ANNUAL REPORT OF THE

STANDARD LIFE ASSURANCE GO.

The seventy-third annual general meeting of the company was held at Edinburgh on Tuesslay, the 26th April, 1889. A. R. O. Pitman, Esq., W.S., in the chair. The results communicated in the chair. in the report :--

. 8

inclusive of bonus additions..... ubsis 1898.

5,686,058 44,678,682 14,209,690

FIRST SCHEDULE. Revenue account of The Standard Life Assurance Company, for the year from 16th November, 1897, to 15th Nov-ember, 1898. Prepared in accordance with "The Life Assurance Companies" Act/' 33 and 34 Victoria, Cap. 61.

3,992,222 80 790,250 55 1,693,836 54 5,595 41

\$ 48,653,444 44 3,265,386 92 183,555 90

the second s	3,449,442 82
Surrenders	220.895 81
Annuities	374,071 73
Commission	212,359 11
Expenses of Management	518,818 85
Dividend and bonus to shareholders	97,333 33
mount of funds at the end of the year.	30,529 94
'5th November, 1898, as per second	

paid.)vidends to proprietors (due at and prior to 15th November) outstanding*.. Annuities outstanding*... Annuities outstanding Staff deposit fund...... Sums deposited with the company......

ASSETS. Mortgages on property within the United Viewform 15,060,340 70 Inve ments

British Government securiti s..... Indian and colonial government securi-

test. Foreign government securities...... Indian and co-onial municipal bonds.... Railway and other debentures and de-benture stock Do. shares (preference).... Bank deposits for fixed periods...... House property...

85,984 45 Stock of Scottish chartered banks. Oround rents and feu-duties. Life-rents and reversions purchased..... Loans upon personal security, with pol-ides of assurance, repayable by in-staiments. Agents' balances in course of collection. Premiums outstanding in course of collection. terest accrued, but not due.... b. due, but not paid......

Deed and receipt stamps in hand......

\$44,678,681 83 Note. -These items are included in the corresponding

toms in the first schedule. A. R. C. PITMAN, Chairman. W. J. DUNDAS, Director. J. H. DAVIDSON, Director. SPENCER C. THOMSON,

Manager and Actuary. Edinburgh, 19th April, 1899.

EXTRACTS FROM THE REPORT.

It will be seen from the above fig-ares that the progress of the company poes on uninterruptedly. The new policiess issued, and the amounts assured under them, exceed those of any

The amount received for the pur-chase of annuities is also greater than ever previously reported. The sums

bowing no signs of standing still. He also referred to the very, satisfactory and sound condition of the company, which gave it a very high standing, while its investments were of the saf-est character. — The appointment of Mr. William Younger as an additional director was approved of. SPENCER C. THOMSON, Manager.

Manager. Montreal: W. M. RAMSAY. Manager

10,016,102 393,217 790,250 Manager for Canada. J. HUTTON BALFOUR. Secretary 3,265,884

SEA TELEPHONE WITHOUT WIRES. 183,55 119,825,256 Italian Invention That Will Obviate Col

lisions and Other Marine Disasters Prof. Russo d'Asar, an Italian, has devised a telephone to indicate the approach and direction of unseen vessels at sea as far away as five miles. His instruments have been tried with

which is immersed in the water either at the bow or at the stern of a vessel,

at the bow or at the stern of a vessel, consists of two greatly flattened cones, separated by a broad ring. The outer edge of the ring has eighteen receivers connecting with microphones, and each joined to one of eighteen divis-ions of a dial on deck, nine for port and nine for starboard. When the receiver for the point northeast to port, for instance, marks the sound from a passing vessel, a white disk shuts off the corresponding compariment on the dial. The look-

Expenses of Management.
518,818 as in the concesponding income tar.
533.33

Income tar.
97,33.33
White disk shuits off the corresponding compartment on the dial.
The lock-corresponding income tar.

'Show of finds at the end of the year.
30,529 94
compartment on the dial.
The lock-corresponding income tar.

'Show Norember, 1898, as per second stateholders.
43,749,992 85
if the sound becomes more intense and the disk remains in place, it is a sign in at the vessel is still approaching from that direction. If the sound grows fainter and the disk disappears and then shuts off the north-north-east compartment, say, the direction taken by the other vessel can be determined. If the apparatus can work at a distance of five miles, it ought to make collisions in logs or at night insumed and annut fund.

'Baiance scheet ind forward
43,749,992 85

'Barboilders' capital paid up.
584,000 0

'Baiance earned annuts fund.
43,749,992 85

'Baiane ear

815,705,67 hand. Failure and Success.

44,346 53 13,298 11 45,710 00 9,538 67

Failure and Success. It is often all the little things that constitute the wide difference between success and failure. Some men, earn-est in purpose, capable in many ways, seem unable to discern the import of minor, nevertheless important ele-ments, and neglect in consequence to grasp the opportunities that if accepted would carry them on to victory. In the same way people are imposed upon by mercenary druggists, who, to gain an additional profit, practise the dis-honest method of substitution. Call-ing for Putnam's Painless Corn Ex-tractor, they accept some worthless 2,154,475 89 431.682 15 881,098 77 758,728 72 1,444,416 35

3,708,470 55 763,272 73 494,074 78

3,256,297 82 61,520 16 15,987 30 807,456 45 604,932 52

I like to hear a servant girl sing at her work. It shows a good dis-position. Not always. I think our girl sings because she has a grudge 1,035,322 23 896,333 84 565,132 98 394,622 39 9,997 33 against us.

Very few marriages grow out of 726,935 50 317 00 these summer attachments, said the observing man. No, mostly trial heats, replied the horsey man.

Has your sister Lulu become engaged very often during her stay at the seashore this summer? No, the only fellows she has met were three last. year.

O'KEEFE'S LIQUID MALT Invigorates and Strengthens. LLOYD WOOD, Toronto, GENERAL AGENT.

So you want to marry my daughter? said the old gentleman. W-W-Well, I w-wouldn't exactly say that, replied -but sh the diffident to m-marry me. Otherwise we never would have been engaged. n-n-

AN IMPORTANT PERSONAGE. Conductor-See that insignificant lit-the fellow over there at the pie count-

Passenger-Yes, what of him f Conductor - He's more important than the president of the road. What Passenger-Indeed! Who is he? Conductor-He's the train dispatch-

Pharach 100." Payne, of Granby, Que'

Tiepass Teddy-Wake up, Harry; de barns on fire. Handout Harry-Blame dese careless farmers. Deyre allers leavin a lot o' hay around where a feller s apb to drop sparks from his pipe.

La Toscana, 10c. RELIANCE CIGAR FACTORY, Montreal

Take away your filthy lucre! said complete success, according to the said the villian, smiling sardonically the hero. I anticipated that remark, and Spezia. The general receiver, All these black flowing mustache. All these bills have been carefully sterilized.

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The "Baimoral," Free Bus Am. Plan Hotel Carslake, European Plan. Boom AT R. Station. Montreal. Geo. Carslake & Co., Props. AVENUE HOUSE MoiGII-College Avenue. Family Hotel rates \$1.50 per day.

ST. JAMES' HOTEL--Opposite G.T.R. Depot Railway. First-class Commercial House. Modern im-provements-Rates moderate

Lawyer-Well, have you at last de-cided to take my advice and pay this bill of mine? Client-Y-e-s. Lawyer -Very well; William, just add \$10 to Mr. Smith s bill for further advice.

Deafness Cannot be Cured

Deafness Cannot be Cured by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitu-tional remedies. Deafness is counted by an in-famed condition of the mucous limits of the Eustachian Tube. When this tube gets inflam-ed you have a rumbling found or imperfect hearing, and when it is entrely classed deafness is the result, and unless the inflammation ean be taken out and this tube restored to its nor-ever; nine cases out of ten are caused by Ca-turch which is nothing but an inflamed condi-ion of the mucous surfaces. We will give One Hundred Dellars for any case of Deafness (caused by catarth) that can not be cured by Ha l's Catarth Cure. Send for c.rulars, free. F. J. CHENEY & CO., Toledo. O. Sold by Druggists, 75c. Hall's Family Pills are the best. THE OLD SONGS. l can not sing the old songs That linger in my throat, Because, alas, it happens, I can not sing a not W P C 987

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Stammerers to be our of all of the second se

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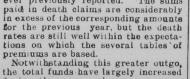
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CONNON SENSE KILLS Roaches, Bed Bugs, Rats and Mice. Sold by all Druggists, or 581 Queen W. Toronto.

tractor, they accept some worthless flesh-eating substitute, only to be disappointed or suffer injury. Put-names Corn Cure is the only reliable one.



during the year, and now aggregate sonsiderably more than \$44.500,00. While not neglecting the important home connections, the consolidation of the agencies outside the United King-lom goes on steadily, and the com-pany are beginning to reap the fruits of the policy of careful extension which

so save the vessel. It consists of an ind of the large amount of work-both responsible and routine — now con-pequently falling upon the members of the board at the head office, the direc-tors think it desirable to increase the aumbers on the beard through the ad-lition of another member. The company have now already passed the middle period towards an other investigation and division of pro-

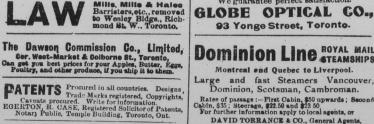
The company have now already passed the middle period towards any ther investigation and division of pro-its, and, although the rate of interest in the invested funds has necessarily in the invested funds has necessarily allen of late years—a circumstance which cannot be without its effect—the poard have, thus far, every reason to lope that the final results of the quinjuennium will be satisfactory to all pncerned.

The rebuilding of the company's pre-pises in Edinburgh is progressing sat-factorily, and the board hope that he next annual general meeting of he company may be held within the pard room of the new office. In moving the adoption of the report, high was unanimously carried the In moving the adoption of the report, hich was unanimously carried, the hairman, Mr. A.R.C. Pitman, said it as very gratifying to know that the sw business of the year had, for the rsi time in the history of the com-nay, exceeded ten millions of dollars, a from yeas to year it was growing.

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INGENIOUS FRENCH INVENTION. A Frenchman has invented a stopper for preventing the influx of water through a hole in the ship's side and



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