SETTING TURDAPPERS PARADEL

PROPERTY PARADEL PRODUCTS

September 1997 The street of the army by Principle of the particular street of the army by Principle of the particular street of the army of the street of the army of

SILK MADE OF WOOL PULP.

Remarkable to relate, wood can be utilized for soft, flowing gowns. Wood

"Darling, wcm't you sing to me now?"
She swept toward the piano with the air of a queen.
"I want you to sit where I can see you, Rex," she demanded, prettily; "I like to watch your face when I sing pulp silk has been long a staple industry in the St. Etienne district of France. By a secret chamical process.

Rex drew his chair up close to the piano, laying his head back dreamily France. By a secret chemical process, the pulp is reduced to a sirupy condition. It is then forced into tubes full of tiny holes, through which it emorphisms the forced into tubes full of tiny holes, through which it emorphisms for the force of tine silk threads.

| piano, laying his head back dreaming against the crimson cushions. He would not be obliged to talk; for once the would let his fancies roam where they would. He had often heard Pluma sing before, but never the surge to-night. A

### Heiress and Wife.

"I must never let him find me dull or unhappy," she thought, "I must carefully hide all traces of pique or

face, radiant with the light of love, to his.

"If I consent will you promise to to "If I consent will you promise to to"

"If I consent will you promise to to "If I consent will you promise to to

# Was it possible that he should learn to love her? She told herself that she should take courage, that she would persevere, that her great love must in

was parapps as much matter for congratulation in the figures embraced in the accounts for the year 1900 as in those of some preceding statements which have shown a more (avorable balance sheet. It was gratifying to observe the continued increase in the volume of business transacted. While there had been a satisfactory growth of income from fields in which the company had for years past been carrying on operations, he was glad to France. By a secret chemical process, the pulp is reduced to a sirrupy condition. It is then forced into tubes full of tiny holes, through which it engrees in the forced into tubes full of tiny holes, through which it engrees in the forced into tubes full of tiny holes, through which it engrees in the forced into tubes full of tiny holes, through which it engrees in the forced into tubes full of tiny holes, through which it engrees in the forced into tubes full of tiny holes, through which it engrees in the way she amy ton-passed through a bot atmosphere and are forthwith wound onto hobbins, reserved to be a secret of the least of the production of the work of the work

MUSKOKA COTTAGE SANITORIUM.

A Correspondent Tells of the Facilitie This institution is devoted to the treatment of persons in the early stages of consumption of the lungs.

The finite flower death or the press. Based and ofference of the press. Based and the press.

Oh! don't be foolish, exclaimed the young bride, he's merely an old flame of mine.

Indeed, cried her aged and wealthy Indeed, cried her aged and wealthy

artists and writers by small loans of from five to twenty francs. Neither Your House

"That's all right. It gives us time o find out whether or not we want them to call."

TO CURE A COLD IN ONE DAY Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to sure. E. W., Groves' signature is on eachbox. He

# UDELLA

A cry of indignation has been rais-

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beautiful homes are painted? Send us a post card and ask for our Booklet "K" free. A. RAMSAY & SON MONTREAL,

### The Federal Life Assurance Company

OF CANADA.

The nineteenth annual meeting of the shareholders of this company was held at its head office in Hamilton, on Thursday, the 7th instant. In the absence of the President through illness, Mr. William Kerns, Vice President, was appointed Chairman and Mr. David Dexter.

DIRECTORS' REPORT.

The directors presented their annual report, as follows:—
Your directors have the honor to present the reportand financial statement of the company
for the year which closed on the 31st December, 1900, duly vouched for by the auditors.

The new business of the year consisted of fourteen hundred and forty-two applications for
insurance, aggregating \$2,094 735, of which thirteen hundred and ninety applications, for
\$1,995,935, were accepted; applications for \$38,750 were rejected or held for further information. As in previous years the income of the company shows a gratifying increase, and the assets of the company have been increased by \$211.430.12, and have now reached \$1,271.840.92, assets of the company have been increased by \$211.430.12, and have now reached \$1.271.340.92, exclusive of an irantee capital.

The security for policyholders, including guarantee capital, amounted at the close of the year to \$2.149.05.92, and the liabilities for reserves and all outstanding claims, \$1,123.735.07, showing a surplus of \$1.023.317.55. Exclusive of uncalled guarantee capital, the surplus to policyholders was \$147.602.85.

Policies on sixty five lives by came claims through death, to the amount of \$164.507.95 of which \$18,500 was reinsured in other companies.

Including cash dividends and dividends applied to the reduction of premiums, \$23.079.28, with annuities, \$2.928.56, the total payments to policyholders smount d to \$170.813.08.

Careful attention has been given to the investment of the company's funds, largely on morigage securities and loans on the company's policies, amply secured by reserves. These investments have yielded results better than the average results of insurance companies doing business in Canada.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business. Expenses have been comment to a reasonable first, consistent with the entries for members because the submisses.

The field officers and agents of the company are intelligent and loyal, and are entitled to much credit for their able representation of the company's service.

Having decided to increase the guarantee or subscribed capital to \$1,000,000, the amount authorize to your act of incorporation, your directors issued on 12th November last the balance of 3,000 shares, at a premium of 40 per cent. on the amount called. These shares were allotted to and taken by the exi-ting shareholders. Though the call of \$13 per share were allotted to and taken by the exi-ting shareholders. Though the call of \$15 per share were allotted to more than the same was required only in bi-monthly instalments, the greater portion of it was paid before the close of the year.

The assurances carried by the company now amount to \$12,176,282,20, upon which the company hol's reserves to the full amount required by law, and, in addition thereto, a considerable surplus, as above shown.

JAS, H, BEATTY,

President,

AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance Company:

Gentlemen: We have made a careful audit of the books of your company for the year
ending Sist December. 1999, and have certified to their correctores.

The securities have been inspected and compared with the ledger accounts and are found
to agree therewith.

The financial position of your company, as on Sist December, is indicated by the accom-

FINANCIAL STATEMENT, 1900.

8 511,093 97 8 511,093 97 ASSETS, DEC. 31, 1900 117.75% 59 626,464 83 237,314 69 289,808 81 \$ 1,271,340 92 Reserve Fund.
Claims unadjusted.
Present value of claims paid by instalments not due...
Present value of dividends applied on temporary reductions of the control of the co \$ 1,073,902 67 25,937 37 13,889 95 10,013 08 147,602 85 \$ 1,971,340 92 877,715 00

vial Assurance in force.
On motion of Mr. Kerns, seconded by Mr. T. H. Macpherson, the r.
The Medical Director, Dr. A. Woolverton, presented an interesting ortality of the company for the past and previous years.
The retiring directors were re-elected, and at a subsequent meeting heatty was re-elected President, Lieux-Col. Kerns and Mr. T.