## CENTRAL LIFE INSURANCE THE A. P. DEFENDS ITSELF **COMPANY OF CANADA**

### Annual Report of the Board of Directors for the Year 1904.

Your directors have pleasure in submitting for your approval the report and statement of accounts for the year 1904.

The number of new applications for insurance and revival of policies received during the year was 290 for \$278,250,00. Of these, 13 applications for \$13,750.00 were declined or deferred, and still pending at the end of the year. The policies issued and revived were 277 for \$264,500.00.

The income from insurance premiums was \$14,277.61, and interest, etc., \$5,864.41, making a total of \$20,142.02 .

The total assets after paying expenses of management, death losses and despatches to the London papers all reeinsurance amount to \$55,140.26, the items of which are set forth in the balance sheet. Our policies are all valued upon the institute of actuaries' healthy male tables of mortality and 3 1-2 per cent. interest as required by the figures of killed and wounded are stig-Dominion government, since the 1st of January, 1900. The insurance act pro-Dominion government, since the 1st of January, 1900. The insurance act provides that policies existing prior to the 1st of January, 1900, may still conMonday's papers ranged from 2000 by tinue to be valued upon a 4 1-2 per cent. basis until 1910, after which time a 8000. One prominent paper announce per cent. interest rate must be employed, until 1915, when it will become that the dead alone numbered 2000 and compulsory to value all insurance on a 3 1-2 per cent. basis. Having adopted figures, 500, given on Monday, now considered at the en the ultimate government standard the future profits to policyholders in this now the ultimate government standard the future proints to possessive the govern-company will not be needed to make good the increased reserves the govern-gerations are noticed in ment of Canada now require on the policies of older companies whose business has been largely placed prior to the act of parliament changing the standard of valuation, thus the higher standard of security adopted will prove of great satisfaction to all those interested in the welfare of the Central Life Sevastopol works, which latter was contradicted by the Associated Press

The company's auditors have made a careful and continuous audit throughout the year of the company's books, vouchers, securities for investments, cash balance and found same correct. Their report being appended hereto. The directors take this opportunity of thanking the officers and agents

for their valuable assistance during the year THOMAS CRAWFORD, President.

### J. M. SPENCE, Managing Director.

## AUDITORS' REPORT.

We beg to report that we have audited the books of the company for year ending 31st December, 1904, and have examined the vouchers connected therewith, and certify that the financial statements agree with the books and

The cash balance and securities represented in the assets have been verified with the books of the company and are correct.

Q. D. Day and R. F. Spence, F.C.A., Auditors. Totonto, January 23rd., 1905.

### PRESIDENT'S REMARKS.

The president, Mr. Crawford, in moving the adoption of the report, said: Gentlemen: The policy of the directors towards the management of the business of the company up to the present has been conservative. We have proceeded with care so as to avoid mistakes, believing that the best interests of both the shareholders and policyholders would be served by a policy of

The permanency and security of the company has now been established, so that you may look forward to a marked increase of new business for the pre-

Your directors have been considering during the past year the advisability of taking out a Dominion license and arrangements have been made to carrythis into effect, that will place the Central Life on a par with the best Cana-

Under the supervision of the insurance department of the Dominion government, our company will take a place in the age, in being reported in the blue book, becoming more widely known, and thus enabling our agents to more successfully compete for business.

I have much pleasure, gentlemen, in moving the adoption of the report. The vice-president, Mr. T. E. Bissell, in seconding the adoption of the re- Buston Has Terminal Station Plan

Our president, Mr. Crawford, in moving the adoption of the report has pointed out that the policy of the directors has continued along the line of

If we have not made the most rapid growth, we have nevertheless been

building a safe, secure, permanent structure. The amount of our capital stock placed on the market, namely, \$500,000. 00, has all been taken up, so that this question which has taken a good deal tence at life saving. In Buffalo many of the time of our field men, has been disposed of, placing us in a position to of the cars have air brakes, but the

put forth our best efforts in procuring new business. In common with other financial institutions we can discern the promise of a marvelous expansion of business to be done throughout our sister provinces of the great Canadian west. Our arrangement to have the Central Life Insurance Company of Canada enter this attractive field for insurance business will commend itself to our shareholders and policyholders.

This present year, we believe, will prove to be the best and most suc cessful period ever realized by the Central Life, and I feel safe and withinthe mark in stating to-day that our manager will write at least three-quarters and people do not complain when they of a million of new business during 1905.

The outlook is most promising.

I have much pleasure, gentlemen, in seconding the adoption of the report. Resolution for the adoption of the report was carried unanimously. The following gentlemen were elected directors: Thomas Crawford, M.P.P, Torrance E. Bissell, Esq., James Dow, M.B., Abraham Groves, M.D., and John

At a subsequent meeting of the board of directors Thomas Crawford M.P.P., was re-elected president, and Messrs Torrance E. Bissell and James Dow, M. B., vice-presidents,

written above

just cause of labor,

Brockville, Jan. 25

Thos, Keilty.

Murderer Surrenders.

twenty shots had been fired into the

was enacted. When the officers entered the house they found the body of John

Wagar lying in an upstairs room with five bullet wounds in the head.

Washington. Jan. 25 .- The Smoot in

estigation was brought to a close to-

residence, where the tragely

last night killed his brother John

Inspector of Factories.

FACTORY LÉGISLATION.

Editor World: It has come to my no

tice that in your issue of Jan. 21, under

the heading, "Government a Humbug

### CASSIE DECLARED BANKRUPT.

### Creditors Will Meet and Elect Trustee to Wind up Estate.

Cleveland, O., Jan. 25 - Mrs. Cassie L. on Labor Legislation," this depart-Chadwick was to day formally adjudg ment has been unfairly and unjustly with the murder of Franz Frehr. Bonier States District Court. The creditors is reported as a labor man. It happens will meet and elect a trustee to take that I was selected from the ranks of the property. ed a bankrupt by default in the United criticized by one Samuel Heakes, who is 76 years of age. charge of her property until it shall factory inspector. And entering upon my duty, my first, last and only in-Mrs. Chadwick has been ordered to structions from the honorable the min

file a list of all her creditors, together ister of agriculture, who is chief of with a schedule of her assets and list this department, were to enforce the bilities within ten days. Mrs. Chad factory laws as I found them with wick has not yet been released from justice to all and favors to non-.

### Constituent Asked Bribe.

Hon. John Dryden received the following letter from one of his constitu-

And as to the employment of child labor, if this friend of the children siderable by way of advancement of our country, especially in the interest of our farmers. As you know, I always vote had advised the factory inspectors of Conservative or stay at home, especially any specific cases that came to his t this election, as I would very much notice, he would have accomplished at this election, as I would very much more good than by making general like to see the government overthrown, and the books audited by the opposition But in consideration of \$600 at 3 12 per cent, until paid would be some inducement to do my best for you. Owing to my business, would have no foundation. I have been called a crank on child labor, and notwithstanding all my vigilance and opportunity, I am forced to admit that the factory laws relating to child labor are fairly observed. ed in this province.

It is not my purpose to culogize the

"Respectfully yours, (Signature)."
"Postscript—Above to build a house."

Utica, N.X.; Jan, 25.—The St. Law man I feel it my duty to defend the rence Park Association has applied to department with which I am identified Rogers in the supreme court against nuscrupulous misrepresenta-



Declares That Reports of Slaughter in St. Petersburg Have Been Exaggerated.

London, Jan. 25.-The papers have been given up almost exclusively since and the Russian emperor and his government are generally compared to beasts at bay,"

in Russia serves again to reveal the

matized as "ludicrously offici gerations are noticed in most of the reports. A notable instance is a long account of an alleged mutny of sailors

papers and reviews by prominent authorities on Russia, arguing the certain

success of the revolution, but they seem to be inspired more by the hope of the writers than by facts,

Prince Sviatopolk-Mirsky, a cousin of the Russian minister of the interior, and secretary of the embassy here, said to the Associated Press:

"It is certain that last Sunday's events at St. Petersburg are grossly exaggerated in all the European press. I am sure normal tranquillity will soon

the emperor had declined to receive a deputation of a hundred thousand workmen who pleaded, among other demands, for the separation of church from the state. Some foreign correspondents who

have been indulging in the wilest ex-aggerations of the situation in anticiation of arrest, are trying to arrange countries to make prompt represents The strikers seem still to be without definite plans for the future. It is said apon for to-morrow, on the occasion of

funerals of several of the more promi-nent victims, but this is denied. For the moment the strikers appear to be All the outgoing trains are filled with The stories of illness of the emperor and the empress are officially deni-d. The correspondent of the Associated Press to-day conversed with a member ld to our advant-ling in the garden at Tsarkoe

### MANAGER FLEMING RE-ASSURES.

of investigation, says the Toronto Railway Co. has a service that more than compares favorably with that in eastern American cities he visited. No fenders are in use that make even a prenumber is not being increased, the in use ten years. In Philadelphia and New

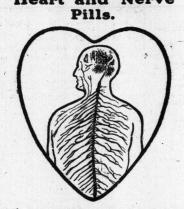
"In Boston they have where the passengers go to take their cars. That is a great wrinkle," said Mr. Fleming. "They have a number of underground stations where cars from the various routes follow each other, and neonle sten into them from a level are kept waiting, for they are in a nice up fitted building. There they have their terminals underground, but, of course, this is very expensive. If we could have a park set aside for us where we could have waiting rooms fitted up, and have the lines converge,

would save a lot of time. One thing I noticed in the American. cities was the way the people move. They are faster than in Toronto. They standstill before they leave their seats get off. They are ready at the step and are off the instant the car has stop

Murderer at 76.

Buffalo, Jan. 25 .- Charles Bonier was found guilty of murder in the first detried on an indictment charging him

### MILBURN'S Heart and Nerve



government for having done justice to the labor people, but as an honest labor down of the system may follow, if you do: Nervousness, Sleeplessness, Dizzitions of men whose political ambitions are in advance of their sincerity to the ness, Palpitation of the Heart, Shortness of Breath, Rush of Blood to the Head Cleveland Jan 25 -After defying the

barricades, George Wagar, who late dispel all these symptoms from the

WEAK SPELLS CURED. Mrs. L. Dorey, Hemford, N.S., writes as as follows:—"I was troubled with dizziness, weak spells and fluttering of the heart. I procured a box of Milburn's Heart and Nerve Pills, and they did me the state of the heart. so much good that I got two more boxes, and after finishing them I was completely cured. I must say that I cannot recon mend them too highly.

TO THE WORKINGMAN

mation freely given.

HAROLD B. ROBINSON, Esq., Vice-President, Cashier AMOS HARRINGTON, Esq., Second Vice-President, Gen-

ERWIN B. JONES, Esq., B.A., Secretary, The Robert Simpson Company, Limited, Toronto.

JAMES CURRY, Esq., Banker and Broker, Toronto.

reduced by sale of lands, as the cultivated portion will

ductive within a short period as those at present

The lands offered for sale can be made as pro-

The estate is abundantly watered by numerous

The climate is one perpetual June-no fogs, no

Abundance of water and perpetual grass make

New York markets are at its command for all

The estate borders upon Gaudiana Bay, with a

Cuba has only now become open to modern de-

This is the opportunity for the man of small

This company is now offering land in blocks of

Stock at par or scrip entitling the owner to an

Only 10,000 acres will be offered at \$10.00 per

The second 10,000 acres will be sold at \$20.00 per

The balance of the estate to be disposed of-30,-

As the price of land is raised, the prices of stock

000 acres, will be raised to \$50.00 per acre or over.

option to take land at \$10.00, or stock at par, for a

means to obtain a home and subsequent wealth, for

the man of means to obtain a profitable investment.

sea frontage of about twelve miles and a deep water,

velopment, and its progress is sure to be rapid.

ten acres or more at \$10.00 per acre.

acre, of which 4000 acres are already sold.

acre or over within a few months

will also advance.

For winter pleasure or health travel,

its continual festival of fruits and flow-

health restoring climate, and luxurious

Wedding Trips.

It is best to make arrangements in advance. Consult C. E. Horning, City

and he will make you up an itinerary for a trip in any direction, or for any

length of time, and give full inform

World's Famous Winter Resorts.

and all Southern resorts. Excursion

erature is even, so that catarrh is un-

be increased by additional plantation.

streams and fresh water springs.

Game and fish abound.

stock-raising an assured success

Flowers bloom the year round.

mists, no yellow fever.

heard of.

# CUBA, THE LAND OF THE FUTURE:

## CANADA-CUBA LAND & FRUIT COMPANY, Limited

Shares, Par Value, \$100 Authorized Capital, \$600,000 - - -LAND AT \$10.00 PER ACRE FOR A SHORT PERIOD ONLY

An easy way of procuring a home. A future that cannot be obtained elsewhere. Don't fail to write or call. Every infor-

### TO THE MERCHANT

If your business or health fails, a plantation will give you a handsome return. No laborious work in a climate of perpetual June.

### TO THE CAPITALIST

Absolute security. Land in two years will be worth five times the present price, which certainly will increase the value of stock proportionately.

### OFFICERS AND DIRECTORS:

REV. ALEXANDER CAMPBELL, President.

Head Office Massey-Harris Company, Limited, Toronto.

tleman, Toronto.

CECIL H. THOMPSON, Esq., Treasurer, Manager Canadian Otis Elevator Company, Toronto.

GEO. F. DAVIS, Esq., Managing Director, Inspector Sun and Hastings and Loan Company, Toronto.

WILLIAM PEMBERTON PAGE, Esq., Managing Director of the Sun and Hastings Savings and Loan Company,

JOHN J. MAIN, Esq., Superintendent of the Polson Iron Works, Manager Canadian Heine Safety Boiler Co., Toronto.

WHITFORD VANDUSEN, Esq., Banker.

I. W. CURRY, Esq., K.C., Crown Attorney, Toronto.

BANKERS—The Royal Bank of Canada, Toronto; The Royal Bank of Canada, Havana, Cuba.

H. W. MAW, Esq., of Dewart, Young & Maw, Toronto; EDWARD L. DELGADO, Havana, Cuba, Solicitors.

profit of \$100 per acre.

This company is the owner of 70,000 acres of Terms-25 per cent. cash; 25 per cent., 30 days; very rich, fertile land in the Province of Pinar del 25 per cent., 60 days; 25 per cent., 90 days; or terms Rio, Cuba. This land is suitable to the growth of the finest quality of tobacco, oranges, lemons, pineapples, 1st.—There is no healthier or pleasanter climate and other citrous fruits.

A small portion of this estate produced last year in any part of the world. Both yellow fever and a large percentage on the total authorized capital smallpox have been banished for all time, neither of these diseases having appeared here since the be-One acre produced last year \$2700 in tobacco. The ginning of this century. revenue-producing powers of this estate will not be

2nd —There are neither snow, ice nor cold rains during the winter, and frost is unknown.

3rd.—There is not a single poisonous snake, and very few reptiles of any kind are found on the 4th.-No island or strip of coast in the world

is more plentifully supplied with deep, well protected harbors than is the Republic of Cuba. 5th.-The soil is famous throughout the world

6th.—Fine fresh water streams and valuable

medical springs abound in every province. 7th.—The distribution of showers or rainfall occurring during the summer and fall months is especially beneficial to the luxurious growth of all crops, while the dry months of winter and spring favor gathering of same at a time most advantageous

for shipment to Northern markets.

8th -Nearly all of the staple agricultural products of the tropical and sub-tropical-zone are indigenous to Cuba,, and are found growing wild in the forests at the present time. Among them are tobacco, cotton, coffee, cocoa, india rubber, oranges, limes and sisal or Manilla hemp.

9th.—It has been demonstrated beyond doubt that cane sugar of the best quality can be produced here in greater abundance and more cheaply than in any other country in the world.

10th.—The famous Cuban tobacco from VUELTA ABAJA DISTRICT, of Pinar del Rio Province, has never been equalled in any other part of the world.

11th.—It has been demonstrated by American farmers here during the past year that Sea Island cotton will yield from one to three (400 pound) bales of lint per acre, bringing from 20 to 26 cents per pound in Savannah, Georgia. This means an average profit of one hundred dollars per acre in six months' time from planting.

12th.—Pineapples in twelve months from the time suckers are put into the ground are yielding a

13th -Oranges, grape fruit, lemons and limes yield a profitable return the third year from time two or three year old budded trees are set out, and at from five to ten years will produce \$500 worth of fruit to the acre. Oranges groves at maturity in Cuba are valued at \$5000 per acre, or at three times the price of Florida groves, as there is no possibility of frosts

14th.—Either cotton, tobacco, pineapples or vegetables may be grown to advantage between the rows of orange trees, while waiting for them to

15th.—Vegetables, such as tomatoes, cabbage, egg plants, potatoes, cucumbers, etc., may be made to yield a profit of anywhere from \$50 to \$500 per 16th.—The finest grazing lands in the world are

found in Cuba, and owing to the almost total destruction of cattle during the recent revolution, they are still low in prices. The gra abundant and green throughout the year, and never 17th.—The government of Cuba has demonstrated

a degree of cleanliness and order that must command the admiration and respect of every fair-minded person in the world 18th.—Its stability is assured, not only by the

guarantee and protection of the United States, but by the fact that the people of Cuba have absolute confidence in their president, in their government, and in

19th .- There are no taxes on land in Cuba.

20th.—It may be opportune to state that there is no excuse for not securing perfect titles to property since every registrar of deeds in Cuba is a bonded officer of the government, and a certificate from him stating that a piece of property is free from all incumbrance or cloud on its title is virtually a title from the government itself, and cannot be questioned as to its validity.

Property rights to-day in Cuba are better protected than in the United States of America.

The company intend to erect their own churches

# GEORGE F. DAVIS, - Managing Director

106 King Street West, Toronto. TELEPHONE MAIN 5731 HOUSE TEL., PARK 1728

the fact remains that California, with westward. The locality was unusual ed in this statement, requiring the witness to repeat it. George Beeching, manager of the ne course habitually taken? An- Trawlers' Co., presented a miniature No; they were to the west and model of a trawler. The court examin-

St. John, N.B., Jan. 25 .- The theft of cross-examined the witness and asked two tin boxes containing \$5000 worth of bonds and \$35 in cash, a gold brooch bonds and \$35 in cash, a gold brooch side the usual course.

Capt. Wood answered that the ships and silver knife, the property of Rev. Ticket Agent of Grand Trunk, north were ten or twelve miles from the ordi- John De Soyres, rector of St. John's Capt. Wood further testified that he terday in a strange way. Men shovel saw a strange steamer during the aftering snow on one of the streets uncover-noon. She appeared to belong to a ed the boxes, where they had doubt ess transatlantic line and had two masts been thrown by thieves. The bonds and one funnel. It was a type of ship not frequently seen in these waters.

Bird Bread

PORTER

# Tried

ions Blend Always HALF ALL REPUTABLE DEALERS COSGRAVE BREWERY CO.

## HOFBRAU

Liquid Extract of Malt. The most invigorating preparation of its kind ever introduced to help and sustain the invalid or the athlete.

W. M LEE, Chemist, Toronto, Canadian Age REINHARDT & CO., TORONTO, ONTARIO

Died From Injuries.

HIGH-GRADE REFINED OILS LUBRICATING OILS AND GREASES

Seychelles Islands, Indian Ocean, -The French gumbe (t Capricorne ports that the Russin second Par squadron was at Passandava B northwest coast of Madagacort. The audience became panic-stricken and considerable time elapsed before order was restored. Twenty arrests were sion at Cultus last week, suc umbed to made, including four Jewish soldiers. Langton, Jan. 25.—Michael Aspden, porthwest coast of Madagase I. It was thought the squadron interaction of the case course of Madagase I. It was thought the squadron interaction of the case course of Madagase I. It was thought the squadron interaction of the case course of Madagase I. It was thought the squadron interaction of the case of the

This I have tried to do. Neither have I ever been approached by any mem ber of the legislature with a view to



Are a specific for all heart and nerve troubles. Here are some of the symptoms. Any one of them should be a warning for you to attend to it im-mediately. Don't delay. Serious break-Smothering and Sinking Spells, Faint and Weak Spells, Spasm or Pain through Heart; Cold, Clammy Hands and Feet. There may be many minor symptoms of heart and nerve trouble, but these are the chief ones.

Milburn's Heart and Nerve Pills will olice thruout the night from behind

> tickets now on sale, Pullmans reserved and all arrangements made for trip. Call at Lehigh Valley R.R. Passenger Office, 10 King street east. Berlin, Jan. 25.—Prince Etie! Friedrich, second son of Emreror William, is suffering from pneumonia. A miletin and Wiemuth gives his temperature at

### BEGINS HEARING WITNESSES.

St. John, N.B., Jan. 25.-Senator W. D. Perley of Wolseley, N.W.T., was here Into North Sea Incident Gets Busy. to-day on his way to his former home in this province on a visit. Speaking of Canadian affairs, the senator made reference to the recent talk about saort mission to inquire into the North Sea mission to inquire into the North Sea mission to inquire witnesses to day incident began hearing witnesses to-day. ening the prayers in the senate. He was

much against the idea; in fact, he The meeting of the commission was at-would rather see the prayers lengthened tended by a score of seamen and fisherand, judging from the state of politics, he continued, they could not pray long men from Hull, giving their decision the continued, they could not pray long somewhat nautical aspect. The first witness was Capt. Wood of the steamer Zero, plying between Hull and Copen-California offers attractions difficult to hagen. He said that on the afernoon canforma oners attractions diment of the world preceding the occurrence on Oct. 22 he whatever may be said of other places, saw two Russian squadrons proceeding its continual festival of fruits and flow-ers, sea bathing, its delightful, restrict, Question: Were the warships following the course habitually taken? An- Trawlers'

at City Office, northwest corner King the voyage,

Vice-Admiral Doubassoff (Russia) what distance the squadrons were out-

west corner King and Yonge streets, nary route. In Florida, Nassau, Cuba. Virgiait. Rear Admiral Brumont Great ?ri-North and South Carolina, Georgia. tain) appeared to be specially interest-

CASTORIA For Infants and Children. The Kind You Have Always Bought suffering from pneumonic A teletin issued by Military Surgeons Weldemann and Wienuth gives his temperature of Cat H. Pletchers.

Cottam Bird Seed Bart Cottam Co., 35 Dundes St., London, Ont.

via Grand Trunk. Secure illustrated literature, tickets and full information of the control of the secure illustrated literature, tickets and full information of the control of the contr

not frequently seen in these waters.

Rear Admiral Brumont Great ?rifrom Mr. De Soyres' desk in his office

Kishineff, Jan. 25.-A seditious demon stration during the performance led t panic in a theatre here last night, A risis in the hostility toward the gov ernment was raised in the crewded audi torium by incendiary preclamations which were showered from 'he gallery The audience i ecame panic-stricken an

**Peerless** 

**Unrivalled By Rivels** 

AIKENHEAD HARDWARE 6 Adelaid - Street East.

STER! ING SILVER SPOONS and FORKS We are showing Very Handsome Designs in all kinds of Table Flatwars; also the Finest Pearl-Handled Knives and Forks, made by the best English

FINE ENGLISH

CUTLERY

TABLE AND DESSERT KNIVES POCKET CUTLERY, ETC.

LIMITED

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A june men mer the control of the control

Cutlers, and fully guaranteed Rice Lewis & Son TORONTO.

THE DESIRED CO.