The Mining Review.

VOL. 4.—NO. 46. SANDON, B. C., SATURDAY, APRIL 27, 1901. $2.00 PER YEAR.

The Delegation and Its Work.

As our readers know the delegation sent to Ottawa by the people of the Kootenays, to press for a bounty to a refinery, reached Ottawa on Wednesday the 10th inst., and were fortunate enough to have an interview of one hour with the government the following Monday.

The members of the delegation were: G. G. Henderson, H. Bentley, and C. P. Hill, Fernie; Dr. Watt, Fort Steele; F. Clerk and J. W. Jones, Grand Forks; J. M. H. Smythe, Greenwood; Mayor Carlson, F. E. Archer, W. V. Papworth, G. Alexander, A. W. Goodenough, G. O. Buchanan and W. W. Beaton, Kaslo; H. E. Croasdaile, J. R. Robertson and S. S. Fowler, Nelson; A. B. Clebon, M. S. Logan, H. Roys and and J. F. McRae, Rossland; D. Heap, G. F. Ransom, W. H. Adams, M. L. Grimmett, J. Vallance and C. Cliffe, Sandon.

These gentleman represented nearly all the interests of the districts. A committee of nearly all mine owners and managers selected the following gentlemen to occupy the hour given them by the government: Messrs. Heap, Alexander, Buchanan, Croasdaile, Robertson and Fowler.

As all united on the way down on the line of arguments they should take, there was perfect unity of expression before the following ministers, who heard the delegation: Hon. Messrs. Laurier, Sifton, Cartwright, Dobell, Fielding, Blair, Sutherland and Scott.

Before meeting the ministers, as well as after, many members of the delegation spent much time in conferring with members of both Houses, with whom they were personally acquainted, giving them a full insight into the situation, the writer having conversed with some 25 of them all told from the different provinces. As far as he met them he found every man from Manitoba, the Territories and British Columbia, with one or two exceptions, prepared to support a bounty of $5 a ton on lead refined in the country for a term of years. The Conservative members nearly to a man said they advocated years ago the bounty now given to iron and steel, and it is only consistency on their part to extend the policy to lead and even to other minerals if necessary.

On the evening of the 15th the delegates gave a banquet to the British Columbia and Territorial members and Senators, which was attended by nearly all, and Ministers Laurier, Sifton and Dobell. Every member and senator present expressed himself strongly in favor of the proposition. Of course, it is a rule of ministers never to commit themselves on questions of this nature until they are considered in council and the line of action is decided on. However, members of the delegation heard members of the government drop expressions leading them to conclude the bounty will be conceded. It may perhaps be limited to a certain output of say 60,000 tons a year, but sufficiently substantial to meet the demands of the country for some years to come.

Gooderham and Blackstock have a definite proposition before the government for the erection and operation of a refinery, and as they have men at the capital now conferring with the government, it is confidently hoped a month will not have elapsed before the question is settled in a way to give new life to the silver-lead districts of the province.

The Emerald Temperance Singers will appear in Sandon about the 14th and 15th of next month. The main feature will be the life experience of J Parsons Smith, an ex-pugilist, and Prof. Miller, tenor and cornet soloist. The Toronto Globe says: "The singing of the Emeralds in the Pavilion was a benediction in itself." From the Montreal Witness: "The story of his life was the most thrilling experience ever listened to."

THE LOCAL GRAFT.

Latest novels at Cliffe's bookstore.

Mayor Pitts paid Nelson a business visit this week.

The bar of the Palace hotel is closed for the present.

G. Alexander, of Kaslo, visited Sandon on Wednesday.

W. W. Warner returned to the city from Spokane on Thursday.

Frank Lowes finished taking the city census on Saturday last.

Stein Bros. intend going out of the bakery and grocery business.

Pat Dwyer came up from Silverton and spent a few days' visit here.

Pat Walsh, of the K. & S. railway at Kaslo, was in the city this week.

T. McGuigan returned home from Spokane the first part of the week.

The Hunter-Kendrick Co. are building large warehouses at Greenwood and Phoenix.

Mr. J. Vallance and wife returned home on Thursday from a short visit to Hamilton, Ont.

J. A. McVickie returned home on Monday, after spending the winter in Collingwood, Ont.

Mr. Ransom has gone to Montreal to bring up his wife and family. All may be here in a few weeks.

All the local delegates who went to Ottawa arrived home this week, except G. F. Ransom who went on to Montreal.

G. F. Billings, of Rossland, representing the Yale-Columbia Lumber Co., paid Sandon a business trip on Tuesday.

Mr. Arthur Mullen and Mrs. E. Burdick were married at Three Forks by Rev. Father Cote, on Thursday, April 18th.

G. M. Bosworth, of Montreal, and W. R. McInnes, of Winnipeg, freight traffic managers of the C. P. R., were in the city on Monday.

The Methodists are going to get up what they say will be the concert of the year before the departure of Mr. and Mrs. Sanford for their new home.

The Sandon Miners' union has now a staff of officers that are all moderate and sensible. This should ensure the best of good feeling with all classes.

For Sale.—A neat five room cottage, with furnishings, good outbuildings in connection, situated near the Star gulch and very convenient to city. Apply on the premises to H. DILLEY.

The young men's club held a pleasant evening social on Tuesday last at the house of Mrs. Radcliffe, on Cody avenue. About twenty persons were present, including members of the club and friends, and a very enjoyable evening was spent.

The council are at work extending the flume to the Kootenay hotel. The extension was much needed, and the further extension up by Lovatt's saw mill is also much needed. These works will, however, draw very heavily on the city's finances and curtail expenses in other directions. With the present tax collecting laws and municipal assessable property, it will require the most careful financing possible to enable the council to pull through. It is simply an outrage that municipalities do not control personal property and income taxes as well as those of real estate.

An interesting matter in the chambers came up at Vancouver recently in the case of Davis vs. Dunne, a suit envolving the Sunset mine in Whitewater basin. Application was made by the defence for an order setting aside the service of the writ on the defendant on the ground that the action arose in Minneapolis and the case should have been tried in the United States and not in this province. The presiding judge upheld the contention and the order was granted. It is reported that the bond on the Sunset property has been thrown up, but no confirmation could be obtained as yet.

John O'Regan is spending a few holidays in Nelson.

Miss Van de Werth, palmist and card reader, was at the Denver a few days.

W. V. Brock is leaving Sandon for Phoenix, where he will start a blacksmith's shop.

The C. P. R. are calling for tenders for the construction of the branch line to Trout Lake.

We regret to state that Mrs. H. Dilley who has been very seriously ill for some time is not improving.

There are eight patients in the hospital at present. During the week seven patients were admitted and three convalescents discharged.

Hand bills are out for the return visit of Prof. Payne, the hypnotist. The date is not yet appointed, but it is expected he will be here during the coming week.

A special sermon will be preached in the Methodist church Sunday evening, to the members of the I. O. O. F. A cordial invitation is extended to everybody to attend.

Robt. Irving went to Spokane Thursday to meet Mr. Hill, president of the S. F. & N. Ry. It is expected the outcome means a change of time in the near future on the K. & S.

Rev. Mr. Ferguson leaves next Tuesday to attend a presbytery meeting at Vancouver. He will be away about ten days altogether, and during his absence Mr. Geo. Bradley, of Nelson, will preach in the Presbyterian church.

MINES AND MINING.

The Sunset at Jackson Basin shipped 20 tons from Whitewater this week.

It is reported that ore has been found in the new tunnel of the Wonderful, about 30 feet from the recently discovered ledge.

The richest strike on the Bosun was made last Tuesday, when seven inches of high grade galena were encountered in the face of No. 1 tunnel.

The ore shipments this week show a considerable increase over that of some time past, the Ivanhoe shipping 100 tons, nearly half the entire amount.

The Whitewater mine has now about 1000 tons of ore stored at the railway, representing probably $75,000. With all this money locked up until a market can be found, the public can see all the operations of mine owners are not "hand over fist."

The Star has now 120 men at work, the largest staff we believe it ever had. During the last few months the management did a great deal of exploiting and development, with the satisfaction of finding the richest ore ever uncovered on the property. This added to the fact, they have a contract for the sale of their output for the year, enables the company to anticipate the most profitable year's work in the history of the property.

Hotel Arrivals For the Week.

Denver—Jas. Bolger, Seattle; Dave Jackson, S. Olesen, Kaslo; M. Matheson, Trout Lake; John Bough, J. Simon, Slocan, Miss Van de Werth, Frank Carlson, Nelson; Miss Ellan Lawson, Rossland.

Reco—W. H. Donnan, C B. Bainman, Vancouver; W. J. Twiss, G. Alexander, M. R. W. Rathborne, Kaslo; J. Doran, E. Swindlehurst, G. M. Bosworth, R. Chipp, Montreal; J. C. Conlin, W. J. Applety, Victoria; Howard West, W. S. Drewry, New Denver; B. Neild, John Donner, Jr., Mrs. Kleiser, Toronto; J. A. Sherbrooke, Que.; C. D. Beacdwood, W. H. McInnis, A. McAllister, Winnipeg; G. W. Hughes, Alamo; H. E. McDonald, E. C. Davidson, Arch. Dick, R. J. Hamilton, A. B. Gray, Nelson, W. W. Warner, Spokane; Rae McNally, J. G. Billings, Rossland, F. T. Pooler, Ohama, Neb.

For Provincial Railways.

VICTORIA, April 23.—The government today brought in a bill providing for a five million loan for the construction of railways and public works. The lines which it is proposed to aid by subsidies not exceeding $4,000 a mile are:

(a) From the coast in the neighborhood of English bluff, Point Roberts via Chilliwack and Hope to Midway, 330 miles.

(b) From the terminus of the E. & N. to the north of Vancouver Island, 240.

(c) From Rock Creek to Vernon to connect with Shuswap & Okanagan, 125.

(d) From Kitimat to Hazelton, 160.

The conditions upon which the lines will be aided are:

1. The subsidy to any of the above roads will be cancelled if work is not started before July 1st, 1902.

2. The subsidy is not payable till the railway is in running order and guarantees of continuous maintenance given.

3. Four per cent. of the gross earnings is to be paid to the province and be a first charge on the said earnings.

4. The line benefitted must be constructed wholly and as a continuous line within the province.

5. The government is to have absolute control of rates, notwithstanding that a Dominion charter may be obtained.

6. The railway may be acquired at any time by the province, valuation to be determined by arbitration.

7. Conditions may be altered by the governor-general-in-council.

8. Said obligations are to be imposed as prior to any Dominion obligation.

9. Such other terms may be imposed as the government think advisable.

The company building the Coast-Kootenay road must maintain a daily ferry service to Vancouver Island, connecting with Victoria; and railway connection is also to be given Vancouver and New Westminster.

Provision is also made in the bill for the building of a bridge over the Fraser at a cost not exceeding $500,000.

At the government caucus last night Hon. Mr. McBride announced in regard to the government's railway policy that the granting of a contract for the Coast-Kootenay road was to be left with the governor-in-council. Seven members objected, but Mr. McBride said there would be no departure from that position. The caucus was prolonged until midnight.

Sandon Ore Shipments.

The following are the ore shipments from here this week:

Mine.	Tons.
Ivanhoe	100
Last Chance	60
Slocan Star	42
American Boy	20
Reco	20

A PURE GRAPE CREAM OF TARTAR POWDER

·DR·
PRICE'S
CREAM
BAKING
POWDER

Highest Honors, World's Fair
Gold Medal, Midwinter Fair

Avoid Baking Powders containing alum. They are injurious to health

The Spring Feeling.

NOT EXACTLY SICK—BUT NEITHER ARE YOU WELL.

Close Confinement During the Winter Months Has Left You Weak, Easily Depressed and "Out of Sorts."

The words "weak and depressed" expresses the condition of thousands of people in the spring time. It is one of nature's signs that humanity cannot undergo months of indoor life in badly ventilated, buildings with impunity. Sometimes you have a headache; slight exercise fatigues you; your appetite is variable; you are easily irritated or depressed; perhaps there are pimples or slight eruptions that indicate the blood needs attention. Whatever the symptom may it should be attended to at once, else you will fall an easy prey to graver disease. Do not use a purgative in the hope that it will put you right. Any doctor will tell you that purgatives weaken, that they impair the action of the liver and create chronic constipation. A tonic is what is needed to help nature fight your battle for health, and there is only one always reliable, never-failing tonic, and that is Dr. Williams' Pink Pills. These pills have no purgative action. They make rich, red blood, strengthen the tired and jaded nerves, and make weak, depressed, easily tired people, whether old or young, bright, active and strong. Among those who have proved the health-bringing qualities of Dr. Williams' Pink Pills is Miss Emma Chaput, of Lake Talon, Ont., who says: "I cannot thank you enough for the good I have derived through the use of Dr. Williams' Pink Pills. I honestly believe that but for them I would now be in my grave. My health was completely broken down. My face as white as chalk, and if I made the least effort to do any housework I would almost faint from the exertion, and my heart would beat violently so that I feared I would drop where I stood. I was a great sufferer from headaches and dizziness as well, and my appetite was so poor that I scarcely ate at all. I tried several medicines, but they did not help me, and then I decided to send for some of Dr. Williams' Pink Pills. I got six boxes and before I used them all I was as well as I had ever been, with a good healthy color, a good appetite and an entire freedom from the ailments that had made me so miserable. You may be sure that I will always have a warm regard for your invaluable medicine."

Do not experiment with other so-called tonics—you are apt to find it a waste of money and your health worse than before. You will not be experimenting when you use Dr. Williams' Pink Pills. They have proved their value the world over, and you can rely upon it that what they have done for others they will do for you If you cannot get the genuine pills from your dealer send direct to the Dr. Williams' Medicine Co., Brockville, Ont., and they will be mailed post paid at 50 cents a box or six boxes for $2.50.

Two Drinks For a Quarter.

A young man about town who thought he had seen the limit in strange happenings ran up against a new one the other night. He had drifted into a hotel bar for a drink, and while standing at the bar an elderly man, very nicely dressed and with every indication of prosperity, if not wealth, came in and ordered a drink of 15 cent whisky, inquiring at the same time if that brand were not sold at the rate of two drinks for a quarter. Upon receiving a reply in the affirmative the old chap produced a flask, laid down a quarter and asked the bartender to put the other drink in the bottle to take away with him. The bartender, dazed, did so without a word, and the incident was closed.

TO POLISH AND VARNISH FURNITURE.

When house-cleaning time is fairly upon us we shall find that chairs, tables and other wooden furniture will need a good polishing at least, and that some of it must have a new coat of varnish.

The following compound is good for polishing and cleaning furniture: Melt equal quantities of beeswax and castile soap in turpentine until it forms a paste, cream like, which use as usual. This recipe is from a successful restorer of old polished woods, and it is good either for polished floors or furniture, as it cleanses, gives a beautiful gloss, and has no stickiness.

One pint of linseed oil, same of vinegar and half a pint of alcohol, well shaken before using, is still another furniture cleanser and polisher.

The above polish and elbow grease used together, a large quantity of the latter, is sure to result favorably.

Professor Dudley of the Pennsylvania Railroad states that the best method to clean a varnished surface without injuring the gloss is to use a mixture of powdered soap and tripoli, in proportions of about three parts of soap to seven parts of tripoli, applied with a wet cloth. The slight solvent action of the soap does not injure the varnished surface, but it removes the dirt, and the grit of the tripoli, which must be very fine, cuts off such matter as the soap fails to remove.

When furniture requires re-varnishing, it should be well washed with strong soda water, which will remove every particle of grease. Then wash with soft water into which a little vinegar, oxalic acid is better, has been put. This to neutralize the soda.

Wipe dry and coat with a good quality of hard-drying varnish. When dry, rub off with a bunch of curled hair, to remove the gloss, and flow on a full coat of cabinet finishing varnish.

Ink stains on furniture may be removed by a mixture of six drops of spirits of nitre and a teaspoonful of water. Dip a feather into this and touch the stained part, when the ink will disappear. Immediately after this rub the spot with a soft cloth and cold water to prevent a white mark, which always appears, from becoming permanent.

To take out less serious spots and brighten the furniture at the same time, take two tablespoonfuls of sweet oil, one of vinegar, and half a tablespoonful of turpentine, rubbing this mixture on with a bit of flannel.

AN OCEAN FANCY.

Have you ever had a notion
That you'd like to cross the ocean—
That the sea air would much benefit your health
Have you had a passion frantic
Just to see the broad Atlantic
Or in some foreign country spend your wealth?

Well, I once had that ambition,
But I knew that my position
Was such as not to warrant such a trip,
And I've very often wondered
How I saved up several hundred
And engaged a passage on the fastest ship.

Ah, what joy anticipated,
And what hopes I'd cultivated!
For many weeks I lived in perfect bliss,
And my joy was still unfailing
When the day arrived for sailing,
And I thought what lots of sport some people miss.

'Twas in June (my recollection
Serves me right in this connection,
Though of the rest my mind is not so clear)
That I sailed for shores historic,
With visions metaphoric
And a longing for the salt sea atmosphere.

If you haven't seen the ocean
And would view its wild commotion,
Just strangle your desire without delay.
Though I crossed the broad Atlantic
And felt its swells gigantic,
I never saw the blamed thing either way.

Only a Suggestion.

Mr. Grump—I've brought home a new motto for our sitting room. See! "Bear Thy Cross."

Patient Wife—If one word were added and the motto read backward, I would take it as a personal warning.

Mr. Grump—Take care, woman! What do you mean?

Patient Wife—Then it would read, "Don't Cross Thy Bear."

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Is made for your house, made just right—proper pigments—proper oil—proper colors. Made to give a house a handsome, stylish appearance, to keep it that way, always fresh and bright and clean. To get a lasting, pure paint, buy

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the oldest and best in Canada, made right after long experience. Sold by dealers, not at the price of cheap paints which will fail you, but at a reasonable price for the best that can be made. Write for BOOKLET "K" free showing how some houses are painted, and telling all about it.

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The Best Preserver.

Customer—I want to get something that will preserve wood.

New Clerk—Yes, sir. Here's just the thing you want.

Customer—Nonsense! That's a padlock.

New Clerk—Yes, sir. Put that on your wood shed door, and no thief will ever get in.

WHAT ONE MAN CAN DO.

In a day one workingman can cut by hand 6,000 watch-glasses.

STATE OF OHIO, CITY OF TOLEDO, LUCAS COUNTY. } ss.

FRANK J. CHENEY makes oath that he is senior partner of the firm of F. J. CHENEY & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of CATARRH that cannot be cured by the use of HALL'S CATARRH CURE.

FRANK J. CHENEY.

Sworn to before me and subscribed in my presence, this 6th day of December, A.D. 1886.

A. W GLEASON, Notary Public.

SEAL

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Hall's Family Pills are the best.

The man who places the highest things first will be the first to get the highest place.

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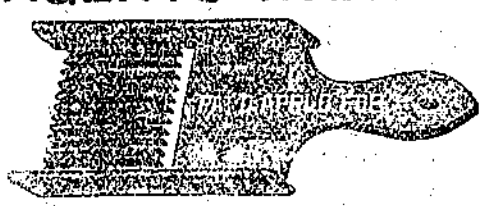

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THE MOST NUTRITIOUS.
EPPS'S
GRATEFUL—COMFORTING.
COCOA
BREAKFAST—SUPPER.

MANUFACTURERS LIFE.

A Statement Exhibiting Progress, Stability, and Success.

It is always a pleasure to be able to review the financial statement of one of our Canadian institutions, especially when that statement exhibits progress, stability, and success. The annual report of the Manufacturers Life, published in to-day's issue, is one which shows such unmistakable signs of careful management, combined with a spirit of progress, that policyholders in it are to be congratulated, and those proposing to insure in it need no additional guarantee that their interests will be well protected.

In a year in which competition was very keen the company received applications for insurances amounting to over $3,000,000, and issued policies for $2,679,705. The applications rejected by the company as not coming up to its medical standard was the large proportion of over 10 per cent, of the applications received. The total volume of business now on the company's books is over $15,000,000, while the cash income from premiums and interest, has increased from $296,468 in 1891, to $666,717 in 1900. During the year the company disbursed to policyholders, for endowments, dividends, surrendered policies, and death claims, the substantial sum of $127,665, added to the reserve fund for the security of policyholders $328,495, and increased at the same time its surplus by $67,268.35.

A careful review of the company's business for the past six years was made by Prof. Dr. James Mills, in which he showed that, while in 1891 the assets of the company amounted to $821,321, they now have reached the large figures of $2,279,176. As an indication of their excellent character, only some $500 of overdue interest existed on the 31st December in respect of the whole of them. The expenses for several years past have shown a gradual decrease, and in 1900 the chairman stated that the ratio of expenses was about 14 per cent. less than it was two years ago. In every important particular, as pointed out by Mr. R. L. Patterson, it is shown that in the past year marked advances were made in all those essentials which tend toward the building up of a sound and healthy institution. The cash income increased by over $84,000; the assets by over $169,000; the policy reserve by over $328,000; surplus on policyholders' account by over $339,000; and the insurance in force by over $1,000,000. These are handsome increases, and speak abundantly of the managerial conduct of the company's affairs by Mr. J. F. Junkin, its managing director.

The important step taken by the Manufacturers and the Temperance and General, in deciding to unite their interests, is one, which will, undoubtedly tend to secure even greater economy in administration, and consequently increased benefits to the policyholders, and, in view of the thorough investigation made by the independent authority into the affairs of both companies, it is confidently believed that even greater progress will be made by the combined companies in the future than has been made by either institution in the past.

OLD MAIDS EXTINCT.

What has become of all the old maids? One can remember when one numbered several real old maids among one's acquaintance. They all dressed alike, talked alike, they gossiped, they were generally "touchy," they lavished their affections on wheezy old pugs and disagreeable cats, and they conveyed the impression of never having been young. But where is such a type of woman to be found now? She has wholly vanished. The fact is nobody acknowledges nowadays that age can wither, or that a woman is "out of it" if she does not marry. The "old maid" has become the "bachelor maid." She dresses as all women do nowadays, without regard to the flight of time. She has her occupations, useful or social, she is cheery, she uses up every minute of her time, and she is dependent on nobody to take her about. The "old maid," in fact, is quite obsolete.

Premature Criticism.

A green Irishman having been ordered by his employer to saddle the horse and ride to town on a mission, was observed by a neighbor putting the saddle on hind part before. Approaching him, he remarked:

"You've got that saddle on wrong end first."

"Indade!" exclaimed the greenhorn. "An how do ye know which way Oi'm goin?"

More For Their Money.

Mrs. Nebb—Do you take the Sunday Blatherskite? You know a picture goes with every copy?

Mrs. Reed—No. We prefer the Sunday Gasbag. It comes in four volumes and has a bottle of family liniment with it every week.

A General Idea.

"But," said the cruel editor, "this is not good dialect poetry."

"Not good dialect?" answered the dreamy poet. "Sir, I defy you to find a single word that is spelled correctly in that poem. I guess I know what dialect is.

Inexplicable.

Police Justice—You say you are innocent. How do you explain the fact that you were found near the scene of the robbery with the stolen property in your hands?

Prisoner—Dat's what's puzzlin me, too, jedge.

A Dreadful Man, Indeed.

Miss Mincer—Oh, I suppose Mr. Gruntle is not so bad a man, but then he's not the man a woman would care to marry.

Miss Candor (of Boston)—Good gracious! Is it possible that there is such a man as that in the world?

Gentlemen,—While driving down a very steep hill last August my horse stumbled and fell, cutting himself fearfully about the head and body. I used MINARD'S LINIMENT freely on him and in a few days he was as well as ever.

J. B. A. BEAUCHEMIN.
Sherbrooke.

OFF AGAIN, ON AGAIN.

Very well, said she, in a huff, all is over between us. I'll thank you to return my letters.

All right, said he, I'll send them to you the first thing in the morning.

Oh, there's no killing hurry. Suppose you—er—bring them with you when you call to-morrow evening.

Minard's Liniment is used by Physicians

He who is crowned by his conscience cares not if he is condemned by the crowd.

E. W. Grove

This signature is on every box of the genuine **Laxative Bromo-Quinine** Tablets the remedy that cures a cold in one day

It is often impossible to both appease the conscience and to please the crowd.

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 diarrhoea, 25c a bottle. Sold by all druggists throughout the world. Be sure and ask for "Mrs. Winslow's Soothing Syrup."

CHEERFUL SOUL.

Wirely—Too bad, old man, about your house burning down.

Hirely—Oh, it might have been worse. I have found out that the tax collector was coming around the next day to grab my furniture.

Advice to a Bride —

Don't take any chances at the outset of your married life — Give him Monsoon Ceylon Tea —

Manufacturers Life
Insurance Company

The Directors congratulate the policyholders and shareholders on the substantial progress made during the year, which has been the most satisfactory in the Company's history.

There were received during the year 1778 applications for assurances amounting to $3,058,989. The business actually taken up and paid for in cash during the year amounted to $2,486,703, and, leaving out single payment policies, the first year's cash premiums collected thereon was $115,782.01, as against $107,160.36 for the previous year, and $100,013.93 for 1898.

The Assurances in Force amount to $15,409,620, an increase of $1,041,334 over the previous year.

The Premium Income was $590,875.01, showing the handsome increase of $63,695.23. There were received for interests and Rents $87,161.11, making the total Income $676,335.15, an increase of $84,137.92.

After paying the policy-holders for claims, dividends and surrenders $127,664.73, and providing for all other expenditures, the Assets were increased by nearly half a million dollars, of which $328,495.00 was added to Policy Reserves and $67,268.35 to Surplus, an eminently satisfactory saving for one year's operations.

The Assets now amount to $2,279,175.91, and the Policy Reserves to $1,950,507.00 on the Company's standard. After making provision for all other liabilities the surplus on policyholders' account is $301,024.36, which would be considerably increased by adopting the Government standard of valuation for Policy Reserves.

GEORGE GOODERHAM, President. J. F. JUNKIN, Managing Director.

SUMMARY OF STATEMENT FOR THE YEAR ENDING DEC. 31st, 1900.

INCOME.

Received for New Premiums	$ 115,782 01
Received for Single and Renewal Premiums	475,093 03
From all other sources	203,749 11
	$794,624 15

DISBURSEMENTS.

To Policyholders for claims by death	$ 87,630 04
To Policyholders for Endowments, Dividends, etc.	39,834 69
To Commissions, Salaries, and expenses of management	152,648 75
To Taxes, Reinsurance Premiums and Dividends to Stockholders	27,054 05
Surplus of Income over Expenditure	487,256 62
	$794,624 15

ASSETS.

Municipal Bonds, Stocks and debentures	$ 854,788 37
Loans on Bonds and other Securities	104,511 53
Mortgages on Real Estate	918,140 12
Real Estate	36,845 25
Loans on Policies	147,124 09
Accrued Interest, Net Deferred Premiums, etc.	145,448 91
Cash on hand and in Banks	72,410 37
	$2,279,268 64

LIABILITIES.

Liability for Policy Reserves, Government Standard	$1,914,174 00
Special Reserve Fund over and above Government Standard	36,333 00
All other Liabilities	27,644 58
Surplus on Policyholders' Account	301,117 06
	$2,279,268 64

Dr. James Mills, of Guelph, moved the adoption of the report in an excellent address, from which the following is a short extract:

At a meeting of this nature it is always a pleasure to be in a position, to congratulate those interested, and on this occasion I can do so most heartily.

We have really a most satisfactory statement to present to the shareholders and policyholders of the Company, a statement which will bear the closest inspection. We can speak with more definiteness than ever in the past in regard to our investments and our standing, for we have more information at our disposal, furnished us in the splendid report of our consulting actuary. There has been progress all along the line.

A comparison of 1900 and 1899 is in the report, so I need not refer to that again, I would, however, refer to one other point: The question of our progress during a longer period, 1891 to 1900, being that of the present management.

After a lapse of six years we find many points which are alike creditable to the management and gratifying to the persons most interested in the success of the Company, the shareholders and the policy-holders.

The following figures will illustrate the vigorous growth of the Company:

Year	Assets.	1st Year's Premiums.	Net Income from Prems & Int.	Gross Assurance in force.
1894	$ 821,321	$ 61,085	$296,468	$ 9,555,300
1900	2,279,176	115,782	666,717	15,409,620

The assets are practically three times what they were six years ago. Amount of income from new business shows 100 per cent. increase. Net income from Premiums and Interest has increased over 100 per cent. The assurance in force has grown from 9½ to 15½ millions.

I want also to refer to the character of our assets and the expense ratio, both being important items in a concern of this kind. Our securities were never before in the splendid condition they are to-day. I doubt if any Company can show such a record of invested assets of over $2,000,000 and only $501.30 overdue interest.

In new companies the expense ratio is always large. These expenses should gradually decrease, and our record is as it should be in this respect.

The ratio is about 14 per cent. less than it was two years ago. I think that is one of the most satisfactory features in our business. The ratio is decreasing rapidly.

I thank our manager, his staff and the field force for the results we are able to report to-day, and I do so most sincerely, and I must congratulate the policyholders and shareholders on the position we have attained.

Mr. J. F. Junkin, the Managing Director, in seconding the adoption of the report, remarked:

If we look back over two years, we find that the premium income for 1900 was almost $140,000 more than for 1898, or an increase of 31 per cent., while our expenses for 1900, as compared with 1898, only show an increase of about $2,000, or 1½ per cent. The result is that we have now, not only the lowest expense ratio of any active company of our own or a similar age on the continent, but we compare very favorably in this respect with even the oldest and largest Canadian and American Companies.

METHOD IN HIS GENEROSITY.

A fruit dealer in Paris advertised his willingness to give a prize of five francs for the biggest apple sent to him. In a fortnight he had received enough big apples to stock his store for a season, and, like an honest man, he awarded five francs for the biggest one. The others didn't cost him a sou, and the free advertising brought to him a rush of business.

Why She Lost Him.

Freddie—And you mean to tell me that Hipkins hasn't married Miss Paynter? Why, the girl was throwing herself at him the last time I saw them.

Teddie—My dear chap, did you ever know a woman who could throw straight?

TRIMMED.

Plain drunk, I presume? asked the Court.

Wit delirium thrimmins, yer 'aner! said the officer.

The Mining Review.

SATURDAY, APRIL 27, 1901.

If somebody does not take care of the gulchite he will soon be in the asylum from a combination of causes. The first symptoms of his ailments were displayed in Boer sympathies, next royalty hatred, again distrust of Christianity and morality, and now the running sore is council aphobia. We are quite free to admit the council has not always been as economical as it might have been; but when in past years it was less so than it is now it had the maniac's unqualified endorsation. If the ground for attacking the Mayor was property qualification or something of that sort, his frenzy would be considered on its merits by the public, but when it is on purely personal grounds, the general verdict is the Mayor as a man is held in as high esteem as his assail is in contempt, which is saying a great deal. If it is right now to reduce our police force, why was not the reduction advocated a year ago—two years ago—when there was as much call for it as now; and if it is found too much money is now paid the Clerk, why was it not said so by that print two and three years ago when the REVIEW pointed it out as a fact? We believe there is room for economy in present management, and we openly said so two years ago and more, when the business was run much more expensively than now. The facts are the gulchite is not filching enough from municipal sources, and it is evidently fed from other sources to throw the mud, and the filth has to flow as long as the people will bear with it.

Some people suggest the council ought to pay Mr. Harris for the sidewalks he built on Main street. Others again say that as he built them for his own personal gain, the city should pay nothing. Both sides are to an extent correct. No doubt he built them for his own personal benefit, as without them he could not have leased and sold to advantage. They are, however, a city asset, and had he not built them the city would have had to do it sooner or later. Under the circumstances he should receive a fair consideration for them; but the trouble is the wherewithal is not available. By the loss of books and records in the fire the city lost it back taxes and revenue of every kind. It has now available but current licenses, fines, &c., and realty taxes as the people are disposed to pay them, for under our beneficent municipal laws, the council have no means of enforcing payments. Of course, in any event paying for work never ordered is a bad precedent; but an exception ought to be made in this case, as the value is good. Until means are at hand to do it, however, payment cannot well be made.

Capital City Gossip.

(From our Special Correspondent.)

VICTORIA, April 15.—For two weeks white-winged peace has hovered close over Victoria; two weeks ago lobbyists disappeared, warring delegations came no more, and the silence across James Bay was no longer broken by the disputing solons of the British Columbia legislature, and railway promoters and agents hied themselves to the Yales and Kootenays to give the suffering people of those districts a twinge of the agony Victorians have long endured.

All this is changed tonight. Peace has flown, and Victoria is again the storm centre of warring railway and political elements, and on every hand can be heard "What will the government do in the event of——," "The government will not dare to go to the country," "Murphy is pledged against it," "Hayward has gone with the crowd," "Government will be defeated, etc., etc." M. P.'s, railway promoters and politicians are all busy preparing for the battle royal which will open this week and be waged until it is known whether Canada and particulary British Columbia, is to be dominated by an alien monopoly and exploited for the benefit of our Yankee friends, or if it is to remain under the control of a monopoly purely Canadian and exploited for the benefit of English and German stockholders, or until the government decides that this province shall neither be delivered over to an alien corporation or longer remain under the sway of the "Almighty C. P. R." and undertakes the construction of railways on behalf of the people.

At the government buildings nothing could be learned today. Chief Commissioner Wells could not be seen, and his deputy would vouchsafe no information when asked about tenders for the construction of the Coast Kootenay road. The time for receiving tenders expired today, but it could not be learned if any tenders had been received, in fact, no one would talk. The executive council, however, was in session all day, and it is presumed that the railway policy was being considered. So careful have the government been that nothing should leak out, that orders were issued today not to print "The Orders of the Day" until tomorrow, copy for which would not be furnished until the last minute before the House convened. All sorts of rumours are in the air, but there is nothing more substantial than rumours. It is not believed, however, that the government will declare their policy for several days.

The last two weeks have given Victorians sufficient breathing time to realize that they have been carried off their feet by the banner and drum campaign of the promotors of the V. V. & E.; and a strong reaction has set in. Nowhere today can be heard the violent and extravagant statements and declarations of a few weeks ago, and the people of this city are now in a more reasonable frame of mind, while not inclined to look with favor on the C. P. R., they are beginning to fear they are being buncoed and to look askance at the V. V. & E., and if the last named company secures the coveted charter with Victoria's support, it will not be because it loves that road, but because it hates the C. P. R. This change in the spirit of our dreams has been brought about by several second thoughts. Victorians are essentially lovers of fair play and the work of the V. V. & E. agents is not considered fair. Their trip into the ridings, their meetings, appealing to the prejudices of the people, enlarging their grievances against the C.P.R., and their attempt to force members of parliament to pledge themselves to vote for the V. V. & E. charter, is now looked upon as an attempt to intimidate the government, and to bulldoze them into adopting a certain course with respect to the granting of the charter without regard to the interests of the province, as seen by those most interested in its welfare and before it is known what the policy of the government may be.

The V. V. & E. agents have played a skillful game, and one well calculated to win, but friends of that company here are now haunted by the fear that they have wasted their trumps and that their opponents hold all the suit and will get the odd trick.

Since Mr. Bodwell has admitted that the V. V. & E. will be constructed by Jim Hill and operated as a branch of the Great Northern, those who have heretofore been ardent advocates of a competing line with Victoria as a terminus, are asking themselves if the granting of the V. V. & E. charter and the construction and operation of the road by the Great Northern will prove all that is to be desired. They point out that the Great Northern has terminal facilities and a fine harbor at Everett, Wash., that it has a large smelter there and that it is fostering other large industries located at that place. The line under the charter asked for will run only to Midway in B. C., and will there connect with a road running through Republic from Spokane. Here, then they argue, is where Victoria will be buncoed and where her grand ferry scheme will prove a delusion. Instead of being made the terminus of a great transcontinental railway system and the home port of a line of steamers sailing to the Orient, transpacific business will be handled from the Sound, and Victoria will be merely a port of call as heretofore. Instead of the ores of the boundary being brought to the coast cities for treatment they will be used to feed the smelters at Everett and Tacoma, and the resources of British Columbia will be drained to build up the rival cities of the Sound, and the mainland ferry for which she will pay so high a price, will be run semi-occasionally, or when enough Victoria business is offered to warrant it. Thus Victoria's hopes go simmering, and her people are now turning to government construction as the only solution of the question. Government construction, they say, will give relief, and is feasible. The government to lease the constructed lines for a long term of years under conditions guaranteeing genuine competition, and relieving them from the exactions of either an American or Canadian monopoly. It is definitely known that this idea will receive the careful consideration of the government if they are unable to make reasonable terms with the two companies now asking for charters.

A BACKWARD CHILD

In a child that is backward in teething, look out for rickets. You can prevent any serious consequences by promptness.

The cause is poor nutrition, imperfect digestion of food, wrong food, poor food, bad air, low life.

You must stop it. Give Scott's emulsion of cod-liver oil to feed the bones. Now give him good food: the proper food for a child.

It is a short job, and not a difficult one.

We'll send you a little to try if you like.
SCOTT & BOWNE, Chemists, Toronto.

Just The Blues.

Many a woman dresses to go out, feels irresolute, sits down, and falls into a fit of despondent musing. Ask her what's the matter, and she'll probably answer "Just the blues." And what are the blues? Only another name, in general, for a disordered liver and a diseased stomach. Cleanse the liver, heal the stomach, purify the blood, and there'll be no more blues. It can be done by the use of Dr. Pierce's Golden Medical Discovery. This medicine puts the diseased organs of digestion and nutrition into a condition of sound health. It eliminates from the blood all impure and poisonous substances, and cleanses the clogged liver. It contains neither alcohol nor narcotics.

"I had liver complaint for the past fifteen years, complicated with dyspepsia and gall stones," writes Mrs. N. Bernier, of 461 Elm St., Oshkosh, Wis. "I doctored with seven of our prominent doctors, and not one or all of them have done me the good, nor begun to do what your medicines have. I have used three bottles of Dr. Pierce's Golden Medical Discovery, one vial of his 'Pleasant Pellets,' and one bottle of Dr. Pierce's Favorite Prescription, and have gained about eighteen pounds since I first began to take these remedies."

Dr. Pierce's Pellets cure biliousness.

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E. A. Cameron.

Address of the Delegates.

To the Right Hon. Sir Wilfrid Laurier, Ottawa.

Sir:—Desiring to impress upon the Dominion Government what they deem to be an urgent need of legislation in favor of the silver-lead industry of British Columbia, the various Mine Owners' associations and Boards of Trade in the east and west Kootenays respectfully ask your consideration of the following facts and recommendations:

BONUS TO LEAD REFINERY.

The mining of lead in British Columbia has grown into a most important industry. The production in 1900 amounted to 60,000 tons of silver-lead ore, containing silver to the value of $2,295,000 and about 30,000 tons of metallic lead of the value of $2,690,577, or a total of $4,985,676, and the total for all years to date has been $20,000,000.

At the first of the present year it was estimated that an output of more than 100,000 tons of ore, containing 50,000 tons of lead, would be reached in 1901. This is an expectation in consequence of events that have since occurred will however be greatly disappointed.

The bulk of all this class or ores hitherto mined in British Columbia, has been smelted in the United States, and the portion of it that has been smelted in Canada, has also gone to the United States to be refined.

At the beginning of 1901, the American Smelting and Refiners Company, a trust which has absorbed nearly all the smelters and refineries in the United States, gave notice that it had withdrawn from the British Columbia market, and that until further notice it would make no contracts for the treatment of British Columbia ores.

The capacity of the smelters in operation in British Columbia, and of the independent smelters in the United States, is totally inadequate to treat the normal output of the British Columbia mines, and many of the mines have in consequence closed down, and others have lessened their output.

It is still possible to have bullion that has been smelted in Canada, refined in the United States, but the refining charge has been greatly increased, and there is no tendency observable toward an increase of the smelting capacity in the districts now suffering. Nor is there likely to be, while the danger of the imposition of excessive rates for refining continues.

It is the opinion of this delegation that for the relief of the distress at present existing, the surest and best remedy is the establishment, in some accessible situation within Canada, of a refinery, and that inasmuch as the establishment and successful operation of such a refinery would require the employment of a large amount of capital, not only in the construction and equipment of the refinery, but also in the purchase, treatment, transportation and marketing of the product, and inasmuch as the investment would be exposed to the danger of destructive competition from the American trust, whenever it chose to re-open its works to Canadian lead, your memorialists respectfully submit that the Dominion Government should grant a bounty, to be paid for a term of five years, at the rate of $5 per ton upon pig lead, the product of ores smelted and refined in Canada.

We submit that the transfer to Canada of the industry of working up as far as possible our stock of raw lead, into manufactured forms, and the opening of an outlet through Canadian channels to the world's market, for the whole of the product is a matter of importance to the Dominion at large: that the production of silver and lead in British Columbia is capable of great expansion; that the employment of labor afforded will attract to the mining districts a large population—a population of consumers on a lavish scale, of the supplies and products of eastern Canada; and that in all respects the measure of development liable to follow the removal of the obstacles that now retard the industry will amply justify such expenditure of public funds, as the granting of our request would involve.

Your memorialists respectfully request that the rates to be charged for refining, by any refinery company proposing to take advantage of any bonus provided by the government, be made subject to approval and revision by the Governor General in Council, and that full power be reserved by the government to withhold the payment of any money claimed to have been earned by any refinery company, if it be at any time made to appear to the satisfaction of the Governor in Council that any excessive charges have been imposed, or unjust discrimination practiced by such refinery company, as against any Canadian product treated by them or offered to them for treatment.

LEAD DUTIES.

The inequality of the duties levied upon lead products coming into Canada has been repeatedly brought before the government by special delegations and by the Boards of Trade, and dealt with by the convention of the Liberal party in the platform upon which Mr. Galliher, the present member for Yale-Cariboo Kootenay was elected.

It appears that the schedule of lead duties stands as it was framed many years ago when there was no production of lead in Canada. It is inconsistent with itself and with the tariff upon other goods of a similar class, and it operates to discourage the manufacture of lead in Canada, so that while we are producing and sending abroad a large quantity of lead in crude forms the Canadian market is supplied with the manufactured article from abroad. We ask the Government to revise this tariff and put it upon an equitable basis, which in our opinion would be reached by an increase of the duty upon pig lead from 15 to 20 per cent and upon dry white lead from 5 to 25 per cent.

PORTFOLIO OF MINES.

This delegation desires to urge upon the government the recommendation of the Associated Boards of Trade of British Columbia, for the creation by the government of a permanent portfolio of or Bureau of Mines under the immediate charge of a minister of the Crown, and to suggest that at the earliest practicable moment one of the Cabinet portfolios should be conferred upon a representative of British Columbia.

THE MINT.

That this delegation respectfully urges upon the government the consideration of the Mint question as brought before them in the memorandum of the premier of British Columbia of January 20th, 1901.

RAILROADS.

We strongly believe that the requirements of southern British Columbia demand the construction of railways through the rich and undeveloped portions of Southern British Columbia, and that permission to build, and financial assistance where necessary, should be given to any responsible company intending to build a railway, whether crossing the International boundary or not, subject in all cases to government control as to rates, and subject to such regulations as will afford protection to Canadian industries as to coal and coke supply, where such railways are designed to tap coal deposits upon which such Canadian industries are dependant for their fuel supply.

DAVID HEAP, Chairman, M. S. LOGAN, Secretary.

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The Spring Feeling.

NOT EXACTLY SICK—BUT NEITHER ARE YOU WELL.

Close Confinement During the Winter Months Has Left You Weak, Easily Depressed and "Out of Sorts."

The words "weak and depressed" expresses the condition of thousands of people in the spring time. It is one of nature's signs that humanity cannot undergo months of indoor life in badly ventilated buildings with impunity. Sometimes you have a headache; slight exercise fatigues you; your appetite is variable; you are easily irritated or depressed; perhaps there are pimples or slight eruptions that indicate the blood needs attention. Whatever the symptom may it should be attended to at once, else you will fall an easy prey to graver disease. Do not use a purgative in the hope that it will put you right. Any doctor will tell you that purgatives weaken, that they impair the action of the liver and create chronic constipation. A tonic is what is needed to help nature fight your battle for health, and there is only one always reliable, never-failing tonic, and that is Dr. Williams' Pink Pills. These pills have no purgative action. They make rich, red blood, strengthen the tired and jaded nerves, and make weak, depressed, easily tired people, whether old or young, bright, active and strong. Among those who have proved the health-bringing qualities of Dr. Williams' Pink Pills is Miss Emma Chaput, of Lake Talon, Ont., who says: "I cannot thank you enough for the good I have derived through the use of Dr. Williams' Pink Pills. I honestly believe that but for them I would now be in my grave. My health was completely broken down. My face as white as chalk, and if I made the least effort to do any housework I would almost faint from the exertion, and my heart would beat violently so that I feared I would drop where I stood. I was a great sufferer from headaches and dizziness as well, and my appetite was so poor that I scarcely ate at all. I tried several medicines, but they did not help me, and then I decided to send for some of Dr. Williams' Pink Pills. I got six boxes and before I used them all I was as well as I had ever been, with a good healthy color, a good appetite and an entire freedom from the ailments that had made me so miserable. You may be sure that I will always have a warm regard for your invaluable medicine."

Do not experiment with other so-called tonics—you are apt to find it a waste of money and your health worse than before. You will not be experimenting when you use Dr. Williams' Pink Pills. They have proved their value the world over, and you can rely upon it that what they have done for others they will do for you. If you cannot get the genuine pills from your dealer send direct to the Dr. Williams' Medicine Co., Brockville, Ont., and they will be mailed post paid at 50 cents a box or six boxes for $2.50.

Two Drinks For a Quarter.

A young man about town who thought he had seen the limit in strange happenings ran up against a new one the other night. He had drifted into a hotel bar for a drink, and while standing at the bar an elderly man, very nicely dressed and with every indication of prosperity, if not wealth, came in and ordered a drink of 15 cent whisky, inquiring at the same time if that brand were not sold at the rate of two drinks for a quarter. Upon receiving a reply in the affirmative the old chap produced a flask, laid down a quarter and asked the bartender to put the other drink in the bottle to take away with him. The bartender, dazed, did so without a word, and the incident was closed.

TO POLISH AND VARNISH FURNITURE.

When house-cleaning time is fairly upon us we shall find that chairs, tables and other wooden furniture will need a good polishing at least, and that some of it must have a new coat of varnish.

The following compound is good for polishing and cleaning furniture: Melt equal quantities of beeswax and castile soap in turpentine until it forms a paste, cream like, which use as usual. This recipe is from a successful restorer of old polished woods, and it is good either for polished floors or furniture, as it cleanses, gives a beautiful gloss, and has no stickiness.

One pint of linseed oil, same of vinegar and half a pint of alcohol, well shaken before using, is still another furniture cleanser and polisher.

The above polish and elbow grease used together, a large quantity of the latter, is sure to result favorably.

Professor Dudley of the Pennsylvania Railroad states that the best method to clean a varnished surface without injuring the gloss is to use a mixture of powdered soap and tripoli, in proportions of about three parts of soap to seven parts of tripoli, applied with a wet cloth. The slight solvent action of the soap does not injure the varnished surface, but it removes the dirt, and the grit of the tripoli, which must be very fine, cuts off such matter as the soap fails to remove.

When furniture requires re-varnishing, it should be well washed with strong soda water, which will remove every particle of grease. Then wash with soft water into which a little vinegar, oxalic acid is better, has been put. This to neutralize the soda.

Wipe dry and coat with a good quality of hard-drying varnish. When dry, rub off with a bunch of curled hair, to remove the gloss, and flow on a full coat of cabinet finishing varnish.

Ink stains on furniture may be removed by a mixture of six drops of spirits of nitre and a teaspoonful of water. Dip a feather into this and touch the stained part, when the ink will disappear. Immediately after this rub the spot with a soft cloth and cold water to prevent a white mark, which always appears, from becoming permanent.

To take out less serious spots and brighten the furniture at the same time, take two tablespoonfuls of sweet oil, one of vinegar, and half a tablespoonful of turpentine, rubbing this mixture on with a bit of flannel.

AN OCEAN FANCY.

Have you ever had a notion
That you'd like to cross the ocean—
That the sea air would much benefit your health?
Have you had a passion frantic
Just to see the broad Atlantic
Or in some foreign country spend your wealth?

Well, I once had that ambition,
But I knew that my position
Was such as not to warrant such a trip,
And I've very often wondered
How I saved up several hundred
And engaged a passage on the fastest ship.

Ah, what joy anticipated,
And what hopes I'd cultivated!
For many weeks I lived in perfect bliss,
And my joy was still unfailing
When the day arrived for sailing,
And I thought what lots of sport some people miss.

'Twas in June (my recollection
Serves me right in this connection,
Though of the rest my mind is not so clear)
That I sailed for shores historic,
With visions metaphoric
And a longing for the salt sea atmosphere.

If you haven't seen the ocean
And would view its wild commotion,
Just strangle your desire without delay.
Though I crossed the broad Atlantic
And felt its swells gigantic,
I never saw the blamed thing either way.

Only a Suggestion.

Mr. Grump—I've brought home a new motto for our sitting room. See! "Bear Thy Cross."

Patient Wife—If one word were added and the motto read backward, I would take it as a personal warning.

Mr. Grump—Take care, woman! What do you mean?

Patient Wife—Then it would read, "Don't Cross Thy Bear."

LUDELLA
CEYLON TEA

The finest tea comes from Ceylon, we use the finest of these, and that is why Ludella Ceylon Tea leads in quality.

Lead Packages 25, 30, 40, 50 and 60 Cents

NOW THIS PAINT

Is made for your house, made just right—proper pigments—proper oil—proper colors. Made to give a house a handsome, stylish appearance, to keep it that way, always fresh and bright and clean. To get a lasting, pure paint, buy

Ramsay's Paints

the oldest and best in Canada, made right after long experience. Sold by dealers, not at the price of cheap paints which will fail you, but at a reasonable price for the best that can be made. Write for BOOKLET "K", free showing how some houses are painted, and telling all about it.

A. RAMSAY & SON
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Est'd 1842

If You Want best results SHIP all your BUTTER, EGGS, POULTRY, APPLES, other FRUITS and PRODUCE, to
The Dawson Commission Co. Limited, Cor. West Market and Colborne St., Toronto.

The Best Preserver.

Customer—I want to get something that will preserve wood.

New Clerk—Yes, sir. Here's just the thing you want.

Customer—Nonsense! That's a padlock.

New Clerk—Yes, sir. Put that on your wood shed door, and no thief will ever get in.

WHAT ONE MAN CAN DO.

In a day one workingman can cut by hand 6,000 watch-glasses.

STATE OF OHIO, CITY OF TOLEDO, LUCAS COUNTY. } ss.

FRANK J. CHENEY makes oath that he is senior partner of the firm of F. J. CHENEY & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of CATARRH that cannot be cured by the use of HALL'S CATARRH CURE.

FRANK J. CHENEY.

Sworn to before me and subscribed in my presence, this 6th day of December, A.D. 1886.

SEAL

A. W GLEASON, *Notary Public.*

Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces of the system. Send for testimonials, free.

F. J. CHENEY & CO., Toledo, O

Sold by Druggists, 75c.
Hall's Family Pills are the best.

The man who places the highest things first will be the first to get the highest place.

Ask for Minard's and take no other.

The spendthrift who is always spending upon himself is as selfish and mean as the miser.

MONTREAL HOTEL DIRECTORY.

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

Every man bears his own burden but not every one has the blessing of bearing another's.

Keep Minard's Liniment in the House

It is easy to recover from another man's adversity.

Minard's Liniment Lumberman's Friend

Greatness is not in being lifted up but in growing up.

W P C 1071

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THE MOST NUTRITIOUS.
EPPS'S
GRATEFUL—COMFORTING.
COCOA
BREAKFAST—SUPPER.

MANUFACTURERS LIFE.

A Statement Exhibiting Progress, Stability, and Success.

It is always a pleasure to be able to review the financial statement of one of our Canadian institutions, especially when that statement exhibits progress, stability, and success. The annual report of the Manufacturers Life, published in to-day's issue, is one which shows such unmistakable signs of careful management, combined with a spirit of progress, that policyholders in it are to be congratulated, and those proposing to insure in it need no additional guarantee that their interests will be well protected.

In a year in which competition was very keen the company received applications for insurances amounting to over $3,000,000, and issued policies for $2,679,705. The applications rejected by the company as not coming up to its medical standard was the large proportion of over 10 per cent. of the applications received. The total volume of business now on the company's books is over $15,000,000, while the cash income from premiums and interest, has increased from $296,468 in 1891, to $666,717 in 1900. During the year the company disbursed to policyholders, for endowments, dividends, surrendered policies, and death claims, the substantial sum of $127,065, added to the reserve fund for the security of policyholders $328,495, and increased at the same time its surplus by $67,263.35.

A careful review of the company's business for the past six years was made by Prof. Dr. James Mills, in which he showed that, while in 1894 the assets of the company amounted to $821,321, they now have reached the large figures of $2,279,170. As an indication of their excellent character, only some $500 of overdue interest existed on the 31st December in respect of the whole of them. The expenses for several years past have shown a gradual decrease, and in 1900 the chairman stated that the ratio of expenses was about 14 per cent. less than it was two years ago. In every important particular, as pointed out by Mr. R. L. Patterson, it is shown that in the past year marked advances were made in all those essentials which tend toward the building up of a sound and healthy institution. The cash income increased by over $84,000; the assets by over $169,000; the policy reserve by over $328,000; surplus on policyholders' account by over $339,000; and the insurance in force by over $1,000,000. These are handsome increases, and speak abundantly of the managerial conduct of the company's affairs by Mr. J. F. Junkin, its managing director.

The important step taken by the Manufacturers and the Temperance and General, in deciding to unite their interests, is one, which will, undoubtedly tend to secure even greater economy in administration, and consequently increased benefits to the policyholders, and, in view of the thorough investigation made by the independent authority into the affairs of both companies, it is confidently believed that even greater progress will be made by the combined companies in the future than has been made by either institution in the past.

OLD MAIDS EXTINCT.

What has become of all the old maids? One can remember when one numbered several real old maids among one's acquaintance. They all dressed alike, talked alike, they gossiped, they were generally "touchy," they lavished their affections on wheezy old pugs and disagreeable cats, and they conveyed the impression of never having been young. But where is such a type of woman to be found now? She has wholly vanished. The fact is nobody acknowledges nowadays that age can wither, or that a woman is "out of it" if she does not marry. The "old maid" has become the "bachelor maid." She dresses as all women do nowadays, without regard to the flight of time. She has her occupations, useful or social, she is cheery, she uses up every minute of her time, and she is dependent on nobody to take her about. The "old maid," in fact, is quite obsolete.

Premature Criticism.

A green Irishman having been ordered by his employer to saddle the horse and ride to town on a mission, was observed by a neighbor putting the saddle on hind part before. Approaching him, he remarked:

"You've got that saddle on wrong end first."

"Indade!" exclaimed the greenhorn. "An how do ye know which way Oi'm goin?"

More For Their Money.

Mrs. Nebb—Do you take the Sunday Blatherskite? You know a picture goes with every copy?

Mrs. Reed—No. We prefer the Sunday Gasbag. It comes in four volumes and has a bottle of family liniment with it every week.

A General Idea.

"But," said the cruel editor, "this is not good dialect poetry."

"Not good dialect?" answered the dreamy poet. "Sir, I defy you to find a single word that is spelled correctly in that poem. I guess I know what dialect is.

Inexplicable.

Police Justice—You say you are innocent. How do you explain the fact that you were found near the scene of the robbery with the stolen property in your hands?

Prisoner—Dat's what's puzzlin me, too, jedge.

A Dreadful Man, Indeed.

Miss Mincer—Oh, I suppose Mr. Gruntle is not so bad a man, but then he's not the man a woman would care to marry.

Miss Candor (of Boston)—Good gracious! Is it possible that there is such a man as that in the world?

Gentlemen,—While driving down a very steep hill last August my horse stumbled and fell, cutting himself fearfully about the head and body. I used MINARD'S LINIMENT freely on him and in a few days he was as well as ever.

J. B. A. BEAUCHEMIN.

Sherbrooke.

OFF AGAIN, ON AGAIN.

Very well, said she, in a huff, all is over between us. I'll thank you to return my letters.

All right, said he, I'll send them to you the first thing in the morning.

Oh, there's no killing hurry. Suppose you—er—bring them with you when you call to-morrow evening.

Minard's Liniment is used by Physicians

He who is crowned by his conscience cares not if he is condemned by the crowd.

E. W. Grove

This signature is on every box of the genuine **Laxative Bromo-Quinine** Tablets the remedy that cures a cold in one day

It is often impossible to both appease the conscience and to please the crowd.

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."

CHEERFUL SOUL.

Wirely—Too bad, old man, about your house burning down.

Hirely—Oh, it might have been worse. I have found out that the tax collector was coming around the next day to grab my furniture.

Manufacturers Life
Insurance Company

The Directors congratulate the policyholders and shareholders on the substantial progress made during the year, which has been the most satisfactory in the Company's history.

There were received during the year 1778 applications for assurances amounting to $3,058,989. The business actually taken up and paid for in cash during the year amounted to $2,486,703, and, leaving out single payment policies, the first year's cash premiums collected thereon was $115,782.01, as against $107,160.36 for the previous year, and $100,013.93 for 1898.

The Assurances in Force amount to $15,409,620, an increase of $1,041,334 over the previous year.

The Premium Income was $590,875.01, showing the handsome increase of $68,695.23. There were received for interests and Rents $87,461.11, making the total Income $676,336.15, an increase of $84,137.92.

After paying the policy-holders for claims, dividends and surrenders $127,064.73, and providing for all other expenditures, the Assets were increased by nearly half a million dollars, of which $328,495.60 was added to Policy Reserves and $67,263.35 to Surplus, an eminently satisfactory saving for one year's operations.

The Assets now amount to $2,279,175.94, and the Policy Reserves to $1,950,507.00 on the Company's standard. After making provision for all other liabilities the surplus on policyholders' account is $301,024.36, which would be considerably increased by adopting the Government standard of valuation for Policy Reserves.

GEORGE GOODERHAM, President. J. F. JUNKIN, Managing Director.

SUMMARY OF STATEMENT FOR THE YEAR ENDING DEC. 31st, 1900.

INCOME.

Received for New Premiums	$ 115,782 01
Received for Single and Renewal Premiums	475,093 03
From all other sources	203,749 11
	$794,624 15

DISBURSEMENTS.

To Policyholders for claims by death	$ 87,830 04
To Policyholders for Endowments, Dividends, etc	39,834 69
To Commissions, Salaries, and expenses of management	152,648 75
To Taxes, Reinsurance Premiums and Dividends to Stockholders	27,054 05
Surplus of Income over Expenditure	487,256 62
	$794,624 15

ASSETS.

Municipal Bonds, Stocks and debentures	$ 854,788 37
Loans on Bonds and other Securities	104,511 53
Mortgages on Real Estate	918,140 12
Real Estate	36,845 25
Loans on Policies	147,124 09
Accrued Interest, Net Deferred Premiums, etc	145,448 91
Cash on hand and in Banks	72,410 37
	$2,279,268 64

LIABILITIES.

Liability for Policy Reserves, Government Standard	$1,914,174 00
Special Reserve Fund over and above Government Standard	36,333 00
All other Liabilities	27,644 58
Surplus on Policyholders' Account	301,117 06
	$2,279,268 64

Dr. James Mills, of Guelph, moved the adoption of the report in an excellent address, from which the following is a short extract:

As a meeting of this nature it is always a pleasure to be in a position, to congratulate those interested, and on this occasion I can do so most heartily.

We have really a most satisfactory statement to present to the shareholders and policyholders of the Company, a statement which will bear the closest inspection. We can speak with more definiteness than ever in the past in regard to our investments and our standing, for we have more information at our disposal, furnished us in the splendid report of our consulting actuary. There has been progress all along the line.

A comparison of 1900 and 1899 is in the report, so I need not refer to that again. I would, however, refer to one other point: The question of our progress during a longer period, 1894 to 1900, being that of the present management.

After a lapse of six years we find many points which are alike creditable to the management and gratifying to the persons most interested in the success of the Company, the shareholders and the policy-holders.

The following figures will illustrate the vigorous growth of the Company:

Year	Assets.	1st Year's Premiums.	Net Income from Prems & Int.	Gross Assurance in force.
1894	$ 821,321	$ 61,085	$296,468	$ 9,555,300
1900	2,279,176	115,782	666,717	15,409,620

The assets are practically three times what they were six years ago. Amount of income from new business shows 100 per cent. increase. Net income from Premiums and Interest has increased over 100 per cent. The assurance in force has grown from 9½ to 15½ millions.

I want also to refer to the character of our assets and the expense ratio, both being important items in a concern of this kind. Our securities were never before in the splendid condition they are to-day. I doubt if any Company can show such a record of invested assets of over $2,000,000 and only $501.30 overdue interest.

In new companies the expense ratio is always large. These expenses should gradually decrease, and our record is as it should be in this respect.

The ratio is about 14 per cent. less than it was two years ago. I think that is one of the most satisfactory features in our business. The ratio is decreasing rapidly.

I thank our manager, his staff and the field force for the results we are able to report to-day, and I do so most sincerely, and I must congratulate the policyholders and shareholders on the position we have attained.

Mr. J. F. Junkin, the Managing Director, in seconding the adoption of the report, remarked:

If we look back over two years, we find that the premium income for 1900 was almost $140,000 more than for 1898, or an increase of 31 per cent., while our expenses for 1900, as compared with 1898, only show an increase of about $2,000, or 1½ per cent. The result is that we have now, not only the lowest expense ratio of any active company of our own or a similar age on the continent, but we compare very favorably in this respect with even the oldest and largest Canadian and American Companies.

METHOD IN HIS GENEROSITY.

A fruit dealer in Paris advertised his willingness to give a prize of five francs for the biggest apple sent to him. In a fortnight he had received enough big apples to stock his store for a season, and, like an honest man, he awarded five francs for the biggest one. The others didn't cost him a sou, and the free advertising brought to him a rush of business.

Why She Lost Him.

Freddie—And you mean to tell me that Hipkins hasn't married Miss Paynter? Why, the girl was throwing herself at him the last time I saw them.

Teddie—My dear chap, did you ever know a woman who could throw straight?

TRIMMED.

Plain drunk, I presume? asked the Court.

Wit delirium thrimmins, yer 'aner! said the officer.

Advice to a Bride —

Don't take any chances at the outset of your married life — Give him Monsoon Ceylon Tea —

The Mineral Act.

The Mining Record: The proposal to amend the Mineral Act along the lines first suggested by Mr. Carlyle, by requiring locators to do ten feet of work in ninety days before recording, has met with the same storm of opposition from the identical class of prospectors, who objected last time the subject was broached. However, notwithstanding petitions praying that the act be left as it is, and the manifest feelings of insecurity which a continual tampering engenders, the better class of prospectors who live by honest working of their claims, and not by systematic wild-catting and incessant re-staking, are favorably disposed to the change.

With such a law in force, it will be obviously impossible to witness a spectacle of over seventy claims on one mountain which have been staked and re-staked continuously for six years past and on which not a single stroke of work has ever been done, such as is presented right here at our doors. If the present owners do not consider they are worth working, by all means let somebody else have a try who does.

Why Some Mines are Failures.

The London Mining Journal in an article headed "Quacks in Mining," gives the following as an example of how some Boards of Directors conduct their business. As to the effect of such "management" upon the mines, we in the Slocan do not have to be told. It is too obvious to require telling. "Some of us have doubtless been present at these entertainments," says the Journal, speaking of board meetings, "when a series of well dressed gentlemen rush in one after another, exchange commonplaces, light their cigarettes and proceed to business. 'Nothing new, Mr. Secretary? Well, the manager's report, I vote that's taken as read, pass on to the next. A series of letters, I say, you'll look into them, there's a good fellow; important you say, never mind, they'll wait, I must catch the 12:50. By Jove, I must be off; see you all next week.' The chairman is off and all the business is shunned. The poor manager is left to shift for himself and later on he will be badgered for not bringing something or the other to the notice of the board earlier, thereby wasting precious time. We are quoting now from actual experience, which teaches us that it is a rare thing to find a board take an active and intelligent interest in the business of a mining company. In short they are quacks. Nor is this surprising when one remembers that the half dozen directors are probably men absorbed in their own respective occupations, and that the technicalities of mines, mining reports and plans are as so much Greek to them. The fault lies in their pretending to know and to be able to direct when they are utterly ignorant and incapable."

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HAKE'S Celebrated Stationery Just Arrived

AT CLIFFE'S BOOKSTORE.

A Change.

C.G.Baker a practical New Denver man, is assuming the management of D. J. Robertson's furniture business here. He will have with him an experienced

Painter and Paper-hanger.

Carpets sewed and laid. Furniture in all its branches repaired and a stock of the Best Furniture always on hand. Every department of the business will be managed in the best way possible, guaranteeing satisfaction to all new and old patrons.

C. G. BAKER.

H. Byers & Co.

Jobbers and Retailers in

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Mining Supplies

'T' Rails and Track Iron,
Crow's Nest Coal,
Bar and Sheet Iron,
Jessop & Canton Steel for Hand and Machine Drills,
Powder, Caps, Fuse,
Iron Pipe and Fittings,
Oils, Waste, etc.,
Mine or Mill Supplies of all kinds,
Agents Traux Automatic Ore Cars.

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Theo. Madson

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Black and Yellow Oil Coats | Knee Rubber Boots, leather soles

Blankets, Pillows, Quilts, etc.

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SLOCAN BELLE

Special Brands Made to Order.

Slocan Cigar Factory,

J. P. Martin, Manager. SANDON, B. C.

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This Month It's Apples---Not Dried Apples,

But fresh Winter Apples—fresh from our farm in the Okanagon valley—Norther Spys, Bell Flowers, Kings, Baldwins, Spitzburg and all other varities.

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P. Burns & Co.

Dealers in Meats

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