

"BOW PARK" CREAM CHEESE

Delicious Flavor! Neat Package! Retail 10c. Fast Seller! Write us!

PREPARED BY

Shuttleworth & Harris,

— ON —

"BOW PARK" FARM,

Brantford, Ontario.

and loss account. 3,544 32
\$ 859,650 32

\$2,344,205 54

C. P. BUTLER,
Manager.

We hereby certify that we have audited the accounts of the Agricultural Savings and Loan Company, of London, Ontario, for the year ending December 31st, 1901, and find the same correct and in accordance with the above statements and the company's books. We have examined the cash and bank accounts and vouchers monthly, and have carefully checked every entry in the company's ledgers, and we have examined the company's securities and find them in order.

GEO. F. JEWELL, F.C.A.,
ANDREW DALE,

Auditors.

London, Ont., Feb. 3rd, 1902.

The president, in moving the adoption of the report, congratulated the shareholders on the prosperous condition of the company's affairs. Currency debentures had increased over \$90,000, and savings bank deposits over \$25,000. The real estate on hand only amounted to \$4,500, and had been written down to a point where the directors felt perfectly confident there would be no loss. He alluded in feeling terms to the loss the company had sustained during the year by the death of Mr. Daniel Regan, who had been connected with the company since 1872, and for the past seven years its president. He was a gentleman who was highly esteemed by his co-directors, and whose business ability had been of great and valuable service to the board, and whose kindly disposition had endeared him to all who were brought into contact with him. The vacancy thus caused on the board was filled by the appointment of Mr. Moses Masuret, whose thorough and extensive knowledge of business affairs will be of great assistance to the directors.

Messrs. George F. Jewell, F.C.A., and Andrew Dale were re-elected auditors.

Messrs. W. J. Reid, Thomas McCormick, Thomas Beattie, T. H. Smallman and M. Masuret, were re-elected directors for the ensuing year.

Several shareholders spoke in regard to the report, which was considered a very gratifying one, and with which they were much pleased. Mr. J. W. Little, who was formerly on the board of directors, and who has always taken a warm interest in the company's welfare, stated that he considered the company one of the soundest and most carefully managed institutions of its kind in Western Ontario.

At a subsequent meeting of the directors, Mr. W. J. Reid was re-elected president, and Mr. Thomas McCormick was re-elected vice-president.

ROYAL LOAN AND SAVINGS COMPANY.

The twenty-sixth annual general meeting of the shareholders was held at the company's office, Brantford, Ont., on Wednesday, February 12th, at 3 o'clock p.m., the following being present: Dr. James W. Digby, president; Christopher Cook, vice-president; Messrs. A. J. Wilkes, K.C.; C. B. Heyd, M.P.; John Mann, John F. McLaren, William Watt, Sr.; Samuel Harold, John A. Leitch, Henry Cox, T. S. Rutherford, W. R. Turnbull, Dr. Nichol, Peter Wood, Dr. Stanley, R. H. Walcot, P. O'Connor, Paris; Dr. Kelly, Mrs. Nairn. Also William Wilkinson and Arthur K. Bunnell, auditors, and W. S. Brewster, Geo. D. Heyd and George H. Muirhead, solicitors.

(Continued on page 1131).

Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada: MONTREAL

Invested Funds..... \$48,400,000
Investments in Canada..... 14,930,000

Low rates. Absolute security.

Unconditional policies.

Claims settled immediately on proof of death and No delay.

HUTTON BALFOUR, Secretary. D. M. McGOWN, Manager

CHAS. HUNTER, Chief Agent Ontario.

Liverpool and London and Globe INSURANCE COMPANY

Available Assets..... \$61,187,215
Investments in Canada..... 3,300,000

Insurances accepted at lowest Current Rates

JOS. B. REED, Agent, 51 Yonge Street, Toronto.
G. F. C. SMITH, Chief Agent for Dom., Montreal.



ESTABLISHED A.D. 1720

THE LONDON ASSURANCE

Head Office, Canada Branch, Montreal.

E. A. LILLY, Manager.

Total Funds, - - - \$20,000,000

FIRE RISKS accepted at current rates.

Toronto Agents:

S. Bruce Harman, 19 Wellington Street East.

WELLINGTON MUTUAL

Fire Insurance Co.

Established 1840

Business done on the Cash and Premium Note System.

GEORGE SLEEMAN, Esq., President.

JOHN DAVIDSON, Esq. Secretary.

Head Office, Guelph, Ont.

The Northern Life Assurance Co., Head Office, London, Ont.

1901 WAS THE BANNER YEAR.

		Increase over last year.
Insurance written	\$1,267,500.00	52 3/4%
Insurance in force	2,769,870.00	34%
Premium Cash Income ..	75,928.72	32 3/4%
Total Cash Income	84,755.92	29%
Government Reserve	122,983.93	51 3/4%
Total Assets	284,275.55	11 3/4%

The Ratio of Expenses to Premium Income shows a decrease over last year of 15%.

The Interest Income has more than paid all Death Claims since the Company commenced business.

Our Policies are up-to-date. Rates reasonable. For particulars see our Agents or address,

JOHN MILNE, Managing Director, LONDON, Ontario.