

STANDARD RELIANCE MORTGAGE CORPORATION

Last Year's Earnings Over 11 Per Cent.—Aggregate Net Earnings for the Period Ending December 31st, 1913, \$351,336.55.

In another column of this paper will be seen the annual financial statement of the Standard Reliance Mortgage Corporation. This is one of the best statements issued by any financial corporation for the year 1913, and was highly commended by the shareholders who were present at the annual meeting held at the company's offices, 82-88 King Street East, Toronto, on Monday, March the 2nd.

The net earnings amounted to over 11 per cent. of the paid-up capital, which now amounts to the substantial sum of \$1,935,104.00. After deducting interest on debentures and deposits, amounting to \$122,521.00, the balance available for distribution amounted to \$232,800.00, of which sum \$118,471.83 was paid out in dividends, \$100,000 was added to the reserve fund, and the balance carried forward to the credit of Loss and Gain account.

The present corporation is an amalgamation of the Standard Loan Company and the Reliance Loan and Savings Company of Ontario, the amalgamation having taken effect on the first of May last.

The president, Mr. N. H. Stevens, stated that the net earnings of the corporation for 1913 exceeded the combined net earnings of the two companies prior to the amalgamation by over \$30,000. This record is well worth noting, as showing not only the efficiency secured by the combination of the two companies under one management, but it shows also what may be accomplished in the way of reduction of expenses of operation.

It will be noted from a perusal of the statement that the total assets now amount to \$5,110,332.00. The position obtained in the financial world by the Standard Reliance Mortgage Corporation places it amongst the largest and most prosperous financial institutions in the Dominion.

The conservative policy pursued by this corporation is an important feature for the consideration of those looking for substantial and safe investments. The debentures of the corporation are issued in sums of \$100.00 or more, and interest at the rate of five per cent. per annum on these amounts is payable by coupon every six months.

The corporation invites correspondence with reference to the safe investment of funds at remunerative rates. All communications should be addressed to the head office, 82-88 King St. East, Toronto.

FACT AND FANCY.

Missionaries always go to the bad. Wotsay!

There are no swear words in Japanese.

Take the concord out of some men and you've hardly got a grease spot left.

Chinese gourmets eat baked fish lips.

Women are fonder than men of flattery, yet they believe it less.

Holland's railways kill on the average only one person a year.

The golden rule is a measure of conduct that we lay down for other people.

The world has more republics than monarchies.

An ounce of prevention usually means a pound of useless fear for the future.

Food adulteration in Germany is a prison offense and involves severe sentences than theft.

The best way to serve a meal is to eat it.

Minard's Liniment for sale everywhere.

Lawyer—"The cross-examination did not seem to worry you. Have you had any previous experience?" Client—"Six children."

ECZEMA IN BLISTERS ON ARMS AND LEGS

Suffered Seven Years. Itching and Burning. Did Not Sleep Half the Night. Cured Completely by Cuticura Soap and Ointment.

582 1/2 Yonge St., Toronto, Ont.—"My sister suffered for seven years with eczema. The trouble began on her arms and legs in water blisters and she scratched. Her clothes were rough around her legs and she suffered from itching and burning and loss of sleep. She did not sleep half the night."

"We used—and ointment and they did not seem to do any good until we used Cuticura Soap and Ointment with which she was completely cured." (Signed) Miss Rosalie McManus, May 17, 1913.

HANDS ROUGH, BADLY CRACKED
Mildred, Que.—"During the cold winter weather I was troubled with chapped hands and also a rash on my face. I used various soaps and creams, but they did not help. My hands were badly cracked open and if I went out in the cold air they always bled. I could not do my work. I used Cuticura Soap and Ointment and still they were left unhealed. At last a friend advised me to try Cuticura Soap and Ointment. I used for some days and my hands were completely healed and my face was cured within a week." (Signed) Miss Jennie Windy, Jan. 9, 1913.

CONQUERING THE DRAGON

How Will's Wife Captured His Aunt Sarah.

Across the sunny vista of Edith Bartlett's six months of married life there had been only a single shadow, the always possible and often imminent, although as yet unrealized, appearance of Will's Aunt Sarah. Will himself could find little solace for Edith's fears, since all through his boyhood Aunt Sarah's visits had been honors dearly paid for, and he had many memories of the trepidation, anxiety, and even tears that preceded her arrivals and followed her departures.

"You can't explain it," he said. "She isn't rich, and she has no special social position, yet every one defers to her. You might fancy that in some previous stage of existence she had been a Grand Mogul and hadn't got over the habit."

"Well," Edith finally declared, with a spirit, "I'm not going to worry any more over Great-Aunt Sarah. When she comes, I'll give her the best I have, but I'm not going to treat her differently from other people, and I'm not going to let her spoil the whole year."

In spite of her brave determination, however, Edith would have been reluctant to confess how often she had dressed carefully for her possible guest, or how many loaves of cake she had baked for Aunt Sarah. Then one morning, when her manager sister had come over to help her put up jelly, the blow fell.

"It's a terrible old lady!" Milly whispered, excitedly, after she had answered the bell. "She's coming right out here; she insisted, and I couldn't do a thing with her."

Edith turned white; then, apron, grape-stained hands, and all, she advanced to meet her guest.

"You are Will's Aunt Sarah, I know," she said. "I am Edith, and this is my sister Milly. If you won't mind I'm going to entertain you, right in the kitchen, Aunt Sarah, until this jelly is done."

Aunt Sarah surrendered her wraps, and accepted a kitchen chair. Her sharp eyes took in everything. Edith, with her hands trembling, finished her jelly, and set the table for luncheon. There were only poached eggs, fresh gingerbread, jelly and tea, but Edith offered it without excuse or apology.

After luncheon she showed Aunt Sarah the house and her pretty linen and china. She gave no sign of embarrassment, but when her guest had finally departed by the afternoon train she broke down.

"My apron was stained, and the library wasn't dusted, and she doesn't eat gingerbread!" she sobbed. "Oh, why did she have to come to-day?"

The next morning, however, a note arrived from Aunt Sarah. It was brief, but satisfactory, and it banished the shadow forever.

"Dear Nephew William, I like your wife. She has common sense. Give her my love. Yr. aff. aunt, Sarah Williams."

IS YOUR BABY A GOOD BABY?

Mothers, ask yourself the question: Is your baby a good baby? If not he is not well, for it is the nature of all babies to be good—only the sickly baby is cross and hard to mind. If baby is cross and cries continually give him Baby's Own Tablets and he will soon be happy again. The Tablets act as a gentle laxative, regulate the bowels, sweeten the stomach and cure all the minor ills of little ones.

Concerning them Mrs. J. P. Richardson, N.S., writes: "I have found Baby's Own Tablets all that is claimed for them. My baby suffered from his stomach and bowels and the Tablets cured him." They are sold by all medicine dealers or by mail at 25 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

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STRENUOUS WORK SOON TELLS ON YOU

Business Men and Breadwinners the Victims of Nervous Exhaustion

When worry is added to overwork men soon become the victims of nervous exhaustion—neurasthenia—the doctor calls it. Some have no reserve strength in their systems to bear the strain; others overtax that strength they have. If you find that you are nervous and not sure of yourself, that you sleep badly, and wake up tired and aching, your nerves are out of order. Other signs are inability to take proper interest in your work, your appetite is fickle, your back feels dead, and you are greatly depressed. One or more of these signs mean that you should take prompt steps to stop mischief by nourishing the nerves with the food they thrive on, namely, the rich, red blood made by Dr. Williams' Pink Pills. These Pills have cured thousands of cases of nervous disorders, including nervous prostration, neuralgia, St. Vitus dance and partial paralysis. Here is an example.

Mr. Jas. A. McDonald, Springfield, N.S., says: "In the summer of 1912, as the result, I think, of hard work, I was completely run down and found it necessary to quit work. I slept poorly, and what sleep I did get did not seem to rest me, as I was constantly tired. My appetite was poor and fickle, and my nerves unstrung. I had treatment from a doctor for some time, but it did not seem to help me, and having heard a great deal about Dr. Williams' Pink Pills I decided to try them. In the course of a few weeks after beginning the Pills I picked up wonderfully, and was able to return to work feeling like a new man. I have not had a day's sickness since, and naturally am now a firm believer in Dr. Williams' Pink Pills."

Dr. Williams' Pink Pills will work the same beneficial results in any other tired, worn-out worker. They obtain the Pills from your dealer they will be sent post paid at 50 cents a box or six boxes for \$2.50 by writing The Dr. Williams' Medicine Co., Brockville, Ont.

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FRENCH BIRTH RATE LESS.

Majority of Families Have Only One Child.

The French birth rate statistics are worse than ever. According to the calculations established by authority, three children per family would suffice to maintain the status quo of the population, because one of the three may die before maturity. Unhappily the last document is of a pessimistic character. The grave fact revealed for the first time is that the majority of French families have only one child.

In other years the columns of figures were headed by families having two or three children. Births diminished in number last year, and in some districts did not amount to filling the gaps caused by death. The particular new document which has caused grave comment is the number of children per family, taking into account also the profession of the breadwinner. The calculations are based on the census of 1906 and a supplementary inquiry ordered in 1907, and therefore are not very recent; they are none the less striking.

They show that out of 11,314,817 households, 1,504,710 families are without children, 2,986,171 have one child, 2,661,978 two children, and 1,643,415 three children.

Just under the million have four children, and just over half a million five. There are fewer than a hundred thousand families having eight children.

The birth rate is still highest in the poor regions and lowest in the richest. It attains its maximum among the fisher folk of Brittany, then among the factory workers, is low among rentiers and business employes. As salary increases among the working classes the number of children diminishes.

There are 1,350,000 bachelors in France above the age of 20, and fifty thousand more spinsters.

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Stops a Cough IN ONE NIGHT

CATARH AND WEAK THROAT NOW CURED WITHOUT SWALLOWING DANGEROUS DRUGS.

By Breathing the Soothing, Healing Vapor of Catarrhose All Throat and Catarrhal Trouble is Quickly Cured.

It's simply wonderful to think how quickly a bad throat or catarrh can be cured with Catarrhose. Its rich balsamic vapor is carried along with the breath into the innermost recesses of the lungs, bronchial tubes, and chest, making it impossible for the germ of any disease to live. Thus soreness in the chest is at once allayed, the phlegm is loosened and ejected from the throat, old-standing coughs are removed.

"I suffered from an irritable, weak throat for three years. I had a severe cough, pain over the eyes, constant bad taste in my mouth, and noises in my ears. It was chronic catarrh. Nothing gave permanent relief till I used Catarrhose. In one hour it relieved me, and in a few weeks drove all trace of catarrh from my system."

"TIMOTHEUS A. SALMON, No. 6 Lopez street, Kingston, Jan."

REMEMBER THIS—You breathe Catarrhose and it will cure any throat, chest or bronchial cold. Large sizes, guaranteed, costs \$1.00, and lasts two months; smaller sizes, 25c, and 50c. Beware of imitations and insist on "CATARRHOSE" only. By mail from Catarrhose Co., Buffalo, N. Y., and Kingston, Ont.

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