London Advertiser

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LONDON, WEDNESDAY, FEB. 15

RECIPROCITY IN SIGHT.

The House of Representatives yesterday passed the reciprocity agreement by a vote of 221 to 92. It was a triumph for the President, diluted by the fact that his handiwork was saved by the Democrats. Seventy-eight Republicans voted for the agreement; 87 against it. One hundred and forty-three Democrats voted for it; only 5 against it. The Republican party in the House is not only divided, but a Republican administration is opposed by a Republican majority. The separation of the legislative and executive powers leads to such anomalies.

The vote in the House almost insures the passage of the measure in the Senate. It will owe its success in both chambers to the Democrats. What effect this will have upon the Presidential and Congressional elections in November, 1912, is an interesting subject of speculation. The administration will have forestalled to some extent the agitation for a reduction of the tariff, and will have turned from itself the edge of the insurgent movement. But the Democrats will have a right to claim most of the credit for the success of the administration's policy. The result may be another Republican executive, and a Democratic Congress in both branches.

The present Congress expires on March 4. An attempt will be made to push the reciprocity agreement through before that date. In the Canadian House of Commons there is no machinery for shortening a debate, and the Opposition may hang up the agreement until long after it has become law at Washington. Upon the Opposition will rest the responsibility for postponing a boon to the Canadian farmers.

TORONTO'S NARROWNESS.

Hon. Mr. Justice Riddell, of the Ontario high court, hit the nail squarely on the head when he declared the other day that Toronto is responsible for most of the ill-feeling existent in Canada towards the United States.

Closer trade relations between Canada and the United States was the subject of the judge's two-hour address at the annual dinner of the Toronto Teachers' Association. Outlining the comparative histories of the two sister countries, the speaker showed how, in many cases, they had assisted each other. He dwelt on the wonderful increase of trade with the States from 1854-66, and pointed out that in the years which followed the cancellation of that treaty the Canadian markets had very noticeably suffered. He did not think the present proposed reciprocal arrangements would join the two powers into one country.

"Canada," said his lordship, "will never be under the same flag as the United States, unless under some remote contingency the States should return to the flag that gave them birth."

Justice Riddell finished his address by showing that most of the ill-feeling existing in Canada towards the sister republic was bred in Ontario, and particularly in Toronto. It was not in Great Britain that such a feeling had been born. The speaker considered that the opportunity afforded the teachers in their coming in contact with the children now placed under their care should weigh heavily on them, and they should do all in their power to remove the drawback to friendship as it exists in Toronto, and to erase this stain from the honor of the Queen City.

The truth of Justice Riddell's indictment was never more conspicuous than today. The anti-reciprocity agitation is being fomented chiefly by Toronto influences, which are appealing, not to reason or the economic aspect of the question, but merely to hatred and fear of the American Republic. This sentiment is almost confined to the city of Toronto, and has been studiously cultivated by a small clique or school for partisan objects.

THE BRITISH REVIVAL.

The leading banks of the United Kingdom have had a good year. Their annual reports now being presented are excellent criteria of the general business conditions of the country. No institutions are more sensitive to changes for better or worse in trade and industry. At the annual meeting of the National Provincial Bank of England on Jan. 26 the president, Mr. Maurice C. Fitzgerald, delivered an address which was a paean. He said:

"When they bore in mind the various adverse influences—the death of the sovereign, the postponement of the budget, and the two general elections—it was surely a wonderful tribute to the vitality of the country's commerce and the soundness of its conditions that the year had been throughout one of continuously expanding trade. The total turn-over for the year amounted to £1,212,806,088, and on the average goods to the value of £3,300,000 had entered or left our ports every day of the year, of which nearly £2,000,000 were imports and the remainder exports. These were indeed amazing figures, and far ahead of any previous totals in this or any other country. If our overseas commerce had prospered, the home trades had also, on the whole, been doing well—in some quarters extremely well. Whether they looked to the revenue returns, the railway receipts, the bankers' clearing house totals, on the one hand, or the decrease in pauperism, unemployment and bankruptcies on the other, all alike pointed to a great industrial revival, which, as far as they could see now, had not yet by any means exhausted its energy. This industrial activity had naturally brought with it an increasing demand for credit and banking accommodation, and their institution might claim to have secured their fair share of the resulting business."

The London County and Westminster Bank declared its usual dividend of 20 per cent., the profits and balance brought forward being £1,031,229, as compared with £797,789 in the previous year. The president of another great bank, Viscount St. Aldwyn, formerly Sir Michael Hicks-Beach, Unionist Chancellor of the Exchequer, commented at the annual meeting on the prevailing prosperity which he said had been achieved in spite of the attempts of politicians to depress the public credit. Whether he intended this as a fling at the Lloyd George budget or at the tariff reformers—the viscount is a Unionist free trader—is left to conjecture. But no one denies that the United Kingdom is undergoing a wonderful revival.

The chief spokesman of the Federal Opposition is still Mr. Foster. This carries its own comment.

"We have made a nation; keep it," says Mr. Foster. But we don't want it in Mr. Foster's keeping.

The refusal of a railway company to give information to the press about railway accidents is an ostrich policy that would be fatal if it ran through all departments of the service.

Here and there a politician in the United States dreams that some day Canada will enter the union. He may be sincere, but this is more than can be claimed for Canadian politicians who say that reciprocity is the door to annexation.

The Rev. George Frederick Scott, of Quebec, mentions the Deity seven times in an anti-reciprocity poem. Many a layman addicted to profanity does not mean to be blasphemous. Neither does Canon Scott, but there is less excuse for him.

The Canadian Northern Railway Company is advertising for 5,000 marriageable British women to whom it holds out the prospect of matrimony in Canada. Canadian women may be forgiven if they think the British preference is being pushed too far.

The death of Mr. H. Wiltshire of the Toronto Mail and Empire, removes an interesting character. Many who knew him only as the "Flaneur" of the Mail might have regarded him as a choleric bundle of robust prejudices, but he was really a very genial, warm-natured old gentleman, with a genius for good fellowship. He was not nearly as terrifying as he sounded in print.

Reciprocity will be a tremendous blow to transportation companies in Canada, says Premier Roblin, of Manitoba, and he ought to have a knowledge of the western situation at any rate. Guelph Herald.

Reciprocity will be a good thing for the transportation companies in Canada, says Sir Daniel Mann, of the Canadian Northern, and he ought to have a knowledge of the western situation at any rate.

Mr. German, M. P. of Welland, says he will vote against the reciprocity agreement. He may be influenced by the agitation of the fruit growers who are numerous in his riding. If he believes the agreement will be good for the country he should have the courage to resist the importunities of a handful of his constituents. If he believes it will not be generally beneficial he ought to have the courage of his convictions and vote against his party. But he ought not to seek a Liberal renomination after declaring against his party on so vital a question of public policy.

THE SUBSTITUTE.

[Judge.]

Smith has a lovely baby girl,
The stork left her with a flutter
Smith named her Oleomargarine,
For he hadn't any but her.

BLESSED IGNORANCE.

[Toledo Blade.]

"Were you scared when you proposed marriage?"

"Not a bit. I would have been, though, if I'd foreseen the ten years since the wedding."

LONGEVITY AND BATHING.

[Dayton News.]

A statement is going the rounds of the press to the effect that an Indian woman in the vicinity of Calumet, Mich., who has never taken a bath in her life, has reached the extreme age of 115 years. It is not stated whether the interesting part of the story is the matter of not having taken a bath or the fact of the woman's having reached such an age. Or perhaps both should be considered at the same time.

Those persons who are opposed to bathing or who desire "argument" to show that bathing is a luxury rather than a necessity, and that health is not a matter of cleanliness, can find plenty of it without resorting to this isolated case of the Indian woman. They can find by the records that the Eskimos were the filthiest people ever discovered, and the healthiest, that they resided for six months of the year shut up in a little den in the snow, ate and slept in the same room—whole families of them—and that they never bathed. They had no diseases of any kind, and, unless eaten by the bears or drowned in the ocean, invariably lived to a ripe old age. But it would be pertinent to ask, Who desires to be an Eskimo?

It is unquestionably true that cleanliness is more an essential of health with civilization than with savagery, this because of the outdoor life of the savage. Given plenty of pure air to breathe and plenty of sunshine or freezing temperature, to kill the microbes, and one can live for many years without soap. But shut a man up in a modern house, deprive him of light and air, foster germs through the hothouse process, and soap becomes a matter of life or death, as well as a means of salvation since cleanliness is next to godliness.

NOT EASY.

[Washington Star.]

"What is the hardest work you do?"

"My hardest work," replied Senator Sorghum, "is trying to look like my photograph and talk like my speeches when I get back to my home town."

THE MOST BEAUTIFUL WORDS.

[London Telegraph.]

After an interesting contest to decide the twenty most beautiful words in the English language, in which thousands of members of the Y. M. C. A.'s in New York, Mr. John Shea, a lawyer, has been declared the winner. Of the twenty-five words submitted by Mr. Shea twenty-one were accepted. The words accepted were:

Melody	Faith
Splendor	Joy
Adoration	Honor
Education	Radiance
Virtue	Nobility
Innocence	Sympathy
Modesty	Heaven
Love	Divine
Hope	Harmony
Happiness	Purity
Liberty	

Three words were rejected: "Grace," "Justice," "Truth." The two former were eliminated, it was explained, because of the harshness of the "G" in "Grace" and the "ce" in "Justice." The word "Truth" was eliminated because of its metallic sound.

FOOLED HER.

[Kansas City Star.]

"Took grandma to a musical comedy last night."

"How did you get her to stand for the ballet?"

"Told her it was just a new-fangled long, gay costume."

WELL FIXED.

[Courier-Journal.]

"And how did the young people fare?"

"Excellently. The groom's mother donated 1,000 trading stamps, and the bride's father gave them enough tobacco coupons to furnish their parlor."

ESCAPED.

[New York Telegram.]

"Did the widow who was after Sam marry him?"

"No, he escaped her."

"What did he die of?"

A NEW ADJECTIVE.

[Cleveland Plaindealer.]

Teacher is trying to get the word "migratory." She asks the class, "If a bird migrates how should we describe its habits?"

"My gracious!" answers the child.

INSULT TO INJURY.

[Boston American.]

Father Willie, this hurts me more than it does you.

Up-to-date Child—Corporal punishment is surely sufficient indignity; kindly spare the insult to my intelligence.

CHANGE FOR THE BETTER.

[Lippincott's.]

The 9-year-old boy of a Baltimore family, who is compelled by his parents to practice daily upon the piano, may not be a clever performer, but he has a pretty shrewd notion of the worth of an instrument, as well as a rather mature wit, as is evidenced by an incident in the household not long since.

His father, upon returning home from a week's absence, heard the lad plugging away at the piano.

"When did you learn that new piece, son?" asked the parent.

"It isn't a new piece, dad," answered the boy. "The piano has been tuned."

TO BE IN REGULAR ORDER.

[Philadelphia Record.]

Bobbie—The widow always gets her husband, do she?

Stubbs—I believe she has to get her second husband.

GUESS WHAT.

[Canadian Collector.]

Calgary is to have a natural history museum, as complete a record of Alberta's fauna as Cobalt is of its silver. It will need to start soon, or the last living specimen of a creature once widely scattered over this province will have vanished. It will not be possible to get even a stuffed one. He, the creature was always of the male sex, will be as extinct as the dodo or the great auk. This timid, disappearing creature may sometimes be seen, even yet, in hollows, remote, unfrended, melancholy, slow, quivering its characteristic chirt. Civilization is slowly pushing it north and across the Arctic Circle. Its plumage is a Stetson hat, a Norfolk jacket, a riding stock, cordurroy breeches and gaiters. It speaks with an English accent and gets money from home.

OBSERVATION OF PA.

[Sandusky Register.]

Little Willie—Say, pa, what's the difference between a public servant and any other kind?

Pa—The difference, my son, is that the public servant tries to hold his job longer than the other kind.

JOHN McGILLIVRAY DEAD

For Years Was Supreme Secretary of Independent Order of Foresters.

[Canadian Press.]

Toronto, Feb. 14.—The death took place this morning at Guelph of Col. John A. McGillivray. For years he was supreme secretary of the Independent Order of Foresters. When his health failed, he was succeeded by Robert Matheson. McGillivray was born at Pickering in 1852. He unsuccessfully contested North Ontario for the Legislature in 1886, and was afterwards twice returned for the Dominion Parliament from the same riding.

DESPONDENT—SUICIDES.

New York, Feb. 14.—William Bennett, 21 years old, and despondent because he could not secure employment, committed suicide in his room on East Ninth street today by placing the muzzle of a double barrelled shotgun in his mouth and releasing both hammers.

MISSIONARIES SAFE.

New York, Feb. 14.—Cable advices were received today from China by the Presbyterian board of foreign missions here that all the Presbyterian missionaries in the province of Shan Tung, where the bubonic plague is raging, were safe.

SARNIA LUMBER PILES IN PERIL OF FLAMES

Heroic Efforts of Firemen Confines Conflagration.

[Special to The Advertiser.]

Sarnia, Feb. 15.—A fire in the office of the LeBel-Turnbull Lumber Company gave the firemen a run to the company's yards, South Christina street. It was at first thought that the fire would spread to the large piles of lumber in the vicinity of the office, but through the heroic efforts of the firemen, the blaze was confined to the office building, which was completely destroyed. Mr. LeBel places his loss at $1,500, partly covered by insurance.

The funeral of the late Mrs. George Lumley was held from the residence of her husband, 222 Essex street, on Monday afternoon to Lakeview Cemetery. The services at the house and grave were conducted by Rev. T. G. A. Wright, rector of St. John's Church, Devine street.

Elizabeth Kelch, wife of Lucius Kelch, died at the home of her husband, 137 Collingwood street, after a lingering illness. The late Mrs. Kelch came to Sarnia 40 years ago with her husband, and during her lifetime here has been a highly respected resident of the town. She is survived by a family of six children: John, Walkerville; William, Lansing, Mich.; Charles, Fred, George and Mrs. H. Smith, of Sarnia. The funeral will be held from her late residence to Lakeview Cemetery this afternoon at 2:30 o'clock. Rev. J. E. Holmes, pastor of Devine Street Methodist Church, will officiate.

The Reid Wrecking Company will sell the steamer John B. Ketchum by public auction to secure a claim for $10,000 for raising the boat from the West Nebish Channel in May last. The boat is now lying anchored in the bay here.

Miss Louise Dickson, of Toronto, is the guest of Mrs. W. R. Lawrence, George street.

Owing to unfavorable weather conditions, the meeting of the Women's Missionary Society, which was to have been held in the Parker Street Sunday School on Tuesday afternoon, has been postponed indefinitely.

The Epworth Leagues and Sunday schools of the Methodist Church here were well represented at the district convention held at Forest on Tuesday.

Rev. W. H. Barraclough, Mr. and Mrs. W. F. Lawrence, W. G. Moorehouse, Walter Clark and E. G. Smith are attending the annual convention of the Ontario branch of the Dominion Alliance at Toronto this week.

The death occurred on Tuesday of an old resident of Sarnia Township in the person of Thomas L. Johnston, aged 71 years and 10 months. The funeral will be held to the London Road Cemetery at noon on Thursday.

The Ladies Aid of Central Methodist Church will give an afternoon tea and sale of home-made dainties at the parsonage, North Brock street, on Friday, from 3 to 6 o'clock.

ALVINSTON.

Alvinston, Feb. 14.—One of the oldest pioneers of Euphemia passed away at her home, concession 9, on Friday last in the person of Anne McLellan, relict of the late Angus Smith, in the 87th year of her age.

Deceased was born May, 1824, on the Thames River in Ekfrid Township, and had lived on the farm on which she died for 66 years. Deceased was the mother of a very large family, and leaves to mour her loss nine children, as follows: John A., of Euphemia; Mrs. Neil A. McLean, of Bothwell; Mrs. L. Graham, of Detroit; Duncan M., of Edmonton, Alta.; Alner, of Dawn; Mrs. Malcolm McAlpine, of Dawn; Mrs. Charles Holmes, of Euphemia; Mrs. John McLean, of Ekfrid, and Daniel, at home.

The funeral, which was the largest seen in that vicinity in several years, was held yesterday afternoon (Monday), from her late home, where services were conducted by Rev. M. P. Campbell, of the Bothwell Baptist Church, to the Cairo Cemetery, where interment was made.

Deceased, whose husband predeceased her fourteen years, was a life-long member of the Baptist Church, and will be greatly missed. The sincere sympathy of numerous friends will be felt for the bereaved ones in their sad trial.

Rev. F. Ashton and family intend moving into the residence vacated by John Turner.

Mrs. H. A. Gilroy leaves tomorrow to visit friends in Detroit.

A bus load from here drove over to Inwood this morning to hear His Lordship Bishop Williams preach a confirmation sermon in Epiphony Church.

The concert given in the opera house last night under the auspices of the bowling club was fairly well attended, but deserved a full house, as the programme was one of the best heard in town for a long time.

Miss Maggie Jackson, W. A. Firth and S. H. Eaton, all of Toronto, were each especially good. Miss Jackson's clear bell-like soprano voice of great strength and sweetness, was perhaps heard to the best advantage in "Comin' Thro' the Rye" and "As Violets."

Mr. Firth's splendid tenor voice was shown to excellent advantage in all his numbers, particularly so in "In the Garden of My Heart," "Whisperings of Love," and "Sing Me to Rest," two of his own compositions.

S. Homer Eaton's two character sketches, entitled, "The New Church Organ" and "Reuben Ketchum in Jinin' Farms," kept his audience in splendid humor.

The whole programme was one which will not soon be forgotten by those who were fortunate enough to be present.

The Euchre Club meets at the home of the Misses Patterson this evening.

Miss Etta Irving, who has been in Essex for some time, is spending a few days in town.

R. A. Germain and Master Ronald spent Sunday in Petrolea.

Miss Olive Tedford entertained a number of friends on Friday evening.

Rev. F. Ashton, is in Arkona and Thedford in connection with special services being held in the Baptist churches there.

D. H. Newcomb will give a talk in the Baptist Church next Sunday evening entitled, "Stones To Be Rolled Away."

Miss Cassie Annett, of Detroit, is the guest of relatives in Euphemia.

Mr. Wm. Fitzpatrick suffered a severe stroke on Friday, and slight hopes are held out for his recovery. His daughters, Miss Lillian, of Buffalo, and Miss Gladys, of Toronto, have arrived at their home.

MAPLETON.

Mapleton, Feb. 14.—A meeting of the Christian Endeavor Society of the Church of Christ was held on Friday evening last at the church. The topic was "The Life of Joseph," and was ably discussed by Mr. Claude Hoover, and this was interspersed by a vocal solo by Miss Mamie Brown and readings by Misses Lulu Finch and Myrtle E. Charlton. After the meeting all proceeded to the basement, where a social time was indulged in, and an excellent lunch served. The regular meeting was held on Sunday evening last. The topic, "Serenity," was ably discussed by the president, Mr. Jesse Legg. It was decided to hold a debate Sunday evening next, Feb. 19. The subject will be, "Resolved, that the C. E. Society does more practical work than the church herself."

Misses Gertrude Barons and A. Bloomfield and Mr. Elmer Barons, of Belmont, spent Friday here.

The annual meeting of the patrons of the Mapleton cheese factory will be held on Wednesday afternoon, Feb. 22, at the factory.

Miss Eva Herbert is ill.

A special meeting of the C. W. B. M. of the Church of Christ was held on Sunday afternoon last at the church. The next meeting will be held Thursday afternoon, Feb. 23, at the residence of Mrs. David O. White and a lunch will be served.

Mr. and Mrs. James Knickerbocker and niece, Miss Wooley, of Kansas City, Kan., who have been visiting relatives here, have returned to their home.

ST. MARYS.

St. Marys, Feb. 15.—Peter Bradshaw, blacksmith, was at Parkhill, yesterday, attending the funeral of his sister.

W. H. May, of White & May Company, leaves this week for Calgary, Alta., on a business trip.

Mr. and Mrs. D. McMillan, of Toronto, are here on a visit to Mrs. McMillan's sister, Miss Nettie Birtch, who is seriously ill.

Alex Hyde, Water street south, has sold his residence to Mrs. McIntosh, of West Nissouri, who intends to remove to town.

Miss Florence McKey is on a business trip to Toronto today.

Mr. R. D. Cameron, Government lecturer of Canadian Government annuities, delivered a very able and instructive address in the council chamber on the problem of providing sure and safe income for old age. The audience were favorably impressed with his remarks.

Miss Norma Baynes, Wellington street, gave a birthday party to her young friends yesterday afternoon.

Mrs. T. L. Sinclair, Wellington street, gave an "At Home" to her friends on Tuesday afternoon.

DUART.

Duncan Ross has arrived back from Morpeth.

Messrs. Ford, Swisher, A. R. McDonald and Chas. Lowry visited in Chatham Saturday.

Mr. David Sinclair and Mrs. Harry Koether are visiting friends in St. Thomas.

Mr. Fred Hatch was in London on Thursday attending the funeral of his brother, Mr. George Hatch.

Mr. Wm. Ford has bought the Merritt farm for $2,600.

J. H. E. Jones was in London Monday on business.

Durand Campbell has sold two horses to Mr. McLean to be shipped to the west.

Wm. McGuinn, of Windsor, spent a few days in the village.

BIRR.

Birr, Feb. 13.—Mr. John Cohoon and wife entertained a few of their friends on Thursday evening. The first part of the evening was spent in playing progressive "Lost Heir." Then Mrs. Cohoon served a very dainty lunch, after pleasant hour in songs and music, pleasant hours in songs and music.

At a meeting of the members of the Methodist congregation Sunday afternoon it was decided to commence revival services. There will be two services this week, one on Tuesday and the other on Thursday night. Next week Mr. Moorehouse expects his brother, Rev. Anson Moorehouse, and there will be services every night. Splendid results are anticipated, since the Moorehouse brothers spent several years in evangelistic work.

Mr. Coleman's ice pond has been a very busy spot the last ten days. The farmers and others have laid in a splendid supply of ice for the summer.

BOTHWELL.

Bothwell, Feb. 14.—Harry Smith, of London, visited relatives here over Sunday.

Mrs. S. D. Randall and daughter Nellie spent Sunday and Monday with relatives in Chatham.

Mrs. Thomas Hogan visited relatives in Detroit this week.

Mrs. John McLister was the guest of friends in Thamesville on Monday.

Robert Campbell, of Chatham, is the guest of his parents, Rev. and Mrs. A. U. Campbell.

The Tilbury hockey team were defeated in a game played here last night by the Bothwell team. The score resulted 7—4.

Rev. J. G. C. Irvine was in Chatham on Monday.

Americans are now manufacturing between 600 and 800 phonographs a month in Japan.

Great Britain imports 10,000,000 apples a year.

ENDS INDIGESTION IN A FEW MOMENTS

Gas, Heartburn, Headache and All Misery From Stomach Vanishes Before You Realize It.

Nothing will remain undigested or sour on your stomach if you will take a little Diapepsin occasionally. This powerful digestive and antacid, though as harmless and pleasant as candy, will digest and prepare for assimilation into the blood all the food you can eat.

Eat what your stomach craves, without the slightest fear of indigestion, or that you will be bothered with sour burps, Belching Gas on Stomach, Heartburn, Headaches from stomach, Nausea, Bad Breath, Water Brash or a feeling like you had swallowed a lump of lead, or other disagreeable miseries. Should you be suffering now from any stomach disorder you can get relief within five minutes.

If you will get from your pharmacist a 50-cent case of Pape's Diapepsin you could always go to the table with a hearty appetite, and your meals would taste good, because you would know there would be no Indigestion or Sleepless nights or Headache or Stomach misery all the next day, and, besides, you would not need laxatives or liver pills to keep your stomach and bowels clean and fresh.

Pape's Diapepsin can be obtained from your druggist and contains more than sufficient to thoroughly cure the worst case of Indigestion or Dyspepsia. There is nothing better for Gas on the Stomach or sour odors from the stomach, or to cure a Stomach Headach.

You couldn't keep a handier or more useful article in the house.

PROCEEDINGS OF THE THIRTY-SIXTH ANNUAL MEETING OF THE

LONDON LIFE

INSURANCE COMPANY

The thirty-sixth annual meeting of the Shareholders and Policyholders of the London Life Insurance Company was held at the Company's Head Office, London, Canada, Feb. 13, 1911.

The President, Mr. John McClary, occupied the chair, and there were present a number of Shareholders and Policyholders.

The notice calling the meeting was read by the Manager and Secretary, J. G. Richter, F. A. S., after which the following report and financial statement were submitted:

THIRTY-SIXTH ANNUAL REPORT.

The directors of the London Life Insurance Company submit herewith the Audited Financial Statement of the Company for year ending Dec. 31, 1910.

During the year 35,095 Applications for Insurance, amounting to $6,180,141.50, were accepted and Policies issued therefor.

The net Premium and Interest Receipts of the year were respectively $669,379.01 and $172,714.31, a total of $842,093.32, an increase over the previous year of $87,785.60.

The payments to Policyholders, or heirs, for Cash Profits, Surrender Values, Matured Endowments and Death Claims, aggregated $316,672.30, an increase over the previous year of $71,021.42.

The Insurance in Force on the Company's books at the close of the year, after deducting all re-insurances, aggregated $16,795,393.05, under 91,398 policies, an increase of 8,791 policies, for insurance of $2,602,779.90 for the year.

The Company's Assets, consisting of first mortgages on real estate and other high-class securities, amount to $3,255,950.15, an increase of $328,894.45 over the previous year. The interest and other payments falling due during the year were well met, and no losses were incurred in this connection.

The liabilities of the Company under outstanding policies, and in all other respects, have been provided for in the most ample manner, the whole amounting to $3,094,287.23. The surplus on Policyholders' Account, exclusive of Subscribed but uncalled Capital, is $161,662.92; and after deducting Paid-up Capital, the net surplus over all Liabilities and Capital, is $111,662.92.

Owing to the rapid growth of the Company's business, the Head Office accommodation is proving inadequate for the Company's present and prospective requirements, and your Directors commenced, during the latter part of the year, the erection of such addition to the Head Office building as will meet the reasonable requirements in this connection. It is expected that the building will be fully completed during 1911.

JOHN G. RICHTER, F. A. S., Manager and Secretary. JOHN McCLARY, President.

Synopsis of Financial Statement

REVENUE ACCOUNT.

Receipts.		Disbursements.	
"Industrial" premiums	$ 359,932 05	Paid policyholders or heirs	$ 316,672 30
"Ordinary" premiums	309,446 96	All other disbursements	295,298 31
Interest on investments ..	172,714 31	Balance to Investment Account	230,122 71
	$ 842,093 32		$ 842,093 32

BALANCE SHEET.

Assets.		Liabilities.	
Mortgages, Debentures and Stocks	$2,897,610 61	Reserve on Policies in force	$2,904,843 00
Loans on policies and other invested assets ..	205,629 28	Accumulating and accruing profits	43,222 00
Outstanding and deferred premiums	66,366 04	Investment Reserve and Contingent Funds and other liabilities	146,222 23
Interest due and accrued.	86,344 22	Surplus on Policyholders' Account	161,662 92
	$3,255,950 15		$3,255,950 15

JOHN G. RICHTER, F. A. S., Manager and Secretary. JOHN McCLARY, President.

ACTUARY'S REPORT.

The basis of valuation of the Company's business as at the 31st December, 1910, was as follows:

Ordinary Business—Hm. Table of Mortality, 3½ per cent interest.
1910 Business, Om (5) Table, 3 per cent interest.
Industrial Business—Issued prior to 1st January, 1900, Combined Experience Table, 4 per cent interest.
Issued subsequent to 1st January, 1900, Farr's English Table, No. 3, 3 per cent interest.

The total reserve, less the reserve on policies re-insured in other Companies, amounts to $2,904,843.00.

It will be noted that a further advance has been made this year in the standard of valuation, and that new Ordinary Business has been placed on a 3 per cent basis.

As in former years, all profits earned on participating policies, whether accrued and unpaid or only earned on policies upon which the next distribution falls due in 1911 or subsequent thereto, have been fully accounted for in the liabilities, the total amounting to $43,222.00. Full provision has also been made for all other liabilities of a contingent nature.

The reserves in the Ordinary Branch have been computed on the assumption that the annual premium for the current policy year has been paid and includes, therefore, the reserve required to be set aside out of premiums deferred and outstanding at the end of the year. The amount of such premiums has been taken into account only after ample deduction has been made for all commissions due thereon and cost of collection in connection therewith.

Under the new Insurance Act an allowance is permitted in the valuation of Ordinary Policies which would mean a very considerable reduction in the reserve set aside by the company. No advantage has been taken of this in modification of the Company's high standard of valuation.

EDWARD E. REID, B. A., A. I. A., Actuary.

The President, Mr. John McClary, in moving the adoption of the Report, said:

The Annual Report and Financial Statement of the Company for the year ending Dec. 31, 1910, are, as usual, very full and complete.

The past year has in many respects been one of the best in the Company's history, as is evidenced by the large increase in the amount of New Insurance written, and in both "Ordinary" and "Industrial" premium receipts.

The income from investments has also been large and very satisfactory. The Company's funds were kept well invested throughout the year at good rates of interest, and no losses of any nature were experienced in this connection.

The Death Claims during the year were normal, and with Matured Endowments, Surrender Values and Cash Profits, aggregated $316,672.30 paid Policyholders or Heirs, or 47.3 per cent of the premiums received.

Besides these payments, there was added to Accumulating Profits, Claims and Matured Endowments accrued, and Re-insurance Reserve, the further sum of $246,697.00, or 36.9 per cent of the premiums received, making, with the former payments, a total of 84.2 per cent paid Policyholders or Heirs or set apart for their special benefit, out of the Premium Income of the year.

The Company's funds are invested in high-class securities, as will be seen by reference to the Statement of Assets. The Liabilities have been taken into account on the Company's customary stringent basis, and the Surplus of Assets over Liabilities shown, is an absolute Surplus and not subject to any diminution whatever.

On the contrary, had the Assets been taken into account at their fair market value instead of the book value at which they are maintained by the Company, and the Liabilities computed only as by law required instead of on the Company's stricter standard, the Surplus of Assets over Liabilities which might be shown under such conditions, would be very largely increased over the amounts shown in the statement.

I have much pleasure in moving the adoption of the Report.

The Vice-President, Dr. A. O. Jeffery, K. C., in seconding the adoption of the Report, said:

In addition to the matters referred to by the President, there are a number of very gratifying features in the statement of the year's business which should not be overlooked.

Of the large amount paid Policy owners during the year it is noticeable that $115,856.50 was paid to the holders of Matured Industrial Endowment Policies, by far the largest payment of the kind in Canada by any Company. The number of letters of appreciation that are constantly being received is ample evidence that the promptness with which payment of these policies has been made is affording gratification. The amount of Matured Endowments in the Ordinary Branch also shows considerable increase, and the profit results on these policies have brought from these Policyholders, without exception, expressions of the utmost satisfaction.

The Company's record in regard to profits to Policyholders as compared with estimates has been fully maintained, and during the year no diminution was made from the full scale of profit estimates placed in the hands of the agents many years ago. I may say that this year the profit payments are actually in excess of the old estimates.

The high standard of valuation that has always been a feature of our reports has, this year, been still further improved, the new Ordinary business for the year being placed on a 3 per cent interest basis, as stated in the Actuary's Report.

The excellent condition of the Company's business is again shown this year by the fact that the net advance payments in the Industrial Branch amount to nearly 50 per cent of the total weekly debit. In the Ordinary Branch the amount of outstanding and deferred premiums again shows proportionately, a reduction and indicates that the collections during the year have been very satisfactory.

Towards the close of the year the Directors, finding that excellent investments, larger in amount than our funds then on hand, could be obtained, decided to anticipate the January payments, which are always large. A temporary advance from our bankers was arranged for with this end in view. The bankers state that such advance has been fully repaid, and we have now secured investments of a more productive nature than could now be obtained.

I have much pleasure in seconding the adoption of the Report.

The Report was adopted unanimously.

A hearty vote of thanks was tendered the agents and other employees of the Company for the very efficient manner in which their duties during the year had been discharged. The vote of thanks was briefly acknowledged on behalf of the agents by T. B. Parkinson, Superintendent of Agencies, "Ordinary" Branch; J. F. Maine, Inspector of Agencies, "Industrial" Branch, and Geo. McBroom.

The following Directors were re-elected for the current year: John McClary, President; Dr. A. O. Jeffery, K. C., Vice-President; A. S. Emery, W. F. Bullen, Sir George C. Gibbons, Thos. H. Smalliman, T. W. Baker, Judge Bell (Chatham), W. J. Christie (Winnipeg).