

### WHAT TWO OFFICERS SAW.

#### The Strange Story of an Authenticated Ghost.

In the whole record of so-called "supernatural appearances" there is not one which is more thoroughly authenticated than the following:

John Cope Sherbrooke and George Waynard were two officers in the Thirty-Third Regiment, and at the time of the extraordinary occurrence here related the regiment was on service in Canada. One evening, as usual, they went into a little room adjoining Waynard's bedroom and commenced reading.

After a few minutes Capt. Sherbrooke looked up from his book and saw standing in a doorway of the room a man who was a perfect stranger to him. At a loss to account for the intrusion, Capt. Sherbrooke turned to his companion to ask if the stranger was an acquaintance of his. Waynard was as pale as death and apparently incapable of speech. Seeing this, Capt. Sherbrooke made no effort to stop the figure, which slowly crossed the apartment and passed through a door leading to Waynard's bedroom, as soon as the man was out of sight Waynard recovered his faculties and cried out, "My brother!"

"Your brother?" repeated Sherbrooke. "What can you mean, Waynard? There must be some deception. Follow me."

They then went into the bedroom, a room from which the only possible means of exit was the one door already referred to. They found the room empty!

This incident produced a profound impression among the officers of the regiment, who knew that both Sherbrooke and Waynard were sober, cool-headed men of unblemished integrity. Waynard declared that the apparition was the spirit of his brother, and expressed the conviction that his brother was dead.

When time had elapsed sufficient to allow inquiries to be made it was discovered that Waynard's brother was dead, and that he had died on the very night on which his spirit had appeared to the astonished officers in Canada. Of the two witnesses of this strange episode one became Gen. Sir John Cope Sherbrooke, G.C.B., and the other Lieut.-Col. Waynard, of the Twenty-Fourth Light Dragoons.

## HEART DISEASE.

### A TROUBLE NO LONGER REGARDED AS INCURABLE.

#### Orangeville Lady Who Had Suffered Specially of Her Illness and Tells How She Found a Cure.

From the Sun, Orangeville, Ont.

A remarkable case recently came under the notice of our reporter, and for the benefit it may be to some of our readers, we are going to tell them about it. In the south ward of this town lives Mrs. John Hubbard, a lady much esteemed by those who know her. Mrs. Hubbard has been a great sufferer from heart trouble, and ultimately became so bad that it would not have surprised her friends to have heard of her death. But a change has come and she is once more rejoicing in good health. When our reporter called upon Mrs. Hubbard and made his mission known she said she would be delighted to tell him of her "miraculous cure" as she styled it. "Of course no one thought I would get better. I thought myself I could not last long, for at times it seemed as if my heart was going to burst. Oh, the dreadful sensations, the awful pain, the heaviness together with a peculiar feeling of distress, all warned me that my life was in danger. I consulted a doctor but he could do absolutely nothing for me. My friends saw me gradually sinking, and many an hour's anxiety I caused them. My strength waned, my nerves were shattered by the same war the German army in this battle consisted of 146,000 men—the picked bravest and sinew of the empire.

### BALLOON VS. IRONCLAD.

The use of the balloon in warfare will be one of the developments of the near future. A first-class modern ironclad costs about \$5,000,000. This would construct and equip for war purposes a great many balloons, and it would seem as if they might be used by the inhabitants of a besieged city with which to sail over an invading fleet and drop explosives upon the warships with deadly effect. They might also be used to drop these explosives over the cities occupied by an opponent. Of course there would be considerable risk in such an enterprise, unless the balloons could be properly steered, but the dirigible balloon is one of the inventions that we may expect to see in the near future.

### TO MAKE HOME HAPPY.

An epicure says six things are necessary in order to make home happy. The first is a good cook, and the other five are money.

# Spring Humors

That pimple on your arm, those eruptions, itching and burning bites, just as surely indicate impurities in the blood, which should have prompt



and careful attention as do boils, carbuncles, ulcers, salt rheum and the severest forms of scrofula. Hood's Sarsaparilla cures all humors of the blood of every form and degree. As a spring

## Hood's Sarsaparilla

Is Canada's Greatest Medicine, because it cures when all others fail. Be sure to get Hood's.

### LOSS OF LIFE IN WAR.

#### The Appalling Number of Men Slain in the Field of Battle

The United States civil war cost 303,000 lives. Of this number 99,089 were slain in battle. The vast army which succumbed to disease was no less than 184,331, while the remaining 20,000 or so died of wounds received.

At the battle of Waterloo 51,000 men were killed or disabled. There were 145,000 soldiers in that great struggle, and it is estimated that one man was either killed or disabled for every 400 shots fired, counting both the artillery and rifle shots.

In the Crimean war 95,615 lives were sacrificed, and at Borodino, when the French and Russians fought, 78,000 men were left dead on the battlefield. There were 250,000 troops in combat in that engagement.

Of the 95,615 men who perished in the Crimea 80,000 were Turks and Russians. In 1881 a great uproar was caused because Englishmen took up all the skeletons they could find brought them to England and converted the bones into fertilizer. It is said that nearly the entire 80,000 skeletons of the Turks and Russians were thus made into money.

Since the birth of Christ 4,000,000,000 MEN have been slain in battle. Before the beginning of the Christian era the losses cannot be estimated, owing to the very indistinct and inaccurate accounts that have been handed down. It is generally conceded, however, that the numbers said to have participated in the battles of the Greeks and other warring nations of the ancient world have been greatly exaggerated.

At Canea, however, where the Romans suffered the worst defeat in their history, it is said that 52,000 of their soldiers were slain. The Roman army in this battle consisted of 146,000 men—the picked bravest and sinew of the empire.

In the Franco-Prussian war 77,000 Frenchmen were killed. The Germans fired 30,000,000 rifle shots to attain this result. During the same war the Germans fired 363,000 artillery charges.

In none of the battles mentioned was dynamite used. In the wars of the future this terrible agent of destruction must be reckoned on. Men who have studied the mortality statistics of the past shudder at the thought of what may be in store in the wars that are to come. Only recently has the use of dynamite in land warfare been considered safe for the army using it.

THE MODERN DYNAMITE GUN, however, has seemingly solved the problem, and the men who go to war, hereafter will face an agent of destruction beside which the charges of Napoleon's old grenades were child's play.

Even no civilized nations rather shrink from the dynamite idea in warfare. The fearful explosive has been used in Cuba, but only by the insurgents. The reports that have been allowed to pass the Spanish censors hint at the destruction caused by the new weapon rather than give the details. The Cubans, however, claim that the result of a shot from a dynamite gun is something appalling. At any rate, while the truth about the success of this new agent is rather obscure, enough is known for soldiers to make the prediction that it must be figured on as the most terrible thing that has ever as the most terrible thing that has ever come to the front in connection with warfare. Some men who have studied the progress made with the Zeppelin air-charged dynamite gun say that it will not be long before war will become an affair of extinction in which the more exposed army will be wiped out of being by means of dynamite.

DOMESTIC ECONOMY. Daughter—Pa, you remember you told me to save all the pieces of string from store packages and wind them into a ball.

Economical Pa—Yes, my dear. Did you!

Daughter—Every bit, and it makes the cutest little ball you ever saw. Now I'm going to knit a bandy little bag to put it in. Give me a dollar and fifty cents for zephyr, please.

AN "IF."

If we moved our legs proportionately as fast as an ant, it is calculated we could travel nearly 800 miles an hour.

blood purifier and tonic it is just what you want.

This cure is characteristic of Hood's Sarsaparilla. No other medicine effects such cures. No other has such power to purify the blood. The letter is written by Mrs. O. F. Chamberlain, of Glen Sutton, Quebec:

"C. I. Hood & Co., Lowell, Mass.:

"Dear Sirs:—My husband has been a great sufferer from dyspepsia for years and was unable to attend to any business. After trying the prescriptions of several physicians with little or no benefit, he

CONCLUDED TO TAKE HOOD'S Sarsaparilla. He used two bottles and now eats three hearty meals a day and says he never felt better in his life. My husband's father, past eighty years of age, has been a great sufferer from rheumatism for over forty years. He was also troubled with his stomach, but he was cured by taking less than three bottles of Hood's Sarsaparilla. My

little boy, three years old, had eruptions on his face, which the doctors called eczema. His face became one solid sore. When he was six months old we had to tie his hands to keep



him from tearing his face on account of his great suffering. We gave him one bottle of Hood's Sarsaparilla and he has never had as much as a pimple or a sore of any kind on his face or body since." Mrs. O. F. Chamberlain.

### 26th ANNUAL REPORT

OF THE CONFEDERATION LIFE ASSOCIATION

#### STEADY PROGRESS OF A HOME INSTITUTION.

Large Increase in Payments to Policyholders—Interest Collections in Advance of Any Previous Year

The twenty-sixth annual meeting of the Confederation Life Association was held at the Hotel Office of the company, Yonge, Richmond and Victoria streets, Toronto, on Tuesday, March 15, 1898, at 3 p.m.

There was a fair attendance of shareholders and policyholders. Mr. W. H. Beatty, Vice-President, was appointed to act as Chairman, and Mr. J. K. Macdonald, Managing Director, as Secretary.

After the usual formalities the following report and statements of the affairs of the Association for the year 1897 were presented:

REPORT. The year 1897, like some of those which preceded it, was one that called for the exercise of much care and prudence, both in regard to obtaining new insurance and in the investment of the funds. It would have been quite within the ability of your directors to have largely increased the volume of new business, but it was deemed the wiser course to continue the conservative policy of the past, and do a safe, though moderate business at a reasonable cost.

The policyholders and shareholders will note with satisfaction that while an amount of new insurance was secured slightly in excess of that for 1896, it was obtained, and the entire business of the association conducted, at a cost actually less than for that year.

The total applications received during the year were 2,161 for \$3,332,485 of insurance; 2,072 for \$3,143,285 were approved, and policies written; 85 for \$182,209 were declined, and 7 for \$7,000, being incomplete, were deferred. Including bonus additions, the new business for the year was \$3,168,172. The total business in force at the close of the year was \$26,325,005.00 under 18,915 policies on 16,127 lives.

In the matter of the valuation of the policy and annuity obligations, for all business taken since December 31, 1895, a rate of 3-1-2 per cent. only has been assumed.

Your directors are pleased to be able to report a very fair increase in the returns from property taken over in the City of Toronto, and with the improvement which seems to be very generally anticipated a still higher return is looked for during the present year. They are also very glad to report that the payment of interest on mortgage account has been very much better than for some years past. The actual collections were about 16 per cent in advance of those for 1896, while the amount due and outstanding at the 31st December last was almost 25 per cent less than at the corresponding date of 1896. It may also be stated that several house properties have been sold during the year to realize all the company had against them.

The death claims arising in the year aggregated the sum of \$243,834. These occurred under 140 policies, on 119 lives. While well within the tabular rate, it is larger than the usual experience of this company, and arises largely from the fact that several lives fell in on which there were large insurances carried, which considerably increased the average. The above, considering the lives at risk and the age of the company will strongly attest the care exercised by the directors in the admission of only healthy lives.

Attention may be called to the very large amount paid by the Association during the past year to its policyholders and annuitants, and especially to the sum of almost \$90,000 CASH PROFITS TO POLICYHOLDERS. The total payments including \$8,631, the amount received for re-insurances, and which is deducted from the death claims in the financial statement, were \$511,752.62.

It may also be mentioned that this Association since its organization has paid a total of \$1,634,214.74 CASH PROFITS up to the close of last year to its policyholders, an amount equal to 43 per cent of the total death claims during the same time.

The financial statements herewith submitted exhibit the transactions of the Association and its condition on the 31st December last.

The auditors have given strict attention to their duties, making their

investigations from month to month, and their report will be found appended to the financial statements.

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

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

W. F. HOWLAND, President. J. K. MACDONALD, Managing Director.

FINANCIAL STATEMENT. Receipts. Premiums, net, \$931,551.62 Interest and rents, net, 252,866.23 \$1,184,417.85

DISBURSEMENTS. To Policyholders. Death claims, net \$243,834.75 Endowments, 93,353.00 Annuities, 9,854.34 Surrendered policies 66,993.84 Cash profits, 89,994.69 \$503,721.62

Expenses, salaries, commissions, etc., 206,411.10 Dividends to stockholders, 15,000.00 Balance, 459,394.53 \$718,216.63

Total assets, \$6,237,689.28 Total liabilities, 5,900,862.54 Capital Stock, 1,000,000.00

TOTAL SURPLUS SECURITY FOR POLICYHOLDERS, \$1,336,800.74

Auditors' Report. We beg to report that we have completed the audit of the books of the Association for the year ending December 31st, 1897, 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 Jan. 1 balances and the cash are certified as correct.

W. R. HARRIS, R. F. SPENCE, Auditors.

Toronto, February 22nd, 1898. The Chairman, Mr. W. H. Beatty, in naming the auditor of the report commented on the very satisfactory state of the affairs of the Association, and stated that the new business for the year 1898 showed a satisfactory increase over that for 1897 at the same date.

Several of the policyholders and stockholders present referred in complimentary terms to the success which has attended the operations of the Association, and the report was unanimously adopted.

Resolutions of thanks, which were suitably responded to, were also passed to the Directors, Officers, Auditors, Medical Examiners, Field and Office Staffs, for their faithful services during the year.

All the retiring directors were re-elected, viz., Hon. Sir W. E. Howland, Edward Hooper, Esq., W. H. Beatty, Esq., Hon. Jas. Young, S. Nordleiman, Esq., W. H. Gibbs, Esq., A. McLean Howard, Esq., Walter S. Lee, Esq., A. L. Gooderhan, Esq., W. D. Matthew, Esq., Geo. Mitchell, Esq., Frederick Wyll, Esq., J. K. Macdonald, Esq.

At a meeting of the new board held immediately after the annual meeting Hon. Sir W. P. Howland, K.C.M.G., C. B., was re-elected President, and Messrs. Edward Hooper and W. H. Beatty, Vice-Presidents.

LATEST LONDON SLANG. The catchword of the London streets for two years has been "Now, we shan't be long," but a new phrase has come up, and to-day everybody says to everybody else: "Fancy meeting you," with an accent hard on the word "you." In quarrels, disputes and witty expatiations of every sort one of the parties is sure to crush the other with this utterly nonsensical phrase: "Fancy meeting you." It comes from a music-hall ditty, sung in the provinces.

HOW TO REACH MARS. An eminent astronomer says that for communication with the inhabitants of Mars we should require a flag as large as Ireland and a pole 500 miles long.

CROWN OF PORTUGAL. The gems in the crown of Portugal are worth \$8,000,000. Those in the royal diadem of England are valued at \$1,500,000.

Indigestion CURED BY CELERY KING. Strengthens the stomach; aids digestion; acts directly upon the bowels. Large packages, 25¢ each. Sold by all druggists, or WOODWARD MEDICINE CO., TORONTO, CANADA.

The Finest Yet is what housekeepers say about LUDELLA Ceylon Tea. We suggest a trial. Lead packages, 25, 40, 50 and 60c.

### HER MAJESTY'S CANES.

#### One Room in Victoria's Suite Filled With Walking Sticks.

Since the infirmities of Queen Victoria made it necessary for her to use a walking stick, she has been the recipient of many canes. Her friends, relatives and subjects have seized upon every possible occasion to present her with a new cane. One entire room of her private suite is stocked with these special gifts. Whenever she expresses her intention of attending a function, like a royal wedding or christening, the interested parties consider it fitting to send her another cane. Every anniversary she is forced to acknowledge a score or so more.

Hers is a collection of priceless value. There are solid gold sticks, silver sticks, exquisitely engraved sticks that are a marvel of the carver's art and sticks that contain many jewels.

Queen Victoria has leaned more heavily on her stick of late years, using it to cross the room even, instead of only on long walks about Windsor Castle, and after a long tiresome ceremony. She always places it against her chair, and when she rises it is the duty of the highest court official present to hand it to her.

The story of the prank played upon her by the son of the Duke of York has never appeared in print before. The Queen, who is not fond of court ceremonies when she is in retirement, was at Windsor, and had dismissed her attendants, who had withdrawn to an arbor near by. She was very much interested in her favorite pastime, knitting socks for the Prince of Wales, when that small embodiment of mischief, her great-grandson, slipped away with her cane and "played horse" with it over the lawn.

He had to be captured before the Queen could enter the house. There Her Majesty proceeded to teach him that even the future King of England cannot tamper with the dignity of the present powers that be.

Of recent years her subjects have hoped in vain to see her use their gift. She has used only one cane. It is one of great historic value, having been presented to King Charles II. by one of his merry court. Very properly it was cut from an oak tree. When Charles accepted the gift it had a plain gold head, which was round and apt to hurt the hand if the cane was called upon to support much weight.

It was whispered about the court recently that Her Majesty used no longer the historic stick. This is not true; only the top has been changed. An idol, which graced the temple of an ill-fated Indian prince, has been added for a handle. This is an exquisitely wrought affair in ivory, on an inflexible pedestal of alabaster. The eyes and forehead are jewelled, and on the tongue is the rarest of rubies.

Corn Sowing is conducted by tight boots. Corn reaping is best conducted by Putnam's Reapers. Corn Extractor, the only safe, sure, prompt and painless corn cure. Beware of imitations.

MAXIMILIAN. Through 30 years have passed since Maximilian was shot in Mexico, his brother, the Emperor of Austria, always holds memorial services on June 15, the anniversary of that tragic event. At the castle of Miramar, near Trieste, on the Adriatic, the rooms occupied by Archduke Maximilian before leaving for the new world are kept by the Emperor's orders, just as his brother left them when he went to his death.

Use Quickcure for Lamé Back, Sprains, Strains, &c.

THE STARS' RAYS. It requires four years and four months for a ray of light to reach us from the nearest star, and yet light travels at the rate of 186,330 miles in a second. At this rate a first-class express train running at a speed of 37 miles an hour, would require a continuous run of 75,000,000 years for a cannon ball, travelling at the usual speed of such projectiles, to reach this same point which is our nearest star neighbor.

How's This? We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

F. J. CHENEY & CO., Prop. of Toledo, O. We are unfeignedly, have known F. J. Cheney for the last 15 years, and believe him perfectly honorable in all business transactions and financially able to carry out any obligations made by their firm.

WATER & THOMAS, Wholesale Druggists, Toledo, O. WALKER, KIRKBY & MARVIN, Wholesale Druggists, Toledo, Ohio.

Halls Catarrh Cure is taken internally, acts directly upon the blood and mucous surfaces of the system. Price 75¢ per bottle; sold by all Druggists. Testimonials free. Hall's Family Pills are the best.

MONSIEUR'S REMEDY FOR COUGHS AND COLDS. It is the best remedy for all coughs and colds. It is the best remedy for all coughs and colds. It is the best remedy for all coughs and colds.

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### Constantly increasing sales speak volumes for

## MONSOON.....

#### INDO-CHINA TEA,

In lead packets only. Black and mixed. All grocers keep it at 25, 30, 40, 50 and 60c.

### EUROPE'S POPULATION.

While the population of Europe which was estimated at 175,000,000 in the beginning of the century, rose to 216,000,000 in 1850 increasing to 300,000,000 in 1870, and is now nearly 370,000,000, there has been a still more remarkable increase in the number of towns with over 100,000 inhabitants. There were only 21 of these in 1801, with 4,500,000 inhabitants, 42 in 1850, 70 in 1870, with 20,000,000 inhabitants, and 121 in 1896, with about 37,000,000 inhabitants.

### Quick as Thought

The maddening toothache stops when Nerviline—that wonderful nerve-pain cure—is applied to the tooth. Nerviline is the only positive never-failing remedy for toothache and all nerve pains. Be advised and try it.

### THE CAUSE OF THE TROUBLE.

What happened to Simpkins? He had a dispute with a policeman. You know, Simpkins is very quick at repartee? Yes. Well, the policeman wasn't. Simpkins will be out in a week or so.

### Hartford & Vim Tires

Head Office—9 Adelaide St. W., Toronto.

### NATIVE SHREWDMENESS.

In the recent Abyssinian campaign an Italian Captain who wore a glass eye was accustomed to remove the counterfeit optic every evening, and put it in his purse before retiring for the night. Seeing this the natives declared that he took out one of his eyes and left it to look after his money and prevent anybody from stealing it.

To cure Catarrh use vapors of Quickcure.

### A PAPER CHURCH.

Bergen, Norway, boasts of a paper church large enough to seat 1,000 persons. The building is rendered waterproof by a solution of quicklime, curdled milk and whites of eggs.

### W P C 915

MINERALS TESTED for Gold, etc. MILTON L. HENSKY, R. A. So. 16 St. Sacramento St., Montreal, Que.

WIND MILLS—Steel Galvanized, Bolts and Ball Bearings, Iron Pumps, sp. valves, and Grain Grinders. Condit, Sheep & Main Sts., Limited, Stratford, Ontario.

MUSIC. Agent's wanted to introduce our Catalogue and terms. We will mail promptly "Darl" be a Nigger Music" with music for 5 cents, a copy.

### THE BALLEVALLOON CO.

Established 1851. 33 Steamers on regular line to Montreal, 155,000 Tons.

ALLAN LINE Royal Mail Steamship Co., Montreal to Liverpool.

Steamers sail from Montreal every Saturday morning on arrival of trains from Toronto and the West about 9 o'clock.

RATES OF PASSAGE. Cabin \$22.50 and upwards. Second Cabin \$14 and up. \$20.25; Steerage to Liverpool, London, Glasgow, Belfast, Londonderry or Quebec, \$22.50 and \$25.00.

A reduction of five per cent. is allowed on round trip first and second cabin tickets. For rates of passage or other information apply to any authorized agent.