nents:

PHONE 865 CLOCK

res. J. J. Banfield,

John, N. B. Brokers

h America incial Agents

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WITH THE **BIG BALL LEAGUES** 

TO ADOPT

Company in 1912:

Assurances Issued and Revived

Premium and Interest Income

Total Assets - - - - -

Policyholders' Net Surplus -

Payments to Policyholders -

Rate of Interest Earned - -

## ON BLACK'S CONTRACT

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The Imperial Life Assurance

Company of Canada

THE following are some outstanding features from the Directors' Report submitted at the Annual Meeting of the Company held on Wednesday, January 8th, 1913, and covering the operations of the

Assurances in Force - - - \$34,518,000 \$38,734,686 \$4,216,686

The reserves for 95% of the assurances in force have been based on a 3% and those for the balance on a 3½% interest rate.

The Company's policy reserves are now on a stronger basis than those of any other Canadian life assurance company.

The results achieved in 1912 surpass in all departments those of any previous year in the history of the Company.

HEAD OFFICE: Imperial Life Bldg., TORONTO

W. A. GIBSON, Provincial Manager, - St. John, N. B.

Policy and Annuity Reserves - 5,509,062 6,338,568

7,136,952 7,851,660

1,545,527 1,795,378

781,551

287,720

6.81%

7,095,443 8,134,420 1,038,977

944,413

398,957

6.83%

## M'CURDY & CO.'S NOTED FINANCIAL AND LEGAL

# FINANCIAL

LETTER

Montreal, Jan. 10—The past week as team captived the form of the transport of the financial account of the commercial Legacy that the market is found to much alleged which has been a builth one on the local account of the commercial Legacy that that the market is found to much alleged which has been to put the price where it is today. Ottawa Power was a store of the commercial Legacy by the price of the commercial Legacy by the price of the commercial Legacy by and that the may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commercial Legacy by and that this may be followed by a store of the commerc

714,708

249,851

829,506

111,237

.02%

INTERESTS ON ATLANTIC SUGAR BOARD



Mr. H. J. Fuller, also a director of the Atlantic, is another of Montreal's prominent and succe-ful business men. He is president of the Canadian Fairbanks-Morse Co.; a director of the Canadian Consolidated Rubber Company; of the Canadian Rand Company; vice-president of the Alber Chalmers-Bullock Company, and president of the Pominion Safe and Vault Company, He has lectured on "The Art of Doing Business," and in the art of doing things his associares say he has few if any sub-riors. He was one of those most active in promoting Montreal's Typhoid Emergency Fund a vegar or two ago.

important litigation, business nevoltations and arrangements in which the railway companies, insurance companie and financial corporations have been interes ed. For two years only, 1903-1905, were his activities suspended, and they were spent on the Bench of the Supreme Court of Canada. It has been said of Mr. Neshitt that "he has the memory of a Macaulay and the capacity for work of a Morgan or a Schwab; is wise in his conclusions and accurate in his judgments."

SIR THOMAS TAIT.

Sir Thomas Tait is a Canadian malway man, whose reputation is known in other parts of the empire lesides the Dominion, for when the Covernment of the Australian Colony of Victoria was looking for a man to put their state railways on a pay no basis, when other men had failed.

Going West—Leaves Campbellton at 10.00 pt. m.

And in addition to above and to the ordinary freight trains, there is also a regular ACCOMMODATION TRAIN carrying passengers and freight running each way on alternate days as follows, viz.

SIR THOMAS TAIT.

Sir Thomas Tait is a Canadian malway man, whose reputation is intermediate stations, Monday, Wednesday and Friday, due at St. Leonards at 4.20 p. m.

Going Mest—Leaves Campbellton at 10.00 p.m.

to put their state railways on a pay no basis, when other men had falled, he was recommended to them. Before that he had achieved great success in the service of the Canadian Pacific Hailway, and finally became maneger of transportation over the whole system. Mr. Tait went to Australia in 1903, to be chairman of the Victorian Railway Commission and held that office until 1910 with such conspicuous success that he converted what was practically a bonkrupt system into a paying business, at the same time rebuilding the road and nodernizing its rolling stock. He was knighted for his services in 1911. W. R. ALLAN.

Mr. W. R. Allan, of Winnipeg, is a member of the Allan family of Montreal, whose history is that of Canada's shipping industry. He is a director of the Union Bank of Canada and has long been in business in Manitoba's capital, as head of the fit mof Allan Laing, Killam & Mackay. He is a director of the North-West Land Company, and vice-president of the Prudential Trust Company.

Mr. F. H. Ward is a well-known figure in the business eye of Mont-real, and noted for his energy, forest and square dealing. He is vice-president of the Canadian Consolidated Rubber Company, and is active-ly associated with other well-known enterprises.

T. CHASE CASGRAIN.

T. CHASE CASGRAIN.

The Hon T. Chase Casgrain, K.C., is one of the most distinguished men practising at the Bar in Canada. He is at the head of the noted law firm of McGibbon, Casgrain, Mitchell and Casgrain, doing an enormous corporation business, and is a noted figure in the Montreal courts, as well as before the Supreme Court of Canada and the Judicial Committee of the Privy Council of Great Britain. Mr. Casgrain has held the highest offices in the legal profession of the Province of Quebec, having been Battonier-General of the Quebec Bar. He has been a member of the Quebec Legislature, and has held office as Attorney-General of the Province of Quebec; he has also sat in the House of Commons at Ottawa. On November 10th, 1911, he was honored by His Majesty King George personally by the appointment as senior member of the Canadian section of the International Waterways Commission, of which important commission he is the chairman.

Waterways Commission, of which important commission he is the chairman.

The financing and underwriting of Atlantic Sugar Refineries, Limited, was handled by Messrs. N. B. Stark and Company, of Montreal, and Murray, Mather and Co. of Toronto. The securities issued provide cash working capital over and above all costs of construction of \$750,000, so that it will be readily seen that the new enterprise will start operations under exceptionally favorable conditions.

TORONTO

Tor

RAILWAYS.

THE WOR \$639.10

Asia will beave Liverpool April 1st and May 27th, respectively, and

General Route-From Canadia or American Port to Liverpoo hence Gibraltar, Monte Carlo, Port Said, Suez, Singapore, Hong Kong Shanghai, Kobe, Yokohama, Van-couver, thence rail to original

> For Full Particulars write St. John, N. B.

## INTERCOLONIAL RAILWAY

Fall and Winter Through Service -TO-

**QUEBEC and MONTREAL** 2 THROUGH 2

OCEAN LIMITED

on No. 4 Express, leaving at 11,20 a. m., Daily except Sunday.

MARITIME EXPRESS

Connecting Train No. 134, leave St. John 18.35 Daily, except Sun day.

GEORGE CARVILL, City Ticket Agent
3 King Street.

#### THE INTERNATIONAL RAILWAY

pards and connecting the Incolonial and Canadian Pacifi

Winter Time Table Summary GOING WEST.

Express train leaves Campbellton daily (except Sunday) at 7.30 a.m. for St. Leonards and intermediate stations, due at St. Leonards at 12.30 p.m.

Express train leaves St. Leonards daily (except Sunday) at 5.00 p. m. after arrival of C. P. R. express from St. John, Vanceboro etc, due at Campbellton at 10.00

Going East—Leaving St. Leon ards at 8.30 for Campbellton etc., Tuesday, Thursday and Satur day, due at Campbellton at 4.30

verned by Atlantic Standard full information regarding connec-tions, etc., apply to R. B. Hum-phrey, freight and passenger agent, 55 Canterbury street, St

#### ALL THE WAY BY WATER **Eastern Steamship Corporation**

International Line 

Leave St. John, 9 p. m. Thursdays, for Eastport, Lubec, Portland and Boston.
Returning leave Central Wharf, Boston, Mondays, 9 a. m. and Portland, 5 p. m. for Lubec, Eastport and St. John.

Maine Steamship Line

STEAMSHIPS.



CANADIAN PACIFIC **EMPRESSES** IAND OTHER STEAMSHIPS

Liverpool Service SAILINGS

FROM ST. JOHN, N. B. EMPRESS OF BRITAIN, Jan. 10

For Rates, Reservations, Plans, Literature, Tickets, Etc., Etc., Apply to

W. B. HOWARD, General Agent St. John, N. B.

ALLAN LINE

ROYAL MAIL Twin Screw and Turbine

ST. JOHN TO LIVERPOOL

Pomeranian ... Thursday, Jan. Lake Erie ... Thursday, Feb. Pomeranian ... Thursday Mch. Lake Erie ... Thursday, Mch. 2

### PICKFORD & BLACK LINE

S. S. "Rhodesian" salls Jan. 5 for Bermuda, St. Kitts, Antigua, Bar-bad inidad. Demerara. S. S. "Ocamo" sails Jan. 15, for Ber-da, Montserrat, Dominica, St. Lucia, St. Vincent, Barbados, Trinidad, Demerara.

St. Vincent, Barbados, Triniqa, Demerara.
S. "Briardene" salls Jan. 26, for Bermuda, St. Kitts, Antigua, Barbados, Trinidad, Demerara.
S. "Oruro" salls Feb. 8 for Bermuda Montserrat. Dominica, St. Lucia, St. Vincent, Barbados, Trinidad, Demerara.
For passage and freight apply to

#### MANCHESTER LINE

WM. THOMSON & CO., Agents

HEAD LINE

ST. JOHN TO DUBLIN.

S. Inishowen Head, December 20 ST. JOHN TO BELFAST. S.S. Ramore Head, December 30.

Wm. Thomson & Co., AGENTS

**ELDER-DEMPSTER LINE** 

NASSAU, CUBA, MEXICO SERVICE. S. S. "SOKOTO" sailing from St. John about Jan. 10th, for Nassau, Ha-vana, Puerto, Mexico, Vera Cruz, Tam. pico and Progreso, followed by Bornu Jan. 27th.

Jan. 27th.

SOUTH AFRICAN SERVICE.
S. S. "KWARRA" salling from St.
John about December 30th, for Cape
Town, Port Elizabeth, East London,
Durban and Delagoa Bay. Cold Storage
accommodation on each vessel. Accommodation for a few cabin passengers. For freight and passenser rates
and full particulars apply to
J. T. KNIGHT & CO., Agents,
ST. JOHN, N. B.

**FURNESS LINE** 

Dates subject to change.
WILLIAM THOMSON & CO., Agents,
St. John, N. B.