FEDERAL LIFE ASSURANCE COMPANY

Twenty-Seventh Annual Statement

The twenty-seventh annual meeting of the shareholders of the Federal Life Assurance Company of Canada was held at the Company's Home Office in Hamilton, Tuesday, 16th February, 1909, at 2 p. m. Mr. David Dexter in the chair, Mr. W. H. Davis, acting secretary.

The annual report, as follows, was read and adopted on motion of the President, Mr. Dexter, seconded by Vice-President Lieut.-Col. Kerns:

DIRECTORS' REPORT

Your Directors have the honor to present the Report and Financial Statement of the Company for the year which closed 31st December, 1908, duly vouched for by the Auditors.

The new business of the year consisted of two thousand, six hundred and thirty-one applications for insurance, aggregating \$3,713,609.36, of which two thousand, four hundred and twenty- three applications for \$3,377,723.33 were

As in previous years, the income of the Company shows a gratifying increase, and the assets of the Company have been increased by \$314,383.91, and have now reached \$3,314,856.65, exclusive of guarantee capital.

The security for policyholders, including guarantee capital, amounted at he close of the year to \$4,184,856.65, and the liabilities for reserves and all utstanding claims, \$3,045,786.00, showing a surplus of \$1,140,070.65. Excluve of uncalled guarantee capital, the surplus to Policyholders was \$270,070.65. Policies on ninety-seven lives became claims through death, to the amount of \$162,160.56.

Including Cash Dividends and Dividends applied to the reduction of premiums, with annuities, the total payment to Policyholders amounted to \$303,743.

Careful attention has been given to the investment of the Company's funds, in first-class bonds, mortgage securities, and loans on the Company's policies amply secured by reserves. Our investments have yielded a very satisfactory rate of interest.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business. The results of the year indicate a most gratifying progress. Compared with the preceding year, the figures submitted by the Directors for your approval show an advance of nearly ten and one-half per cent, in a seater that the process of the progress of the process of t

The assurances carried by the Company now amount to \$20,186,400.61, up which the Company holds reserves to the full amount required by law, and, addition thereto, a considerable surplus.

You are to be congratulated on the fact that the surplus over Capital and all Liabilities increased \$56,154.65, or nearly seventy per cent., during the past

The field officers and agents of the Company are intelligent and loyal, and centitled to much credit for theirable representation of the Company's crests. The members of the office staff have also proved faithful to the

Your Directors are pleased to be able to state that the business of the Company for the past two months of the current year has been of a most satisfactory character, and that the outlook for the future is most encouraging. DAVID DEXTER, President and Managing Director.

AUDITORS' REPORT

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

Gentlemen: We have carefully audited the books and records of your Com-ly for the year ending 31st December last, and have certified to their accur-

The Cash and Journal Vouchers have been closely examined and agree with

The Debentures, Bonds, etc., in the possession of the Company have been in-spected, whilst those deposited with the Government or Banks have been veri-fied by certificate, the total agreeing with the amount as shown in the Statement of Assets.

The accompanying Statements, viz., Revenue and Expenditure. Assets

Liabilities, show the result of the year's operations and also the financial posttion of the Company.

Respectfully submitted, H. S. STEPHENS, CHARLES STIFF, Auditors.

Hamilton, 1st Feb., 1909.

Financial Statement for 1908

RECEIPTS.		
Premium and Annuity Income	\$675,004.85 151,853.96	\$826,858.
DISBURSEMENTS.		
Paid to Policyholders	\$303,743.23	
All other payments	226,110.93	
Balance	297,004.65	
		\$226 252

		\$620,000.01
ASSETS, DECEMBER, 31st, 1	908.	
Debentures and Bonds	\$1,071,735.71	
Mortgages	863,262.51	
Loans on Policies, Bonds, Stocks, Etc	626,104.10	
All other Assets	753,754.33	
		\$3,314,856.65
LIABILITIES.		
Reserve Fund	\$2,993,478.00	
Death Losses awaiting Proofs	36,675.00	
Other Liabilities	14,633.00	
Surplus on Policyholders' Account	270,070.65	
		\$3,3,4,856.65
Assets	\$3,314,856.65	
Guarantee Capital	870,000.00	
Total security	. \$4,184,856.6	5

Policies were Issued Assuring..... 20.128.400.61 Total Insurance in Force After the adoption of the report the retiring directors were re-elected for the ensuing year. At a subsequent meeting of the directors the retiring officers and the executive committee were re-elected.

Mr. Ralph C. Ripley is the General Agent for the Home Office District.

FOUGHT FELINE.

MAD CAT ATTACKS AND BITES WOMAN AND BOY.

for Three-Quarters of an Hour Against Man With Night Stick.

New York, Feb. 17,-Mrs. Rose Barron her little boy, Johnny, aged five years, are laid up in their home at Ho-boken with wounds about the face and

boken with wounds about the face and arfs which their pet tom cat, Teddy, inflicted early yesterday when he went mad. After a battle for fifteen minutes, during which the cat fiercely attacked both child and mother, and bit and scratched them repeatedly. Policeman Ben Murray went to their rescue.

Teddy had been a proud resident of the home at 111 Fourteenth street. He was given to the little boy three years ago, and they had grown together. The cat had been fed on the best that could be found, and he had grown almost as rapidly as the boy. He was pure black and was one of the largest cats in Hoboken.

After breakfast the mother and boy were in the parlor when the cat suddenly sprang at Mrs. Barron. He clawed her face, bit her breast and her arms, and seratched her arms when she tried to push him off. The boy looked on in terror, but when the mother threw the cat off to the floor, it jumped for the boy. The brute fastened both claws in the little fellow's shoulders and bit his face. The child screamed, and Mrs. Barron, though bleeding and torn, reached down and pulled the mad cat from the boy. Then he jumped at her again.

Both were screaming as loud as they could, and many persons on the street After breakfast the mother and boy

heard them. Among these was Murray, who rushed to the house and broke in. He found both the mother and child bleeding and rushing about the room to avoid the further attacks of the cat. He dragged them to another room and then went back, closing the door behind him. The cat jumped at him and was knocked down with a night stick. He jumped again, and was laid out on the floor with another blow. But the cat fought on. He tore at the policeman time and again, only to meet the heavy stick. Then he turned tail and tried to run. Murray pounded him more and run. Murray pounded him more and more. He pounded for three-quarters of an hour before he had killed the cat. By the time Mrs. Barron and Johnny had been cared for by neighbors the eat was stretched out dead in the parlor, cal was stretched out dead in the parior, having been beaten till be was unrecognizable before life was knocked out of him. Dr. Trace cauterized the wounds, and the mother and child were ordered to go to the Pasteur Institute in New York for treatment.

ST. MARK'S LITERARY.

An interesting meeting of St. Mark's Literary Society was held on Monday ng in the Parish House, when C. H. H. Hooper gave an instructive lecture H. H. Hooper gave an instructive secture on the poet Keats, the special poem chosen for the evening's study being "The Eve of St. Agnes." The lecture, which was listened to with interest and enjoyment, was the first of a series of three to be given by Mr. Hooper.

After the lecture, a song was sung by T. Jocelyn, after which the meeting adjourned.

When You Visit

down and pulled the mad cat from the boy. Then he jumped at her again.

Both were screaming as loud as they could, and many persons on the street very tasty.—A. W. Maguire & Co.

ST. ELIZABETH.

Annual Meeting of This Chapter, I. O. D. E.

The ladies of St. Elizabeth's Chapter, I. O. D. E., held their third annual meeting at the residence of Mrs. T. H. Husband on Monday afternoon. There was

and on Monday afternoon. There was a good attendance, the drawing-room being crowded to its capacity.

The reports of the year's work, as submitted by the secretary and treasurer, referred to nuch good work done and much yet to be accomplished. The third annual report was read by the secretary. The motion of the chapter is, "The noblest motive is the public good." During the year nine regular and two special meetings were held. All meetings were well attended and unabated interest was taken in the work. Twelve new members have been emolled during the year. Thanks were extended to Mr. Cunningham for the use of his studio, where Tuesday and Friday afternoons during Lenten sewing for the Mountain San. Last year, in conjunction with the sewing, quantities of blossoms were made, to used at the entertainment during Easter week. St. Elizabeth Chapter's interests were especially devoted to a Japanese booth and fish pond. When the entertainment closed the ladies had much pleasure in handing \$339.91 to the sceretary of the joint entertainment committee, ecretary of the joint entertainment

A cheque for \$50 was sent to Mrs. Cre A cheque for \$50 was sent to Mrs. Crear for Empire cottage at the Sanatorium. The chapter also furmshed the linen, together with blankets, counterpanes and wall pockets. A letter was received from Mrs. Wyse, thanking the chapter for the interest in her husband, who was installed in a tent on the hospital grounds, for which the chapter provided the funds. Five dollars was donated towards the relief fund of the I. O. D. E. for poor in the city, and \$5 to the Quetage of the funds of the I. O. D. E. for poor in the city, and \$5 to the Quetage of the funds of the I. O. D. E. for poor in the city, and \$5 to the Quetage of the funds of the I. O. D. E. for poor in the city, and \$5 to the Quetage of I. S. T. S. T.

ed \$2.22 to Nurse Renton for down-town patients.

The linen forwarded to Mountain Sanatorium Infirmary and Empire cottage for the year is the following: 18 bed spreads, 2 donated by Mrs. W. J. Robinson, 3½ dozen towels; 16 kitchen towels, 1 tray cloth, 1 pair sash curtains, 2 centre pieces, 18 pairs flannellette blankets, 5 dozen pillow cases, 70 bath towels, 4 double blankets, 72 sheets, 12 table cloths, 3 pairs flannellette sheets, 3 table covers, 1 sleeping bag, 3 3-4 yards muslin, 2 brass rods, 2 bolts of factory cotton.

Mrs. R. B. Garder, the teamure cancelled. Present indications are that Hon. W. J. Hanna will be present that Hon. W. J. Hanna will be present that Hon. W. J. Hanna will be present that Hon. W. J. Hanna will be present

bolts of factory cotton.

Mrs. R. B. Gardner, the treasurer, presented the financial report, which showed the total receipts for the year \$470.66, cash in bank \$15, with one outstanding bill of \$57.41.

The following officers were re-elect-Mrs. W. R. Davis, Regent.
Mrs. Bisby, First Vice-Regent.
Mrs. T. H. Husband, Second Vice-

Regent.
Mrs. L. Gurney, Secretary.
Mrs. R. B. Gardner, Treasurer

tem.
Miss Slater, Standard-bearer.
Mrs. E. Lazier, Secretary-Treasurer Echnes.
Councillors—Mesdames Van Allen,
Briggs, J. McPherson, J. Dickson, J. J.
Evel, G. W. Robinson, E. Lazier, H.
Mullin, S. D. Biggar and Miss Wick-

The Regent gave the ladies present a very cordial invitation to remain for tea, and a very enjoyable time was

GOOD WORK.

Anglican Churches on the Mountain Making Headway.

he Rev. Matthew Wilson, M. A., the the Rev. Matthew Wilson, M. A., the new rector of Barton, are making satisfactory headway. The Glanford church is reported to be in fairly good working order, but the Chedoke and Mount Hamilton churches will require a great deal of careful, patient, and tactful attention before they can be said to be organized for a forward movement of any kind. The gatherings on Sunday are much improved.

COBALT AND GOWGANDA.

COBALT AND GOWGANDA.

The advantages of travelling via an old established route are many. The Grand Trunk Railway system, with the T. & N. O. Railway's connection, is the only route to Cobalt, and the pioneer one to Gowganda. A glance at the following schedule will convince you that this is the route to take when going to the great silver country, which is attracting the attention of two continents. Leave Hamilton at 9.95 p. m., leave Toronto 10.15 p. m.; arrive at Cobalt 11.19 a. m.; arrive at Englehart 12.45 p. m.; arrive at Englehart 12.45 p. m.; arrive at Charlton 2.05 p. m.; leave Charlton tage 2.45 p. m.; arrive at Elk City and Smyth same afternoon; leave Elk City and Smyth at 9 a. m., following morning, arriving at Gowganda about 3 p. m. Pullman sleeper through to Englehart. This route gives you an opportunity of stopping off at Cobalt, Haileybury, New Liskeard or Englehart, and looking over this district before proceeding to Gowganda. Recorder's office is situated at Elk City, where full information regarding claims may be obtained. Also good accommoda. where full information regarding claim may be obtained, also good accommoda-tion may be had at several hotels. Full and T. A., and W. G. Webster, depe

Bears the Size And You have Alvays Bought



EDITOR-POET. NATIVES OF

Address to Fireside Club on Work

the funds. Five dollars was donated towards the relief fund of the I. O. D. E. for poor in the city, and \$5 to the Quebec battlefield fund.

At the October meeting a letter was read from Mrs. R. O. MacKay, resigning her position as treasurer, which position is he had held since the inception of the chapter. Her resignation was accepted with regret and Mrs. R. B. Gardiner was appointed to fill the vacancy for the balance of the year, On Nov. 20th the chapter held its annual bal poudre, which was not a financeal success. Five dollars was sent to Municipal Chapter towards the East Indian cot.

Mrs. Husband, Miss Slater and Miss Hurd thanked the kind friends who so generously assisted in making the third annual Christmas tree entertainment so enjoyable to the patients and staff at the Mountain San. \$5 was contributed towards a tenor bell for a chime in the Nelson Memorial Church, Burnham-Thorpe, England.

Great interest was taken in opening the mite box for linen fund. This box had been circulated for three weeks among the members of the Chapter and they responded generously. When the seal was broken and contents counted the sum of \$69 was realized.

The Christmas tree committee donated \$2.22 to Nurse Renton for downtown patients.

The linen forwarded to Mountain Sanatorium Infigurary and Envisional for the patients and staff at the Mountain Sanatorium Infigurary and Envised.

The Hinen forwarded to Mountain Sanatorium Infigurary and Envised.

new members were added to the role and important announcements made. It was the intention of the executive to secure Mr. Robinette, of Toronto, to address the young men at their March luncheon, but owing to an accident the engagement has been cancelled. Present indications are that Hon. W. J. Hanna will be present to speak on the work of his own department. Mr. Hanna was to have addressed the Canadian Club next week, but owing to the opening of the Ontario House he has found it impossible to attend.

as accompanist.

President Norman Meade was chairman and was assisted by James L. Jolley, acting secretary.

EDITOR SUICIDES.

New Haven, Conn., Feb. 17.— Fred. H. Haight, city editor of the New Haven Register, killed himself by cutting his throat on the Green, near Phelps Gateway of Yale Campus to-day. He had been despondent recently. He was a member of the Yale class of 1901, and was very well known among the younger alumni

FIVE KILLED.

THE NORTH.

Interesting Address by J. W. Tyrrell in St. Gile's.

A very large audience was present in St. Giles' Church last evening to hea Mr. J. W. Tyrrell, the well-known civi engineer and explorer, of this city, speak on "The Natives of Our North Country." Mr. Tyrrell occupied the attention of the audience for some considerable time, an his remarks were very interesting. During the course of his address he gave abject, he carefully traced the Indian land, to the present time. The views as shown by Mr. Tyrell were not confined to the native alone, but of several interesting sights along the routes of his many trips. He referred to the efforts that are being made to save the buffalo from extinction, and also of the advancement of the Indian race. Mr. Tyrrell's trips were for the most part confined to fludson Bay, British Columbia and the Pacific coast. He also spent much time along the Nelson River, which he mentioned as being one of the rivers that strong and weak traits of character

A REVIVAL.

Wentworth Baptists Holding Series of Meetings.

At the revival service in Wentworth treet Baptist Church last evening, W J. H. Brown, pastor of Barton Street Baptist, addressed the gathering. Ow-ing to the inclement weather the attendance was not very large. Mr. Brow-spoke on the Song of Solomon, and du-ing his remarks made a number of sup-grations to the monders which cessary if they would be qual active service during the reviv Mr. Brown characterized the

seriously, by the collapse of a floor ed to do work for the Master ought a hall where lots were being drawn give up playing cards and questional

Sensational Piano **Bargains**

Notwithstanding the stormy weather yesterday, many people turned out to the great Carey Piano Sale, and several beautiful instruments were sold.

This is Certainly the Opportunity of a Lifetime, so Don't Delay

New \$275 Pianos Only \$137

Remember the pianos have got to be sold, as we are retiring from business, so put a few dollars in your

GEO. W. CAREY

90 King Street West, Hamilton, Ont.



Read it through carefully. It will pay you, if you have

In the Shoe Section

Midwinter Shoes and Evening Slippers, attractively priced for Thursday's selling.

Women Dongola Kid and Box Calf Boots, beed and Blucher cut, with extension soles, military heels, sizes 2½ to 7, worth regulary! \$2.00 pair, on sale to-morrow at\$1.65

Boys' and Youths' Box Calf Laced Boots, with good weight soles and back straps, sizes 11 to 13 and 1 to 5, on sale to-morror \$1.00 pai at ... \$1.00 pai Misses' Dongola Kid Laced an Blucher Cut Boots, with lo-heels, slip soles, sizes 11. to : worth regularly \$1.35 pair, to forrow for ... \$1.0 . . \$1.00

New Spring Dress Fabrics

Popular priced lines that are vorthy of special emphasis. Come and see the newest yeaves and colorings for spring.

Stripe Venetians 75c Wool Venetian Cloth, hes wide, very special calu

Special Purchase of Amazon Cloth at \$1.00

A special purchase of f French Amazon Cloth and Bro cloth, in the new shades of bi brown, green, old rose, peon, re-clod, taupe, cadet and black, and 54 inches wide. Good va-regularly at \$1.25 yard. V special Thursday 8

New Suitings \$1.25

Cashmeres 50c

Special value at 50c yar

New Idea Woman's Magazine

March Number is ready, 2

Decisive Winter Coat Clearance

Three lots on sale to-morrow at about half price and less.

Lot 1 at \$5.00

Lot 2 at \$8.95

Lot 2 at \$8.95

Well Tailored Coats of cheviot, heavy and unfinished broadcloth, 36 length, loose, semi and tight fitting, trimmed with self strappings, self, satin or velvet colars, all smart styles, also two Carneul Ceats in grey and black, hip length, semi-fitting, trimmed with velvet and silk braid, worth regularly up to \$18.00, choice on egularly up to \$18.00, ch hursday at all one

Lot 3 at \$13.75

Handsome models of fine broad oth and Kersey cloth, in navy reen and wine, in semi-fitting \$13.75

In the Grocery Section To-morrow

Jam — Another large consignment of that pure jam in individual ize jars has just reached us. hoice of raspberry and straw-hery: regular 10c value, clearing he entire lot to-morrow at 5c jar

Sweet Oranges — 15 odd cases

Oranges, sweet and f Mexican Oranges, sweet and ull of flavor, Thursday 19c dozen

Tea-Our special blend . . 25c lb Sugar- Redpath's guaranteed quality Granulated Sugar in

A Great Avalanche in Women's Coat Prices

\$10.00 and \$12.50 Coats reduced to \$5.29 each \$12.50 and \$15.00 Coats reduced to \$7.29 each \$15.00 and \$13.50 Coats reduced to \$9.29 each

\$1.25, \$2.00 and \$2.50 Women's Blouses \$1.19

clean up of surplus odd lines in these pretty White Lawn Blog Clearing sale price

Pure Irish Linen Tailored Blouses Gibson pleated front, with stiff linen collar and cuffs. A very popular style for present wear; all sizes

Tailored Blouses Special \$1.25

ar and cuffs; special value now at lar style for present wear; all sizes to 44; value \$3.50, special sale \$2.98 About the New Shantung Silks

For the coming season every style effect leads to the new Empire, incess and Directoire effects. Hence the wide widths, soft satin clinging sterials will be very popular. We noted this earlier in the season, and we stocked an inconceivable range in all colors and qualities.

ColoredeShantung Silks, Special Valne \$1.00 Beautiful soft, fine-qualities, in shades of white, champagne, taupe, lden brown, cadet, reseda, navy and peacock. Warranted stamped qualy and fast dyes, 28 inches wide. Note, any length at all will be cut from ese Silks. Special value here at \$1.00

Tussor Silks at 85c and \$1 Colored Shantungs 75, 85c, \$1

Tussor Silks at 85c and \$1

Natural Colored Tussor Silks, 36
inches wide, plant and cross corded
weaves, splendid washing qualities.
A very popular silk for blouses or
A very popular silk for blouses or
Control values at 85c and \$1

\$3.50 Linen Blouses \$2.98

dresses. Special values at 85c and \$1 69c Natural Shantung Silks, 34 inch, 50c

FINCH BROS., 29 and 31 King St. W.

"SUBS" ON LAND GRANTS.

Veterans Can Get Outsiders to Do Necessary Cultivating.

Ottawa, Feb. 16.—Hon. Frank Oliver has announced the terms upon which South African veterans can place substitutes upon their grants of land. A volunteer can become a substitute for another volunteer and perform the loomestead duties on both grants, pro-