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THE MUTUAL LIFE OF CANADA

Head Office: WATERLOO, ONT.

A Progressive Company With a Clean Record—Another Year of Great Success—Policyholders Proud of the Company's Splendid Achievements.

37TH ANNUAL STATEMENT.

INCOME.		DISBURSEMENTS.	
Premiums, less reinsurance	\$1,604,581 74	Death Claims	\$ 327,975 50
Interest and rents	464,646 98	Matured Endowments	168,486 00
Profit from Sale of Real Estate	3,194 41	Purchased Policies	88,607 47
		Surplus	83,947 55
		Annuities	10,845 63
		Expenses, Taxes, etc.	338,717 40
		Balance	1,054,043 58
	\$2,072,432 12		
ASSETS.		LIABILITIES.	
Mortgages	\$5,013,647 45	Reserve, 4 per cent, 3 1/2 per cent, and 3 per cent.	\$9,053,332 18
Debentures and Bonds	3,429,025 49	Reserve on lapsed policies liable to revive or surrender	3,041 96
Loans on Policies	1,129,517 25	Death Claims unadjusted	43,683 00
Premium Obligations	25,786 38	Matured Endowments unadjusted	3,000 00
Real Estate	900 26	Present Value of Death Claims payable in instalments	45,338 05
Real Estate, Company's Head Office	30,875 79	Premiums paid in advance	13,781 50
Cash in Banks	267,552 05	Amount due for medical fees	6,482 00
Cash at Head Office	3,540 53	Accrued rents	805 90
Due and Deferred Premiums (net)	286,981 81	Credit ledger balances	10,367 50
Interest and rents due and accrued	197,712 83	Sundry current accounts	2,370 06
		Surplus on Company's Valuation Standard	1,203,378 58
	\$10,385,539 84		\$10,385,539 84

Surplus on Government Standard of Valuation, \$1,552,364.26.

GAINS IN 1906.	
In Income	\$ 115,904 22
In Assets	1,089,447 69
Audited and found correct.	

J. M. SCULLY, F.C.A., Auditor.

GEO. WEGENAST, Manager.

REPORT OF THE DIRECTORS.

Your Directors took full advantage of the monetary conditions during the year, and were able to invest the funds promptly and at better rates of interest than heretofore. They were fortunate in securing some choice municipal debentures extending over a long period of years, which will realize a very satisfactory return. Mortgage loans were made at rates of interest considerably in excess of those obtainable in recent years, and the result of these favorable investments is shown in the advance of the average rate earned upon the invested assets, while the benefit therefrom will continue through many years in the future.

The liabilities were ascertained on the Company's standard of valuation, viz., combined experience table mortality with 4 per cent. interest for all business up to January 1st, 1900. From that time to January 1st, 1903, and thereafter on the same table with 3 1/2 per cent. interest. The reserve so computed amounted to \$9,053,332.18, and the total liabilities were \$9,182,161.26, leaving a surplus over all liabilities of \$1,203,378.58. The increase in the surplus over 1905 was \$251,377.46, and the total earnings for the year amounted to \$325,325.01. If our liabilities were computed on the Government standard of valuation, the surplus at the close of the year would have amounted to \$1,552,364.26.

The Executive Committee has examined in detail every security included in our assets, and verified the entries relating to them on the Company's books. This committee also from month to month examined and passed all items of expenditure, including death claims and other payments to policyholders.

The Manager, officers and staff continue to discharge their respective duties to the satisfaction of the Board, and in the best interests of the Company.

On behalf of the Board,
R. MELVIN, President.

The President, in moving the adoption of the Report, gave a very interesting review of the business for the past year, dealing with some features of the evidence brought out before the Royal Insurance Commission, and emphasizing the fact that this Company came through the ordeal unscathed. In support of the motion Mr. E. P. Clement, K.C., and Mr. Justice Britton spoke eloquently of the success of the Company and its future prospects. The various reports having been adopted, a number of able, thoughtful and enthusiastic speeches were made by prominent policyholders, among whom Mr. L. J. Breithaupt and Dr. McMahon may be mentioned. Mr. T. R. Earl, Superintendent, and several of the Company's agents having spoken, the meeting adjourned.

The scrutineers reported the re-election of Hon. Mr. Justice Britton, F. C. Bruce, J. Kerr Fiesken and Geo. A. Somerville.

The Directors met subsequently and re-elected Mr. Robert Melvin President, Mr. Alfred Hoskin, K.C., First Vice-President, and the Hon. Mr. Justice Britton Second Vice-President of the Company for the ensuing year.

(Booklets containing the full Report of the Annual Meeting, including Financial Statements, list of securities held and other important features of the business, are being published, and will in due course be distributed among the policyholders and others interested in the Company.)

GEO. WEGENAST, Manager.
W. H. RIDDELL, Secretary.
Waterloo, March 7th, 1907.

G. H. ALLEN, PROVINCIAL MANAGER. Star Building, Entrance, 171 St. James Street.
W. L. LEE, FINANCIAL MANAGER.

Waiting for Andy

Brian O'Higgins, in Ave Maria.)
The gossoms of Ireland, learn to love the land where your dead are sleeping!
Before you strike out o'er the seas to rove,
Think—think of a mother's weeping!

"Maybe he'll come to-night,—maybe he's comin' now!"

Kitty Connolly, as she spoke, drew the knitted shawl closer around her small stooped shoulders, and smoothed down the broad blue ribbon of her snow-white cap, as she stood up from the blazing turf fire on the hearth, which, as she'd say herself, was "swept" as clean as a new pin.

She went across to the open door and over to the little wooden gate leading out to the white straight road.

"Maybe he's comin' now."

She shaded her eyes with her right hand, leaning the left on the stout stick which she carried, and gazed down the narrow hill road, turning her head sideways now and again, as if listening for the sound of a footstep.

It was a soft winter night, quiet and calm. There was moon; but now it was hidden behind the veiling of the clouds, and a sort of twilight was over the earth. Far away, Kitty could see the lights in the farmhouse windows on the slopes of the Cavan hills, seeming as they twinkled in the distance, like stars that had come down from the sky when the moon wasn't looking, to rest for a while amid the heather and the whispering grasses.

Her home was a good way up the hillside—near the top, in fact—and she could hear the laughter and songs of the neighbors' children floating up to her from the open doors of the houses below, like strains of music, brought pain into the old woman's heart and a tear to her dim eyes; but it seemed to mock at her weary sigh—her long, lonesome waiting for Andy, her son, who was "off in Australia," and who had given her his solemn word twenty years before that he'd come "about the Christmas time."

"He'd bring a car, or maybe a coach—why wouldn't he have a coach?—to the foot of the hill, just as Phil Rooney's; an' then he'd come walkin' up to the gate, an' open it without makin' a sound, an' come in on his tippy-toes, an' put his arms round me, to give me a start."

She smiled at the thought of it; and then the old world-weary look came back into her face again, as she listened intently for the sound of a foot-fall on the road.

"No, there's no sign of him yet, but maybe he'll come to-night."

She turned sadly away then, and went back slowly to the bright kitchen, with its well-kept earthen floor and dresser of shining depth, and the laughing fire with the kettle swinging over it.

She wiped a chair with her apron, and left it close to the fire inside the "cross-wall," to be ready for Andy when he'd come; then she drew her own stool up to the hearth and sat down with a sigh, clasping her thin fingers tightly around her knees and gazing, with a far-away, dreamy look, into the glowing heart of the flame. Then, as she gazed, the sparks of flame and the sparkles shaped themselves into forms and faces that had long been hidden away from her in the misty chambers of the dead years. And the sunny face of Andy was everywhere.

Andy's father—God rest him!—was in it, too, though the grass has been growing over him. In Killanseeer churchyard for two and twenty years and out of the glowing heart of the fire came the smile of poor Bride, too. Andy's only sister, who died with the decline. But when the others had faded away, one face and figure, one pair of laughing brown eyes remained, and they belonged to Andy.

"Ah, you were always an arch lad, Andy!" she murmured half aloud, addressing the bright heart of the fire. "Sure I see you this minute, an' your face laughin' back at me the same as the day I shouted at you not to get up on Phil Rooney's white pig's back into the sandhole. But you only smiled at me, an' jumped in on him with your back to his head, an' you holding on for your life to his tail with your two hands. An' the heart left into my

mouth when I seen him tearin' away through the fields like mad, an' I thought my brain would turn when he dashed across the path between the two sand pits, an' only a foot of ground each side of you to save you from death. An' I see you, too, the very same as when you were carried home to me with hardly a fligget of clothes on you, an' your face as white as snow, an' not a word with you, after fallin' out of Dromgooles' apple tree because you went out on a little branchen to get a rosy apple for Bride, God rest her in heaven this night! An' there you are now, astore, with the tears startin' to your eyes, an' the big broad breast of you heavin' like the waves on the lake there below—the same as you stood here in the light of the fire twenty long years ago, when the peels an' the sodgers were on your track as a Fenian—for tryin' to strike a blow for Ireland, as your father done before you in '48. Ah, gossoun! I was never as proud of you or as fond of you as then, when you promised to come back about Christmas time. An' you thought of your promise in every letter, astore, even in the last one three years ago. You never wrote since, but I know well it's a surprise you want to give me by bouncin' in on the noor without as much as sayin' 'God save all here!' an' takin' me in your big, strong arms. O Andy, if you'd only come, 'tis I'd be the happiest woman in Ireland's ground! The singin' of the children wouldn't grieve me at all."

Then the old grey head went down upon the clasped hands, and the tears trickled through the thin, worn fingers as she rocked herself to and fro. The moonlight, no longer shaded by clouds, threw the shadow of the gate across the path and streamed in through the open doorway, making its way to the center of the floor, and striving vainly to reach the dresser. The voices of the children in the house farther down the hillside came floating upward on the breezes of the night, sounding like subdued music, and bringing peace and solace to Kitty Connolly's lonely heart.

"Maybe he'll come to-night."

Poor Kitty! Like many another watcher, your vigil is in vain. There is a peaceful churchyard far away from Killanseeer, beneath the Australian skies, where, side by side with many another "exile of Erin," Andy Connolly lies at rest in the sleep that brings no dreaming.

Sixty Thousand French Workmen thrown out of Employment

The Catholic Register, of Toronto, contains an open letter addressed to M. Viviani in the name of the sixty thousand workmen whom the present anti-religious laws of the French Government have deprived of their means of subsistence. Here is one of the most suggestive passages: "Painters, sculptors, workers in gold and silver, designers, manufacturers of stained glass, embroiderers, vestment makers, church furnishers and numbers of other artisans belonging to the various trades and handicrafts connected with ecclesiastical decoration, who have hitherto lived in comfort, now find themselves without employment. Thus free men have suddenly been reduced to the extreme of destitution, and their lot is worse than that of slaves. This curious result of a law described as one of 'liberty' is not new, and workmen should accustom themselves to be the first and most unfortunate victims of Socialistic madness."

"QUAINT QUEBEC"

As Henry Van Dyke saw the Ancient City.

Dear, delightful old Quebec, with her gray walls and shining tin roofs; her precipitous, headlong streets and steep squares and esplanades; her narrow alleys and peaceful convents; her harmless antique cannon on the parapets and her sweet-toned bells in the spires; her bowing chateau on the heights and her long, low, queer shelling warehouses in the lower town; her spick and span calesches and her dingy trolley cars; her sprinkling of soldiers and sailors with Scotch accent and Irish brogue and cockney twang on a background of petite bourgeoisie speaking the quaintest of French dialects; her mo-

To the Ideal Knights.

In the course of a masterly address, the last one delivered before his death, the late Bishop Stang, speaking of the ideals of Knight-

hood, said:

"Knighthood is the creation of the Catholic Church. It is the flower of Catholic ideals. When Catholic life was in its full bloom, that is, when the Church could exercise her rights free from any secular domination, it was then that knighthood flourished and ripened into chivalrous deeds. It died upon the birth of the so-called reformation, whose poisonous clutch killed all that was beautiful and uplifting in Christian Europe.

"But who was the last knight known in history? It was Emperor Maximilian, who died two years after Martin Luther had thrown the torch into Christian civilization. That reformation had very little to do with religion. It was nothing but a revolution of the worst kind of socialism.

"The last Knight was a most fascinating figure in the history of the middle ages. I would ask you to read of his life, but to my horror I have found there is not a single work written by either Protestant or Catholic that gives the correct life

of that last knight, that excellent

representation of knighthood, Emperor Maximilian, the first.

"I have asked myself of late, gentlemen, has it been granted to Catholic America to cause the resurrection of true knighthood? Shall the past revive? Shall you give us a resurrection? Divine thoughts

never die. Catholic ideals are imperishable. They carry with them the seeds of immortality. Planted in different climes, under different circumstances, they may spring up under different forms but it is always the same Catholic work. This we behold in the knights of Columbus and in kindred organizations.

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16 to 30 nozzles with 125 lbs. pressure. Automatic, compensating, single or double speed. Strains its own mixture and fills its own tank in 10 minutes. New patented nozzles that spray all parts of the tree from below.

As above shown, 2 1/2 horse power motor can be used for all kinds of work when not spraying. 20 to 30 c. a day.



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