THOUSAND ISLAND ROUTE BY
UTICA & BLACK RIVER RR.
To Utica, Albany, New York, Philadelphia,
Washington, Baltimore and all Points in Northern New York, via G.T.R., T.L.R. and N.Y.C. Rys.
T. HANLEY, Gen. Ticket Ag't.

Daily British Whig.

THE RATHBUN COMPANY
Has the Largest and Best Assorted Stock of HARD AND SOFT WOOD, LUMBER & SHINGLES ever offered in Kingston Market.
SHINGLES & COMMON BUILDING MATERIAL cannot get any cheaper; the next move in the market must be upwards.
☞ Sash Factory Work slightly lower.

VOL. LV. KINGSTON, CANADA, WEDNESDAY EVENING, APRIL 21, 1886. NO. 94

Travelling.

Cunard Line

Lane Route

CUNARD STEAMSHIP COMPANY
LIMITED
NEW YORK & LIVERPOOL,
(CALLING AT CORK HARBOR.)
PIER No. 40, N.R., NEW YORK.

FAST EXPRESS MAIL SERVICE.

ETRURIA.....Saturday, April 24th
SERVIA.....Saturday, May 1st
UMBRIA.....Saturday, May 8th
AURANIA.....Saturday, May 15th
ETRURIA.....Saturday, May 29th
SERVIA.....Saturday, May 29th
UMBRIA.....Saturday, June 5th
AURANIA.....Saturday, June 12th

RATES OF PASSAGE:

Cabin—$60, $80, and $100, according to accommodation. Intermediate passage—$35.

Steerage at very low rates. Steerage Tickets to and from Liverpool and Queenstown and all other parts of Europe at lowest rates.

Through Bills of Lading given for Belfast, Glasgow, Havre, Antwerp and other points on the Continent; and for Mediterranean ports.

For freight and passage apply at Company's Office, No. 4, Bowling Green, New York.

VERNON H. BROWN & CO.

Or to J. P. Gildersleeve, Agent, 42 Clarence Street.

March 24.

ALLAN LINE.
Royal Mail Steamships.
THE SHORT SEA ROUTE—AVERAGE PASSAGE 8 DAYS.
WINTER SERVICE.
The last train connecting at Halifax with the Mail Steamers leaves every Thursday at 1:30 p.m.
The last train connecting at Portland leaves every Wednesday at 1:30 p.m.
RATES OF PASSAGE.
Cabin.....$50, $70, $80.
Intermediate.....$30.
Steerage.....$20.
If you are sending for your friends you can obtain Prepaid Passage Tickets at lowest rates at this office, available from England, Ireland, Scotland, France, Germany, Sweden and Norway.
Steerage $20.00.
Liverpool, Londonderry, Queenstown or Belfast to Halifax or Portland, and always as low as lowest rate quoted by any other lines.
For Tickets, etc., apply
THOS. HANLEY,
World's Ticket Agent, Corner Johnson and Ontario Streets.
Nov. 28.

GRAND TRUNK RAILWAY
SPECIAL COLONIST EXCURSIONS
—IN—
Free Sleeping Cars
—TO—
MINNESOTA, DAKOTA, MANITOBA AND BRITISH COLUMBIA.
Special Trains will leave Kingston for above as follows:—
Tuesday, March 16th, 23rd, 30th, April 6th.
For Manitoba and North West Territories via Grand Trunk and Canadian Pacific, with Free Colonist Sleepers. Will leave Kingston on Wednesday morning, March 17th, 24th and 31st.
The connections made by this Route enable passengers to get their location in the Sleeping Car several hours in advance of any other route leaving the city.
Tourists' Tickets to all parts of the world a specialty.
For New York, Albany, Troy, Philadelphia, Washington, Utica, Syracuse, Rochester and all points on New York Central, West Shore, Utica & Black River Railways, take the ALL RAIL ROUTE, two connections daily. Fare as low as any other Route.
Accurate and reliable information in regard to Rates and Routes given, personally or by mail, at the
GRAND TRUNK PASSENGER STATION
Cor. Johnson & Ontario Sts.
THOS. HANLEY, AGENT.
March 10.

HIGGINS'
EUREKA SALT
For PURITY, SWEETNESS & FLAVOR is unequalled.
DAIRYMEN!
It will improve your
BUTTER AND CHEESE.
AGENCY FOR WESTERN ONTARIO:—
OAKLAND'S JERSEY DAIRY,
Hamilton, Ont.
Send for circular. March 30.

OPEN DAY AND NIGHT
W. M. DRENNAN'S
UNDERTAKING DEPARTMENT
Is Never Closed.
An experienced man always on the Premises.
Telephone Communication.
W. M. DRENNAN,
UNDERTAKER & EMBALMER, 75 & 77 Princess
July

B. H. CARNOVSKY & CO.
Cabinet and Ornamental Wood Workers.
Estimates furnished on application for all kinds of Interior Decorations to be executed in wood; also a select stock of Furniture always on hand.
B. H. CARNOVSKY,
Designer and Carver,
an. 30. 281 Princess St., Kingston.

W. JONES, Contractor
PLAIN and ORNAMENTAL PLASTERING
Cement working, Kalsomining, and Repairing Cement Floors and Cisterns a specialty.
ALL WORK GUARANTEED.
280 PRINCESS STREET
May 21st.

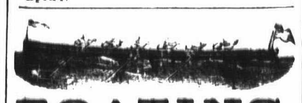
H. BRAME,
The Leading Undertaker & Embalmer,
241 PRINCESS STREET, Cor. of Sydenham St., Kingston.
Telephone communication.
March 2.

ROYAL

BAKING
POWDER
Absolutely Pure.
This Powder never varies. A marvel of purity strength and wholesomeness. More economical than the ordinary kinds, and cannot be sold in competition with the multitude of low test short weight, alum or phosphate powders. Sold only in cans. ROYAL BAKING POWDER CO., 106 Wall St. New York

Cheap Trips for Everybody
DURING THE
EASTER HOLIDAYS!
The Kingston & Pembroke & Can. Pac. Ry's
Will issue to everybody
Return Tickets from Kingston
—TO—
TORONTO, OTTAWA, MONTREAL, Quebec, Renfrew, Peterboro, Galt, Woodstock, St. Thomas, Owen Sound, and all other points on above roads
Good to go by last train of April 21st, or any train of April 22nd, 23rd or 24th, and good to return till morning of April 26th, at
A FARE AND A THIRD.
Return Tickets at same rates will also, on production of certificates signed by the Principal, be issued to the Teachers and Pupils of Schools and Colleges, good to go from 12th to 23rd April, and good to return till May 3rd.
Tickets to be obtained from
J. P. GILDERSLEEVE,
Ticket Agent K. & P. and C.P.R.,
42 Clarence St., Kingston, Ont.
April 13.

BOATS, BOATS.
A LARGE QUANTITY OF BOATS FOR SALE OR HIRE VERY CHEAP.
Parties wishing to get good Boats at moderate prices will do well to call at the OLD BOATING ESTABLISHMENT, AT THE FOOT OF SIMCOE ST., near the Park, Kingston, and see for themselves. We guarantee a BARGAIN and good tight boats.
☞ Old Boats repaired and made tight.
Also Boats for Hire. Nice Light Rowing Boats by the season, month, week, day or hour.
JACOB SHARMAN,
BOAT BUILDER, - SIMCOE STREET
Near the Park Kingston
April 17



BOATING.
JAMES KNAPP, BARRIEFIELD.
A Large Stock of Pleasure Boats and Shooting Skiffs of all Sizes and Descriptions for sale. No work can exceed in strength and neatness.
Boats built in any style; second to none in Canada as a builder.
Remember the place, across the Cataraqui Bridge to Barriefield.
April 19. JAMES KNAPP.

Paper Hangings.
Our importations of Paper Hangings for Spring are constantly arriving. Our stock, when completed, will be the best selected stock in Central Ontario, and we invite inspection by those who contemplate decorating their homes. We are confident we can please everybody.
Give us a call and look over our stock.
☞ No Trouble to Show our Goods. ☜
Robinson's Wall Paper Depot,
277 BAGOT STREET.
Feb. 17.

GALLOWAY
The new styles that bloom in the spring tra la,
Have all to do with the case,
You've got to get under the brim tra la,
If you're an unattractive old thing, tra la,
With a cariacature of a face.
And that's what I mean when I say or I sing,
That all the new styles that I show in the spring
Will add to your features new grace, tra la,
Will add to your features new grace,
Tra la la la, tra la la lay,
Just go for your Hats to Galloway.
84 Princess Street.
March 19.

FIRE, SMOKE & MUD.
OWING to the recent fire MRS. P. O'REILLY will hold a Clearing Sale from this date, of all her Stock of Fancy Goods, Ladies' and Children's Underclothing, &c., damaged by the fire. Princess M. Dolan's Block.

BIBBY'S LIVERY,
NO. 129 BROCK ST.
FOUR FIRST-CHASE RIG of any description. Finest Firestone, and Best Covered Buggies in the City.
First-class Carriages and Stylish Teams on short notice.
☞ CONNECTED BY TELEPHONE.
F. A. BIBBY, Proprietor
June 30th.

SOLDIERS' ORPHANS.

ILLUSTRATIONS SHOWING THEIR TREATMENT IN PENNSYLVANIA.

A Committee of the Grand Army of the Republic and Governor Pattison Find Several Dotheboys Halls—A Lesson to Other States.

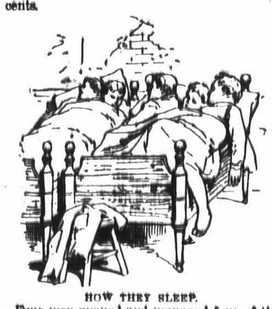
HARRISBURG, April 20.—Such stories as the recent revelations about soldiers' orphans' homes in Pennsylvania may well make one doubt whether the world is civilized. In truth, it is not civilized, if the greed of people is taken into account. Pennsylvania soldiers and ex-soldiers have been going to their last rest in the belief that their state had provided ample means for the care and education of the children they left behind. So the state did, but the wretches to whose care they have been intrusted have proved to be no less than monsters in the avarice with which they robbed the orphans.

THE SCHOOL GREASER.

In the concern at Mt. Joy the children were horrible with running sores and vermin. This came from filth and neglect. One large boy was called "the school greaser." He went about with three kinds of salve, one for sore heads, another for body sores, and the third for what he called "the each." He went from child to child painting with these.

Squeers' Dotheboys Hall yet exists in America as really as it ever did in England when Dickens wrote "Nicholas Nickleby."

Governor Pattison has been personally investigating the soldiers' orphans' schools. He pounced upon them unawares, hence the revolting revelations he has made to the attorney general. In Pennsylvania these schools are connected with the public school system. The state pays $150 to $115 for the keeping of each child. Certain persons contract to keep and provide for them for that sum, and they are handed over to them. It is the foul contract system that has tortured the innocents.



HOW THEY SLEEP.

Four men opened and managed four of the schools. They made an enormous per cent. by robbing the orphans. They deprived them of clothing and skimped them on food and lodging, and themselves kept all the money not necessary to hold the breath of life in the young ones. In many cases the children had no undergarments at all on in the cold winter weather. The excuse for this was the shameful one that "the state specifications did not require underclothing. Numbers of the helpless little ones, elsewhere than at Mt. Joy, were swarming with vermin.

There are eighteen of the schools, attended by 2,000 children. That they are under the supervision of the state superintendent of public instruction is the most stunning fact of all. No less shocking is the discovery that of the regular salaried inspectors of these enormities one was a woman, the other a man who hitched the word "reverend" to his name. What kind of womanhood, what kind of religion is that?

WHERE THEY BATHED.

When the unfortunates at Mt. Joy bathed it was in an old pickle tub, as you see in the picture. There was one clean towel a day to forty of them. The children did their own washing, ironing and baking when they had any done. A foul smelling, nasty boiler room, with moldy walls, to which the sun never penetrated, was called their "play room." Poor things! What brutes mankind are anyhow! SARAH KING.

From Senate to Bench.

United States Senator Howell E. Jackson, of Tennessee, has been chosen to succeed the late Judge John Baxter as circuit judge in the sixth judicial circuit, which includes the states of Ohio, Michigan, Kentucky and Tennessee. The importance of this appointment lies in the fact that it will be before Judge Jackson that the great Pan Electric versus Bell telephone suits are to be tried. These suits promise to be further reaching in their consequences than any of our time.

HOWELL EDMUNDS JACKSON.

Judge Jackson is 54 years old and a Tennesseean by birth. He was graduated at West Tennessee college in 1848, and subsequently studied two years in the University of Virginia. Choosing the law for his profession he studied in an office at his home, and then entered the law school at Lebanon, from which he graduated in 1856. He began practice in Memphis. Gubernatorial favor twice gave him a seat on the supreme bench of the state.

The Graduates are Successful.

Dr. S. S. Bowers, a graduate of the Royal College, is now a prominent citizen of Fond du Lac, Wis. He served as mayor for three consecutive years, and is just finishing his third term as a member of the county board of supervisors. He has been president of the county medical association, member of the board of education, and director of the public library. He is very popular and enjoys a large practice. In fact he was compelled to give up public life on account of his large professional duties.

Madre Rajo Cigars.
(Size) Reina Victoria, a for age.

MANUFACTURE OF CHEESE

Practical Hints to Dairymen on the Cleanliness—Making a Good Article.

The Editor, British Whig.

Kingston, April 20.—It is high time that dairymen should be alive to their own interests by producing an improvement in the quality of cheese made from their milk. The most skillful makers are daily liable to have their best efforts frustrated from causes which are wholly under the control of cheese factory patrons. Those evils which arise from causes preventable by the patrons, and which are so pernicious to the products, are comprised in the foods and drinks given to the cows for milk production; and in the lack of cleanliness and care with their cows and milk before it is delivered at the factories.

The flavor of such food as turnips, cabbage, raw potatoes, etc., are distinctly perceptible in the products, and it is vain to expect a fine article from them. Although these foods promote the flow of milk that milk yields an inferior quality of either butter or cheese, and the degree of badness corresponds with the flavoring power or degrees of rancidity, acidity or putridity of the foods or drinks. In addition to these preventable causes there are frequently others in the cow pastures, as hemlocks, leeks, weeds, etc., which transmit their peculiar odor to the products. Careful farming might also eradicate this source of evil.

Further, the patron being the custodian of his milk his care is specially demanded to have it delivered at the factory in the best possible condition. When he fails to provide clean beds for his cows, to prevent them from lying down in filth while in the stables, or allows them to stand, wade, or lie down in barnyards, soaking their udders with pollution, or when he fails to wipe each udder with a dry cloth before milking, or to make sure that all the milking pails, milkers' hands and milk cans are thoroughly clean, and that the warm milk be immediate removed to a cool atmosphere for airing and cooling—then that patron has failed in his duty and cannot reasonably complain when faulty goods are produced at the factory.

Again, the practice of carrying back sour whey in milk cans (a practice altogether in vogue in this locality) should be at once abolished, because it is a fruitful source of much evil. The putrid germs, left in the milk cans (from imperfect cleaning), leaven the whole vat of milk. The keeping qualities of the milk are destroyed, and the factory becomes known and is denounced. It is a well-known fact that warm milk absorbs odors rapidly. I recur to this point as one of the first importance, and urgently declare that every patron should be compelled to provide a suitable milk house, situated in a pure atmosphere, thoroughly ventilated with lattices on every side, and protected from rain, the access of fowls, cats and vermin, where every cow's milk should be taken at once and carefully *strained*, cooled and kept before being delivered at the factories in proper condition.

The fountain-head of purity in milk is commanded by the patrons. The quality of the cheese depends much upon pure milk, yet patrons seem very careless about this important matter. Let them now be awakened this coming season, and at their next annual factory meetings organize, devise and adopt common-sense rules to protect their mutual interests in this important branch of farming. Failing in action from this source a legislative enactment could be devised to cover all the leading points which I have indicated, and which are justly demanded to protect, at the fountain head, the purity, quality and reputation of the farmers' most valuable product.

While our cousins over the border are adopting stringent measures, whereby they may secure pure, wholesome butter for consumers, let our dairy farmers awake and acquit themselves like men, determined to preserve the purity and the quality of their milk at the highest standard. Then makers may be blamed with reason, and held responsible when they fail to turn out fine goods.—I. D. F.

Won't Notice Anonymous Attacks.

Editor, British Whig.

Wolfe Island, April 20.—In reference to the letters that have lately appeared in your columns, in the interest of infidelity, I have to intimate that I decline to take any further notice of anonymous communications. My purpose was served by my previous statement. I have defined my position, and, as a shepherd intend, when my flock is in any danger, to give timely warning. Under the cover of a *nom de plume* a person can play the role of a coward, and make assertions that he would be ashamed to own by his proper signature. —THOMAS S. CHAMBERS.

LA R WILLIAM GILLESPY.

A MAN WHO TOOK RANK IN JOURNALISM AND IN PUBLIC LIFE.

Hamilton, April 20.—William Gillespy, collector of customs of Dundas, died on Monday. Mr. Gillespy was born in 1824, at Little Corby, parish of Hayton, Cumberland, England. He came to this country with his uncle in 1842, and remained for some time at Lockport. Later on he sought and obtained employment in a newspaper office. His first situation was in the *Spectator*. Afterwards he became a partner with the late Mr. Smiley, and carried on that journal with Mr. Alex. Robertson. Subsequently he published it himself until 1862, when he sold out to Messrs. T. & R. White. He took a position on the editorial staff with the Whites, and remained in the *Spectator* until his appointment to the customs in 1869. Three years ago he was promoted to the post of collector of customs of Dundas, which he held up to the time of his death. While Collector Gillespy was able to be about everything in connection with the books and papers of the office was strictly correct. The business men and people of Dundas deeply deplore his death. Being one of the founders of the press association, and up to recently a leading officer of the same, he had, every year, on the annual excursions, an opportunity of meeting his old associates, and these trips he greatly enjoyed. The incidents which occurred thereon were food for months afterwards. Mr. Gillespy was for years a mason. He leaves a widow and seven children to mourn his loss.

Mr. Gillespy the Whig staff will long remember. Acquaintances formed long ago revived and strengthened with age, and until recently we had cheering correspondence with the veteran writer. He wrote us letters which were unusually interesting, and found a choice spot in our columns.

PILES! PILES! PILES!
Dr. William's Indian Pile Ointment is a sure cure for blind, bleeding or itching piles. No one need suffer. Prepared for piles only. It never fails to cure. Sold by druggists for $1.00, or mailed on receipt of price.—William's Mf'g. Co., Cleveland, O.

GOULD'S WRITING.

FAC SIMILE OF HIS LETTER OF INSTRUCTIONS TO HOXIE.

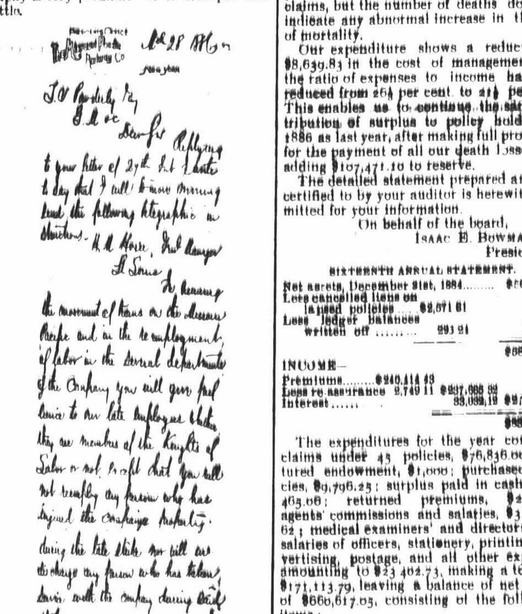
Gould and Powderly—Foemen Worthy Each Other's Steel, Although Powderly Seems Inclined to Spell it "Steal." Arbitrating Differences.

As specimens of plain English the recent letters that have passed between G. M. W. K. of L. Powderly and Jay Gould are worthy of note. The epistles are written in such good, forcible English that it would have been the greatest pity if they had not got into the newspapers. They are as well written, in fact, as if Gould and Powderly had been newspaper men, every bit. Such fine literary talent lying latent among business men like these two is a credit to the country. A Briton could not write such letters. He might be just as mad, and he undoubtedly would say quite as hard things, but he would do it in a better manner than do this. His language would be heavy, too. For neatly dissecting and polishing off the enemy, he could not hold a candle to the two opposing gentlemen whom some supposed to represent capital and labor.

It will be a pretty fight, they say. If it goes on, there are indications that it will be a broad one. Mr. Powderly would call it the battle between labor on the one hand and the Gould system of heaping up wealth on the other. It is not against capital, he declares, but against capital got by unjust means.

In the correspondence that has been published, Grand Master Powderly has the strongest convictions, while Gould is the more adroit. In nothing does this overmatching willness appear more vividly than in Gould's first letter of directions to Vice-President Hoxie on settling the strike.

Those who would care to see a specimen of Mr. Gould's handwriting may be interested in glancing over the accompanying fac simile of that letter. Mr. Gould's chirography is very peculiar. It is cramped and little.



MR. GOULD'S FRIENDLY LETTER.

He signs the letter "Jay Gould, Pres't," thus giving it his official stamp. He sees no objection to arbitrating differences between the Missouri Pacific's company and its employes. On the strength of that, it was announced that employes would resume work, trains start running, and the whole enchanted palace of labor start into full activity again. The strike was ended, quoth the newspapers of Monday, March 29. Mr. Gould's letter was written the Sunday previous. That Monday the stock of the Gould southwestern roads went up several cents. First they boomed, then they dropp'd a little, then they went up again. His enemies say that the little financier cleared a cool million on the strength of that friendly letter.

Then came another hitch. Vice-President Hoxie, out in St. Louis, would settle individual difficulties with striking employes, but he would have nothing to do in any shape or form with an official committee of the Knights of Labor. He drew the line there and was as granite in holding to it. Meeting a committee of the K. of L. wasn't his idea of "arbitrating differences." And when Mr. Gould's famous letter of instructions to Mr. Hoxie came to be strictly looked into, it was found to be no settlement of the difficulty at all. Mr. Hoxie was left free to do just as he had been doing before, and he has at no time since been informed by Mr. Gould that the president of the road "saw no objections" to his receiving a committee of the K. of L.

The strike was reopened, and then followed between Gould and Powderly the letters containing the forceful English one must admire. The question itself is one on whose merits it is extremely difficult for either an outsider or an insider to come to a decision. Powderly and Gould mutually throw the blame for the continuance of the strike upon each other. What the outcome will be who can tell? Though the present congressional inquiry will, it is hoped, settle the difficulty.

Mr. Gould's Liberality.

During his recent Florida trip Mr. Jay Gould visited Fernandina. His advent had been heralded, and the town was agog. The baggageman at the depot handled his multitude of trunks and valises with unwonted care. Mr. Gould personally supervised the operation. When it was completed he graciously slipped a coin into the hand of the "smasher." It felt just like a new $5 gold piece, and the onlookers observed a glance of joy on the workman's face. For some moments the coin lay unexamined in the palpitating palm. At last Mr. Gould was gone, and the man was no longer restrained from feasting his eyes on the prize. He did so. It was a bright new nickel five cent piece.—Town Topics.

His Principles Forbid It.

If the united workmen of the United States should take it into their heads to make a nomination for the next presidency, they would not have to look outside their own ranks. T. V. Powderly assumes the proportions of a statesman of no common calibre. But his principles forbid.—New York Sun.

Don't Be Duped.
Smokers will further their own interest by insisting upon having the "Table" or "El Padre" brands of cigars, which have stood the test for a quarter of a century, and not allow greedy and unscrupulous dealers to persuade them to take other brands which pay them a larger profit, the consumer being a loser thereby.

"El Padre" Cigars.
Universally acknowledged to be the finest 10c. cigar manufactured. Don't be persuaded to take other brands. No chemicals or artificial flavorings used.

Madre Rajo Cigars.
(Size) "Pins," 10c., 10c., 10c. Try them. Very choice.

GROWING SUCCESS.

Annual Meeting of the Ontario Mutual Life Insurance Co.—Gratifying Report.

The sixteenth annual meeting of the Ontario Mutual Life Assurance Company was held at the head office in the town of Waterloo, Ont., on Wednesday, the 14th April, 1886, and, as on former occasions, many influential and representative policy holders, from different sections of the Dominion, attended, to the number of about 100.

The president, I. E. Bowman, Esq., having taken the chair on motion, W. H. Riddell, Esq., secretary of the company, acted as secretary of the meeting. Notice calling the annual meeting having been read, on motion of Alfred Hoskes, Esq., Q.C., Toronto, seconded by Robt. Baird, Esq., mayor of Kincardine, the minutes of last annual meeting were taken as read, and the same thereupon confirmed. The president then read

THE DIRECTORS' REPORT.

GENTLEMEN—Your Directors submit the following statements as their Sixteenth Annual Report, containing an exhibit of the business transacted during the past year, and showing the financial position of your company as at the 31st December, 1885.

Our total receipts for the year amount to $270,697.44, being $237,665.32 for premiums, and $33,032.12 for interest on investments.

The applications for assurance granted during the year amount to $1,867,090 under 1,385 policies, and the total number of policies in force at the end of the year is 6,381, covering assurance for $8,239,361.71 on 5,867 lives, being an average of $1,408 on each life. We also received 54 applications for $74,500 from persons whose health was not up to our standard, and were, therefore, declined. Our net assets are $660,617.05, showing an increase of $96,716.80; and our total assets are $753,661.87, being an increase of $101,000.11.

The death losses are considerably in excess of the previous year, an unusual proportion of large policies having become claims, but the number of deaths does not indicate any abnormal increase in the rate of mortality.

Our expenditure shows a reduction of $8,639.83 in the cost of management, and the ratio of expenses to income has been reduced from 26½ per cent to 21½ per cent. This enables us to continue the same distribution of surplus to policy holders for 1886 as last year, after making full provisions for the payment of all our death losses, and adding $107,471.10 to reserve.

The detailed statement prepared and duly certified to by your auditor is herewith submitted for your information.

On behalf of the board,
ISAAC E. BOWMAN,
President.

SIXTEENTH ANNUAL STATEMENT.

Net assets, December 31st, 1884			$603,900 25
Less cancelled items on			
lapsed policies	$2,571 61		
Less ledger balances written off	993 91		3,565 52
			$581,335 73
INCOME—			
Premiums	$240,414 43		
Less re-assurance	2,749 11	$237,665 32	
Interest		33,032.12	
			$270,697 44
			$852,033 17

The expenditures for the year comprise claims under 43 policies, $76,836.66; matured endowment, $1,000; purchased policies, $9,796.25; surplus paid in cash, $25,465.06; returned premiums, $215 13; agents' commissions and salaries, $34,397.62; medical examiners' and directors' fees, salaries of officers, stationery, printing, advertising, postage, and all other expenses amounting to $23,402.73, making a total of $171,113.79, leaving a balance of net assets of $660,617.05, consisting of the following items:

Municipal debentures, face value, $116,084 41		
Municipal Debentures, Mat. value $128,775 88		
Municipal debentures, cost	$118,091 07	
Mortgages (cash value: a) $904,893 00	892,969 12	
Loans on policies (reserves to credit), $186,921 11	67,218 40	
Liens on policies (reserves to credit) $59,584 00	24,834 86	
Bills receivable	1,369 40	
Company's office	6,314 53	
Agents and other balances	1,181 93	
Commissioned commissions	2,980 13	
Molson's Bank, deposit receipts	29,400 00	
Molson's Bank, account current	6,90,045 17	
Less outstanding checks	14,179 45	5,893 72
Bank of Commerce, acct. current	1,322 88	
Cash in office	1,857 22	
		$ 999,617 08
ADDITIONAL ASSETS.		
Short date notes, secured by policies in force		$ 19,192 14
Premiums due & in course of transmission		1,989 18
Deferred half yearly and quarterly premiums on existing policies, due in 3, 6 and 9 months		51,793 93
Interest due on mortgages		5,499 02
Interest accrued on mortgages and debentures not due		14,394 45
Interest due on policy loans		2,682 68
Interest accrued on policy loans not due		1,709 28
Interest accrued on liens not due		9,888 07
Market value of debentures over cost		4,604 79
Liens on deferred surplus (cash reserve at cr., $4,893 05)		2,030 78
		$ 93,044 82
Total assets December 31st, 1885		$753,661 87
LIABILITIES.		
Reserve required Rt. 4½ per cent, including liens, policies, premiums due & deferred	$695,001 06	
Claims under eight policies awaiting claim papers	11,200 00	
Premiums paid in advance	2,681 80	
Collection fee on deferred and other premiums and notes	5,836 82	$ 714,719 18
Surplus Dec. 31st, 1885		$ 38,942 69

We beg to report that we have carefully examined the books and accounts of your company for the year ending 31st Dec., 1885, and that we find the same correct and in accordance with the foregoing statement.

We have also examined the mortgages, debentures and other securities held by your company, and we hereby certify that they are correctly shown upon the statement submitted herewith.

H. F. J. JACKSON, J. M. SCULLY, } Auditors.
Waterloo, March 4th, 1886.

ADOPTION OF THE REPORTS.

In moving the adoption of the directors' report, the President said:

That the volume of new business for the past year is not quite equal to that of 1884, owing partly to the general depression in trade throughout the dominion, partly to vacancies and changes in our agencies during the year, and also to some extent to the unusual competition from the co-operative associations, whose activity has somewhat interfered with the regular life assurance companies among the workingmen, which, however, will be only for a short time, until the public has had an opportunity of testing by practical experience the insecure basis on which these associations stand.

During the first three and a half months of 1886 we issued new policies covering $170,250 more than the amount issued during the same period of 1885, which shows that public opinion is again rapidly changing in favor of sound life assurance, resting on a solid reserve, such as the Ontario Mutual possesses in its interest bearing investments.

Our death losses since the first of January 1886, are only about one half of what they were for the same period of 1885, so that we have good grounds to expect that the surplus available for distribution will again be considerably augmented during the current year.

Our investments have earned a fair rate of interest for 1885, as the following statement will show: The amount of interest bearing assets, consisting of debentures, mortgages, policy loans and liens on hand 1st January, 1885, was $524,513.65, to which was added during the year $86,529.89; but as a large portion of this sum was invested towards the close of the year, it did not bear interest for more than an average of six months, or half the sum ($43,264.99) for the whole year. The interest collected is $33,032.12, and the increase in the amount accrued is $5,307.93, making the total amount earned $38,340.05 on a capital of $567,778.64, which is equal to a rate of 6¾ per cent. on the amount invested.

The adoption of the reports was seconded by several prominent policy holders, who expressed eminent gratification with the present standing, popularity and prospects of the company, and hearty congratulations were tendered to the officers, directors and agents on the results of the past year's business. Among the speakers were Messrs. Morrow, Sipprell, Hughes, Lee, Fennel, McQuesten, Allison, Williamson and others.

On motion Messrs. George Wegenast and C. E. German were appointed scrutineers to receive the ballots for the election of four directors. A number of eligible nominations having been made, the balloting was proceeded with, resulting in the election of Messrs. B. M. Britton, I. B. McQuesten, John Marshall, and John Fisken, jr., for the ensuing term of three years.

On motion, Messrs. Henry F. J. Jackson and J. M. Scully were appointed, by vote of members present, auditors for the current year.

Votes of thanks to the president and directors, to the manager, secretary, and official staff, to the agents, medical examiners, and referees, having been tendered and responded to, one of the most enthusiastic, representative, and harmonious meetings the company ever held was brought to a close.

After the annual meeting the board met, when I. E. Bowman, Esq., was re-elected president, and C. M. Taylor vice-president for the ensuing year.

IMPORTANT
To Owners of Stock.

Giles' Liniment Iodide Ammonia
Removes all Unsightly Bunches. Cures Lameness in Cattle. Spinal Meningitis. Found at Weak Limbs, Spring Roses, Spavin, Ringbone, Quitter, Windgalls.
No stable should be without it. Railroad pitching and express companies all use Giles' Liniment, and in the great racing stables of Belmont and Lorillard it has achieved wonders. One trial will convince.
Write DR. GILES, Box 3383, N. Y. P.O., who will, without charge, give advice on all diseases and also on the management of cattle. Sold by J. G. King, Druggist, King St., at 50c. and $1.00 a bottle, and in quarts at $2.50, in which there is a great saving. The Liniment in white wrappers is for family use; that in yellow for cattle.
Oct. 29

—AS A—
CONSCIENTIOUS DRUGGIST
I would recommend for
Dyspepsia! Indigestion!
And kindred diseases, the use of
MALTOPEPSYN!
—FOR—
Consumption and all Wasting Diseases,
The use of
MORSE'S CARBOLATED NORWEGIAN COD LIVER OIL!
For Teething Infants and Nervous Troubles, the use of
Glycerole of Celery Compound
(CONTAINING NO OPIUM).
You Probably Ask Why I Recommend These Remedies!
It is because I know them to be RELIABLE REMEDIES, endorsed by leading physicians throughout the Dominion, for the cure of specific diseases, and not claiming to cure everything. Also because they have the exact formula printed on each bottle label, thereby enabling the purchaser to know just what he is taking.
J. GEO. KING,
DRUGGIST,
KINGSTON, ONT.
Sept. 21.

NEW GOODS
—JUST OPENED UP BY—
ROBERTSON BROS.
A choice selection of ELECTRO BRONZE FIGURES suitable for presents; also 50 PACKAGES of NEW GLASS WARE, coloured and crystal, latest designs.
NEW DINNER SETS.
NEW CHAMBER SETS
ROBERTSON BROS.,
Importers,
187 PRINCESS ST., KINGSTON.
April 15.

WE ARE GIVING AWAY
BEAUTIFUL EASTER CARDS
WITH THE
DIAMOND EASTER DYES.
Each package contains four colors and will dye six dozen eggs. Price per package, with Easter Card,
ONLY 10 CENTS
They are the best Dyes for coloring Easter Eggs ever made. They can also be used for making Inks, Coloring Ribbons, Feathers, etc. Call and see samples.
Buy a package at once and get a Beautiful Easter Card worth ten cents as a gift.
For sale by
ALBERT P. CHOWN, Druggist
194 Princess Street
April 16.

Miss. WATSON & STANTON,
LADIES' FASHIONABLE DRESSMAKING and UNDERWEAR.
Baby Clothing & Underclothing Emporium.
NO. 335 KING STREET,
(Next door to Dr. Oliver's.)
☞ The custom of the Ladies of Kingston respectfully solicited. March 31.

Read and Learn.
RICHARDSON'S NEW YORK HAIR WORKS
New York and Boston styles of Hair. All kinds of first class goods. Splendid articles for ladies prematurely gray or bald.
Nicest Hair Goods in the Dominion.
Wigs for Gents, Ladies and Misses.
Half Wigs, Hair Dye, Theatrical Wigs.
Switches made from Combings.
All work Warranted.
Over Walsh & Stoney's Store,
March 27. 168 Princess Street.

GUNS, RIFLES & PISTOLS.
LEFAUCHEAUX ACTION DOUBLE BARREL BREECH LOADER. This gun, closed, is as fire and as strong as a muzzle loader. Select walnut, stock checkered, good locks, patent forend, 10 and 12 gauge, 30 to 32 inch barrels, weight 7½ to 9 lbs. Price $12 to $14.
Free Lt Loading, Side Snap, Twist Barrels, good locks, all choke bored. Best value ever offered. Prices from $6, $7, $8 and $9.
Double Barrel, Top Snap, English make, twist barrels, choke bored, extension rib, rebounding locks, large headed plungers, patent forend, choice walnut stock, fluted grip, blued mountings, finely engraved. Satisfaction guaranteed. Prices $21, $25, $27 50, $35 up to $75.
Single Breech Loaders, the Remington, Richards and Champion and Greubacker. Prices $2.50, $3, $3.50, $4.
Rifles, Shotguns, Ammunition and Sporting Goods of every description.
Kingston at
ROUTLEY'S, 172 PRINCESS STREET.
April 7.

F. NISBET'S
BOOKSELLER & STATIONER.
EASTER CARDS.
FRESH STOCK
JUST RECEIVED.
FRINGED AND PLAIN!
AT
F. NISBET'S,
CORNER BOOK STORE.
April 16.

OUR NEW HAT.
"MIKADO!"
IT TAKES THE OAKE.
Having introduced and sold a large number of this celebrated Hat, we expect the announcement of it will stir up some of the self-styled "Leading Hatters" to produce, if possible, an imitation of our popular hat. However, those who want the correct thing—THE hat of the season—will get it direct from
BOSTON HAT STORE,
Wellington St.
Headquarters for Young Men's Fine Felt Hats
April 1.

SPRING! SPRING!!
In eleven days more you'll begin,
Then broom and dust pan cheerily will ring,
When from hidden corners the dust they fling,
The carpets, the furniture, your PICTURES too
Must obey the cleaning of Biddy or Sue.
Every thing then wanting in any line you'll find
Remember I'm on hand and never behind,
To furnish the Finest Frames that never before
Were known in a Kingston Picture Store.
Pictures, Mouldings, Frames, &c., wholesale or retail at the
PICTURE FRAME FACTORY,
115 Brock Street.
P. OHLKE.
March 10.

N. Washington, M.D., L.C.P.S.O.,
OF TORONTO & HALIFAX,
Eminent Throat and Lung Surgeon, will again visit
KINGSTON, CITY HOTEL,
ON APRIL 26th, 27th and 28th, 1886.
Dr. Washington is a graduate Victoria University 1872, with honors, also passed the examinations of the College of Physicians and Surgeons of Ontario the same year, and after having devoted years to the special study of the Throat and Lungs, is prepared to treat nearly all the cases which may come before him successfully.
The doctor's yearly return is occasioned by the large number of pat