needed to correctly read them. These numbers are there to protect the owner in event of loss. It is unkind to say it, but pawnbrokers have also adopted the numbering scheme to protect themselves ffrom thieves. Every pawnbroker knows where to look for these significant numbers and in the case of a rare bit of jewelry it travels from the factory to store and from store to pawnbroker and from shop to shop can be traced with aggravating accuracy.

NEARLY ALL GERMANS.

Out of a total of 278 prisoners of war who were temporarily confined in the great gaol at Pietermaritzburg it is reported that 268 were Germans.

MYSTERY OF TWO GUNS,

THEY ARE BELIEVED TO BE NOW AT PRETORIA.

Mammoth Ordnance That May Assist in the Defence of Pretoria when it is Besieged by the British.

One of the revelations of the war has been the extent and the excellence of the Boer armament, says a London letter. That the Transvaal Government were preparing for the inevitable was whispered from time to time after the Jameson raid. Guns and ammunition were brought into the country by the obliging Netherlands Railway Company, who, notwithstanding the fact that the cases were labelled, "Pianos, with care," and "Mining machinery," must have known that the goods transmitted along their line for the Transvaal Government were less innocent than the external appearance indicated. At any rate, the ordinary residents of the Transvaal knew it, and the knowledge was a matter of general comment both in Pretoria and Johannesburg.

One thing, however, was not generally known, that the Transvaal Government, gave an order to the firm of Schneider-Canet, of Creusot, in France, for two of the largest guns ever constructed for any Government. These huge pieces of ordnance were of 12-in. and 9 1-2-in. calibre respectively. The fact has only recently come to light, and the question arises for what purpose are these guns intended?

The power of a 12-inch gun, such as that now in the possession of the Boers will be better appreciated when it is explained that it fires a

PROJECTILE WEIGHING HALF A TON.

which can penetrate a target of solid steel four inches thick. The gun weighs 66 tons. The 9 1-2-in. gun is lighter, and fires a shell weighing three hundredweight.

Both of these guns are too heavy for the system of fighting which the Boers have pursued up to the present; in fact, they are too cumbersome for land warfare altogether. Guns of this calibre are common enough on battleships and in forts; but as part of a mobile, constantly shifting army like that of the Boers, they are too heavy, too slowly loaded, and no more effective than the lighter, more easily transported and more quickly fired pieces which the enemy is now using. Under the circumstances, what object had the Boer authorities in view when they gave the order for these enormous guns?

One explanation is that they were intended to assist the Transvaal in its designs on Delagoa Bay. Another is that they were the nucleus of President Kruger's great dream of a Transvaal Navy! The Anglo-German-Portuguese agreement nipped in the bud the former scheme; an S.A.R. navy never came within the range of possibility at any time; so there would appear to be no mission at all for those giant cannon from Creusot.

But the Transvaal Government would not go to the expense of buying the guns unless there was some well-defined object in view. That they had such an object is now clear. The guns are in the Transvaal at the present time; they have not moved out of the Transvaal since the outbreak of hostilities—they are being kept for the momentous day when the

GREAT AND FINAL STRUGGLE

will take place.

These guns, whose shells can wreck solid stone buildings as completely as if their objective were so much cardboard, are believed to be at Pretoria, mounted on substantial bastions in the fort, and intended to resist the British when the march on the Transvaal capital takes place.

A gentleman who for three years resided in Pretoria, and is at present in London, informs the writer that an artillerist whose duty it may be to work these guns, was indiscreet enough to assert, some days after the outbreak of the war, that, if the British entered Pretoria, and there appeared no hope of preventing its final capitulation, the Creusot guns would be turned on the town itself, and the invaders would be buried under the ruins! All that, of course, providing the British do not capture the fort at the outset!

Such, then, is believed to be the purpose of these destructive guns, around which so much mystery has gathered, and whose existence the Transvaal Government, has made such careful, if vain, efforts to keep secret.

TRANSVAAL IN PARIS.

A Boer farm and homestead is, it is said, to be one of the features of the Paris Exhibition. In this form will be exhibited the chief wild animals of the Transvaal. The means of transportation in the country are also to be illustrated.

NO SUBSTITUTE.

The Missionary—Why do you drink this awful liquor?

Hungry Ned—By gosh, parson, it's the only licker in the camp. We have to.

JAPAN TEA DRINKERS!

SALADA

CEYLON GREEN TEA

is the same flavor as Japan, only more delicious.

THE BLACK CAT FAD.

The latest idea in the way of a porte-bonheur is to carry a tiny puss of wondrous goldsmith's work swinging as a pendant from the end of your lorgnette chain. The cat is made of black enamel upon metal. Its eyes have a metallic green gleam. Are they not tiny cat's-eyes? The sapient puss wears a collar of brilliants set close about her neck. This it seems, is the very "latest."

Catarrhozone fools the Doctors.

Mr. I. Reynolds, of 39 Queen St., Ottawa, writes: "I have been a constant sufferer from Catarrh with dropping in the throat, &c., for some time. My doctor said an operation would be necessary, but the use of one bottle of Catarrhozone has rid me of my trouble." Catarrh-o-zone is a new scientific treatment guaranteed to cure Catarrh, Asthma and Bronchitis. Sold everywhere. Trial outfit sent to any address for 10c in stamps by N. C. POLSON & CO., Kingston, Ont., Proprietors.

Governor Nash, of Ohio, on the day of his inauguration, arose early and spent an hour in the cemetery by the grave of his wife and children.

"Pharaoh 10c." Payne, of Granby, Que. Cigar Manufacturer.

Charles Broadway Rouss, the blind millionaire, is an accomplished pianist and spends an hour at his piano every evening of his life.

O'KEEFE'S LIQUID EXT. OF **MALT**

Invigorates and Strengthens.

LLOYD WOOD, Toronto, GENERAL AGENT.

It is proposed to errect an up-town post-office in New York city, at a cost of $600,000. It will be a one storey building.

FOR OVER FIFTY YEARS

MRS. WINSLOW'S SOOTHING SYRUP has been used by mothers for their children teething. It soothes the child, softens the gums, allays pain, cures wind colic, and is the best remedy for diarrhœa. 25c. a bottle. Sold by all druggists throughout the world. Be sure and ask for "Mrs. Winslow's Soothing Syrup."

Pure butter, eaten in moderation, will furnish the oils required by the human system.

TO CURE A COLD IN ONE DAY

Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. 25c. E. W. Grove's signature is on each box.

Congressman Champ Clark, of Missouri, says that he is writing a novel in which there will be no woman.

Catarrh Cannot be Cured

with LOCAL APPLICATIONS as they cannot 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.

Hall's Family Pills are the best.

Quackery in medicine is a fowl practice.

MONTREAL HOTEL DIRECTORY.

The "Balmoral," Free Bus Am. Plan. $1.50 & up.

Hotel Carslake, European Plan. Rooms from $1 a day up. Opp. G.T.R. Station, Montreal. Geo. Carslake & Co., Prop's.

AVENUE HOUSE—McGill—College Avenue. Family Hotel rates $1.50 per day.

ST. JAMES' HOTEL—Opposite G.T.R. Depot, two blocks from C. P. Railway. First-class Commercial House. Modern improvements—Rates moderate.

A Leipsic publishing firm offers 1,000 marks for the words and music of the best German naval song.

W. P. C. 1015.

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Carbolic Disinfectants, Soaps, Ointment, Tooth Powders, etc., have been awarded 100 medals and diplomas for superior excellence. Their regular use prevent infectious diseases. Ask your dealer to obtain a supply. Lists mailed free on application.

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Every Town can have a Band

Lowest prices ever quoted. Fine catalogue 500 illustrations mailed free. Write us for anything in

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WILLIAM ST., TORONTO.

POULTRY, BUTTER, EGGS, APPLES, and other PRODUCE, to ensure best results consign to **The Dawson Commission Co., Limited,** Cor. West-Market & Colborne St., Toronto.

COMMON SENSE KILLS Roaches, Bed Bugs, Rats and Mice. Sold by all Druggists, or 381 Queen W. Toronto.

Did you ever compare Blue Ribbon Ceylon Tea with other much advertised brands? Don't you think they owe an apology to the public?

THE YEARS.

"Athwart the silence of our dreams,
Their memories fall like fitful gleams
From some dim flickering star
That hangs afar.
And then the present's glare and fret,
Shut swiftly in between, but yet
Hid in its transient skies,
The tireless eyes
Of endless years look, nor forget."

EVERY DAY adds to the large list of drinkers of

LUDELLA

CEYLON TEA.

Words may not convince you, but a trial certainly will. LEAD PACKAGES. 25, 30, 40, 50 and 60c.

"Canada's Greatest Seed House"

(1 lb.) "ROYAL GIANT" STEELE, BRIGGS' SUGAR BEET

GROWS HEAVY CROPS. EASILY HARVESTED

LARGE CLEAN ROOTS. HIGHEST FEEDING QUALITIES.

SUPPLIED IN SEALED PACKAGES ONLY

The Steele, Briggs Seed Co. LIMITED TORONTO, ONT.

A NEW **Sugar Beet** —FOR— STOCK FEEDING

Unlike any other variety. Grows three-fourths its length out of ground. Roots large, clean, of a beautiful rose color, flesh white, firm and of finest feeding quality.

Easily Harvested

EVERY GROWER SHOULD TRY IT.

What an English expert says of this new "Royal Giant" Sugar Beet:

"I should like to express my highest opinion of the **special strain of Sugar Beet** you showed me at **your trial grounds.** I have never seen anything so uniformly good before, **size, form and weight are perfect,** and there is absolutely no waste. For dairy farmers in a country like yours it must be simply invaluable."

Supplied in sealed packages as represented in accompanying cut (printed in colors).

Price (post-paid), 50c. per lb.

STEELE, BRIGGS' **"Danish Sugar Beet"**

A leading and favorite sort, supplied in sealed packages only.

Price (post-paid), 50c. per lb.

ASK YOUR DEALER FOR THEM.

REMEMBER.—*If you cannot obtain Steele, Briggs' Famous Seeds from your Resident Merchant, send your orders direct.*

EXAMINE CAREFULLY PAGES 92 TO 101 OF CATALOGUE, MAILED FREE.

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Carters COLD CURE 10c. Cures in a jiffy. F. McCormack & Co., Agents, Montreal.

THE DES MOINES INCUBATOR—Best and cheapest. O Rolland sole agent for the Dominion. Send 3c stamp for catalogue. 373 St. Paul Street, Montreal.

HACKNEY STALLIONS FOR SALE—4 bay two year-olds; coaching type; high action; size, fashionable breeding; Prices reasonable. M. H. Cochrane, Hilhurst Station, Que.

WOOD & PHOTO. ENGRAVING. J. L. JONES ENG. Co. 6 8 10 ADELAIDE ST W. TORONTO.

Catholic Prayer Books, Rosaries, Crucifixes, Scapulars, Religious Pictures, Statuary, and Church Ornaments, Educational Works. Mail orders receive prompt attention. D. & J. SADLIER & CO., Montreal.

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Look for agent in your town, or send direct.

Montreal, Toronto, Ottawa, Quebec.

AGENTS WANTED.

We want good, RELIABLE, ENERGETIC men in "unrepresented districts" throughout the Dominion to sell our stock for investment. This stock guarantees good dividends payable half yearly, or adding to investment; also to secure applications for good loans. We pay liberal commissions. Apply,

Sun Savings and Loan Company, Toronto.

Michigan Land for Sale.

8,000 ACRES GOOD FARMING LANDS—ARENAC Iosco, Ogemaw and Crawford Counties. Title perfect. On Michigan Central, Detroit & Mackinac and Loon Lake Railroads, at prices ranging from $2 to $5 per acre. These Lands are Close to Enterprising New Towns, Churches, Schools, etc., and will be sold on easy reasonable terms. Apply to

E. M. PIERCE, Agent, West Bay City, Mich. Or J. W. CURTIS, Whittemore, Mich.

FOR SALE!

THE Following SECOND-HAND MACHINERY has been used but little; is practically as good as new; will be sold cheap: 1 Gerrin Hand Miller; 1 Emery Stand; 1 Lathe, 4 foot bed, 1 Blisdale Lathe, 8 foot; 2 Cauchs, 12 in.; 1 Power Hack Saw; 3 Tube Vices, Iron Pedestal; 1 Large Polishing Jack; 1 Speed Lathe; 2 Spoke Threading Machines; 1 Engine Lathe; 12 Split Pulleys of different sizes; 5 Block Pulleys. Apply to R. W. NESBITT, Woodstock, Ont.

THE MOST NUTRITIOUS.

EPPS'S

GRATEFUL—COMFORTING.

COCOA

BREAKFAST—SUPPER.

Stem Set, Stem Wind — WATCH FREE

To introduce Dr. Dent's Tonic Pills for making blood for pale people, female weaknesses, liver and kidney disease, nervousness, weakness of the system, etc., we give FREE your choice of a 14k Gold Plated Watch, plain or engraved, or a Gun Metal Watch, Ladies' or Gent's reliable timekeeper, warranted 5 years.

The pills are 75c per box—$3.50 for 10 boxes. Send this amount and you will receive 10 boxes and the watch; or write for particulars.

Agents wanted in every town and city.

THE DR. DENT PILL CO., 29 Adelaide St., West, Toronto, Ont.

One Way Only.

There is only one way to cure rheumatism, that is to kill the germs that cause it. This can be done only by using DR. ARNOLD'S ENGLISH TOXIN PILLS. No other medicine known destroys all disease germs. One trial of Dr. Arnold's English Toxin Pills will prove that they will positively cure rheumatism. All druggists sell them—75c. a box, small size 25c.—or sent post-paid on receipt of price by

THE ARNOLD CHEMICAL CO., Limited, Canada Life Building, Toronto.

Eighteenth Annual Report of the **FEDERAL LIFE** Assurance Company of Canada

The eighteenth annual meeting of the shareholders of the Federal Life Assurance Company of Canada was held at the head office of the Company in Hamilton, on March 6, 1900. The managing director, David Dexter, presented the following reports and financial statement.

DIRECTORS' REPORT.

The directors have pleasure in submitting for the information and approval of the shareholders the following report of the business of the company together with a statement of receipts and disbursements for the year ended on Dec. 31, 1899, and of the assets and liabilities on that date. New business consisted of eighteen hundred and fifty-seven applications for insurance, aggregating $2,869,709, of which seventeen hundred and ninety-five applications for $2,687,[illegible] were accepted; application for $141,500 having been rejected or held for further information. Annuity premiums to the amount of $4,005 were also received.

During the year, as in previous years, about 90 per cent. of the new business of the company was on its investment plans, showing that investment insurance still holds favor in comparison with other forms of investment on which interest earnings are depreciating steadily. The feature of profit accumulations for a term of years is increasing in popularity. The increasing prosperity of the country has extended its influence to life insurance, as indicated by the large increase in the premium income and assets of the company.

The gross income of the company shows a gratifying increase over previous years, and the addition of $394,272.90 to the assets is equally noticeable, the total assets having risen to $1,969,690 50, exclusive of guarantee capital. The security for Policyholders, including guarantee capital, amounted to $1,669,660 80, and the liabilities for reserves and all outstanding claims, $944,403.63—showing a surplus of $723,257 77. Exclusive of uncalled guarantee capital, the surplus to policyholders was $114,257.77. Assurances for $108,000, on forty-five lives, became claims through death, of which amount the company was reinsured for $4,000. Including cash dividends and dividends applied to the reduction of premiums $21,460 52, with annuities $2,572.07, the total payments to policyholders amounted to $125,454.89. As foreshadowed in last report, the securing of the special act of incorporation from the parliament of Canada has greatly increased our investments in the other provinces, much to the advantage of the company. The investments of the company have been carefully managed, and have yielded results considerably above the average results of all companies doing business in Canada. Expenses have been kept within reasonable limits while due effort has been made for new business. The chief officers and agents of the company are entitled to much credit for their able representation of the company's interest. The office staff have also proved faithful in the company's service.

The accompanying certificate from the auditors vouches for the correctness of the statements submitted herewith. All accounts, securities and vouchers have been examined by them.

JAMES H. BEATTY, President. DAVID DEXTER, Managing Director.

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 Dec. 31, 1899, 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 Dec. 31, is indicated by the accompanying statement.

Respectfully submitted,

H. S. STEPHENS, SHERMAN E. TOWNSEND, Auditors.

Hamilton, March 1, 1900.

FINANCIAL STATEMENT, 1899.

Premium income	$398,366 53
Interest and Rents	41,922 59
	$440,289 14
Paid to policyholders for death claims, endowments, surrender values and profits	$125,454 89
Expenses, taxes, dividends and re insurance premiums	133,594 14
Balance	181,240 11
	$440,289 14

ASSETS 31ST DECEMBER, 1899.

Debentures and Bonds	$94,679 84
Mortgages	491,213 67
Loans secured by policy reserves	226,341 69
Cash in banks and other assets	245,832 68

LIABILITIES.

Reserve fund	$1,669,660 80
Claims unadjusted	924,263 63
Surplus	22,146 80
	114,257 77

SURPLUS.

Guarantee capital	$1,669,660 80
	609,000 00
Surplus security	$1,969,690 80
Policies were issued assuring	2,497,900 00
Total assurance in force	$11,847,070 43

The medical director, Dr. A. Woolverton, presented an interesting report, of which one of the most gratifying features to shareholders and policyholders alike was the item showing the death rate for the year to have been the lowest experienced by the company in the past ten years.

An excellent oil portrait of the president, James H. Beatty, by the well-known artist, J. W. L. Forster, was placed on the wall of the board room, as a token of the esteem in which Mr. Beatty is held by the directors and shareholders.

The retiring directors were re-elected, and at a subsequent meeting of the board, Mr. Beatty was re-elected president. Lieut. Col. Kerns and T. H. Macpherson, M. P., vice-presidents.

PAINT—Its use and abuse.

There is a right way and a wrong way to use paint, and a right grade and a wrong grade to buy. If you would use paint the right way, you should buy the right grade. The best quality is the best investment.

RAMSAY'S PAINTS . . .

are the best and are for sale at all leading Hardware and Paint stores.

A. Ramsay & Son, Montreal, PAINT MAKERS.