

CENTRAL LIFE INSURANCE 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.

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 are correct.

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 caution.

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

London, Jan. 25.—The papers have been given up almost exclusively since Sunday to alarmist reports from Russia on the "massacre," one of the most serious terms used for the slaying of the British press to everything Russian, and the Russian emperor and his government are generally compared to "beasts at bay."

CUBA, THE LAND OF THE FUTURE CANADA-CUBA LAND & FRUIT COMPANY, Limited

Authorized Capital, \$600,000

LAND AT \$10.00 PER ACRE FOR A SHORT PERIOD ONLY

Shares, Par Value, \$100

TO THE WORKINGMAN

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

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. HAROLD B. ROBINSON, Esq., Vice-President, Cashier Head Office Massey-Harris Company, Limited, Toronto. AMOS HARRINGTON, Esq., Second Vice-President, Gentleman, Toronto. ERWIN B. JONES, Esq., B.A., Secretary, The Robert Simpson Company, Limited, 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. JAMES CURRY, Esq., Banker and Broker, Toronto.

- WILLIAM PEMBERTON PAGE, Esq., Managing Director of the Sun and Hastings Savings and Loan Company, Toronto. JOHN J. MAIN, Esq., Superintendent of the Polson Iron Works, Manager Canadian Heine Safety Boiler Co., Toronto. WHITFORD VANDUSEN, Esq., Banker. J. 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.

This company is the owner of 70,000 acres of very rich fertile land in the Province of Pinar del Rio, Cuba. This land is suitable to the growth of the finest quality of tobacco, oranges, lemons, pineapples, and other citrus fruits.

One acre produced last year \$2700 in tobacco. The revenue-producing powers of this estate will not be reduced by sale of lands, as the cultivated portion will be increased by additional plantation.

The lands offered for sale can be made as productive within a short period as those at present cultivated. The estate is abundantly watered by numerous streams and fresh water springs.

The climate is one perpetual June—no fogs, no mists, no yellow fever. Flowers bloom the year round. Game and fish abound. The temperature is even, so that catarrh is unheard of.

Abundance of water and perpetual grass make stock-raising an assured success. New York markets are at its command for all its products. The estate borders upon Guadiana Bay, with a sea frontage of about twelve miles and a deep water, sheltered harbor.

Cuba has only now become open to modern development, and its progress is sure to be rapid. This is the opportunity for the man of small means to obtain a home and subsequent wealth, for the man of means to obtain a profitable investment.

This company is now offering land in blocks of ten acres or more at \$10.00 per acre. Stock at par or scrip entitling the owner to an option to take land at \$10.00, or stock at par, for a limited period. Only 10,000 acres will be offered at \$10.00 per acre, of which 4000 acres are already sold.

The second 10,000 acres will be sold at \$20.00 per acre or over within a few months. The balance of the estate to be disposed of—20,000 acres, will be raised to \$50.00 per acre or over. As the price of land is raised, the prices of stock will also advance.

Purchase now and save money. Terms—25 per cent. cash; 25 per cent. 30 days; 25 per cent. 60 days; 25 per cent. 90 days; or terms can be arranged.

1st.—There is no healthier or pleasanter climate in any part of the world. Both yellow fever and smallpox have been banished for all time, neither of these diseases having appeared here since the beginning of this century.

2nd.—There are neither snow, ice nor cold rains during the winter, and frost is unknown. The strikers seem still to be without definite plans for the future. It is said that a demonstration has been decided upon for to-morrow, on the occasion of funerals of several of the more prominent victims, but this is denied. For the moment the strikers appear to be content to remain quiet.

3rd.—There is no island or strip of coast in the world more plentifully supplied with deep, well protected harbors than is the Republic of Cuba. The estate is abundantly watered by numerous streams and fresh water springs. The climate is one perpetual June—no fogs, no mists, no yellow fever.

4th.—No island or strip of coast in the world more plentifully supplied with deep, well protected harbors than is the Republic of Cuba. The estate is abundantly watered by numerous streams and fresh water springs. The climate is one perpetual June—no fogs, no mists, no yellow fever.

5th.—The soil is famous throughout the world for its fertility. 6th.—Fine fresh water streams and valuable medicinal springs abound in every province.

7th.—The distribution of showers or rainfall occurring during the summer and fall months is especially beneficial to the luxuriant 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 Manila 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 25 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 profit of \$100 per acre. 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 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 or freezes.

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

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 price. The grass is nutritious, abundant and green throughout the year, and never falls. 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 themselves. 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 and schools.

Address all Communications to GEORGE F. DAVIS, Managing Director. AGENTS WANTED 106 King Street West, Toronto. TELEPHONE MAIN 5731 HOUSE TEL. PARK 1728 TITLES GUARANTEED

CASSIE DECLARED BANKRUPT.

Creditors Will Meet and Elect Trustee to Wind up Estate. Cleveland, O., Jan. 25.—Mrs. Cassie L. Chadwick was today formally adjudged a bankrupt by default in the United States District Court. The creditors will meet and elect a trustee to take charge of her property until it shall be sold.

Mrs. Chadwick has been ordered to file a list of her creditors, together with a schedule of her assets and liabilities within ten days. Mrs. Chadwick has not yet been released from jail. Constituent asked Helms. Hon. John Dryden received the following letter from one of his constituents yesterday: "I have no doubt you have considered by way of advancement of our country, especially in the interest of our farmers. As you know, I always vote Conservative or stay at home, especially on this election, as I would very much like to see the government overthrown. But in consideration of \$60 at 3 1/2 per cent, until paid could be some inducement to do my best for you. Owing to my business, would have to be kept secret."

Respectfully yours, (Signature), "Posterity—Above to build a house." N.Y. Association Falls. Utica, N.Y., Jan. 25.—The St. Lawrence Park Association has applied to Justice Rogers in the supreme court here for a receiver.

FACTORY LEGISLATION.

Editor World: It has come to my notice that in your issue of Jan. 21, under the heading, "Government a Humbug on Labor Legislation," this department has been unfairly and unjustly criticized by one Samuel Heakes, who is reported as a labor man. It happens that I was selected from the ranks of those who are to disorganize the duties of factory inspectors. And entering upon my duty, my first, last, and only instruction from the honorable the minister of agriculture, who is chief of this department, was to enforce the law. I have been called a crank with justice to all and favors to none. I have tried to do. Neither have I ever been approached by any member of the legislature with a view to relaxing any conditions provided in the factory laws. I would make this statement on oath as freely as it is written above.

And as to the employment of child labor: If this friend of the children had advised the factory inspectors of any specific cases that came to his notice, he would have accomplished more good than by making general statements which invariably have no foundation in fact, and withdrawing all my vigilance and opportunity, I am forced to admit that the factory laws relating to child labor are fairly observed in this province.

It is not my purpose to criticize the government of having done justice to the laborer, but as an honest laborer man I feel it my duty to defend the department with which I am identified against unscrupulous misrepresentations of men whose political ambitions are in advance of their sincerity to the just cause of labor. Thos. Kelly, Inspector of Factories, Brookville, Jan. 25.

Murderer Surrenders. Cleveland, Jan. 25.—After defying the police through the night from behind bars, George Wagner, who late last night killed his brother John and later shot Policeman Kleamery, finally surrendered to-day after more than twenty shots had been fired into the Wagner residence, where the tragedy was enacted. When the officers entered the house they found the body of John Wagner lying in an upstairs room with five bullet wounds in the head. Smart Testimony In. Washington, Jan. 25.—The smart investigation was brought to a close to-day.

MILBURN'S Heart and Nerve Pills.

Are a specific for all heart and nerve troubles. Here are some of the symptoms. Any one of them should be a warning to you to get them immediately. Don't delay. Serious breakdown of the system may follow, if you do not. Nervousness, Sleeplessness, Dizziness, Palpitation of the Heart, Shortness of Breath, Rush of Blood to the Head, Smothering and Sinking Spells, Faint and Weak Spells, Spasms or Pain through the 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 dispel all these symptoms from the system. Price 50 cents per box, or 3 for \$1.25. WEAK SPELLS CURED. Mrs. L. Dorey, Hemford, N.S., writes us 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 so much good that I got two more boxes, and after finishing them I was completely cured. I must say that I cannot recommend them too highly."

Pray Longer. St. John, N.B., Jan. 25.—Senator W. D. Perley of Wolfville, N.W.T., was here today 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 the recall of the prayers in the senate. He was much against the idea; in fact, he would rather see the prayers lowered, than judge from the state of politics, he continued, they could not pray long enough.

California. For winter pleasure or health travel, California offers attractions difficult to find in any other part of the world. Whatever may be said of other places, the fact remains that California, with its continual festival of fruits and flowers, sea bathing, its delightful, restful, health restoring climate, and luxurious hotels, is an ideal place wherein to escape the blasts of a northern winter. Fast trains leaving for California daily via Grand Trunk. Secure Illustrated Literature, tickets and full information at City Office, northwest corner King and Yonge-streets.

World's Famous Winter Resorts. In Florida, Nassau, Cuba, Virginia, North and South Carolina, Georgia, and all Southern resorts. Excursion tickets now on sale. Pullmans reserved and all arrangements made for trip. Call at Lehigh Valley R.R. Passenger Office, 10 King-street east.

Castoria. Berlin, Jan. 25.—Prince royal Friedrich, second son of Emperor William, is suffering from pneumonia. A certain issue of the Military Surgeon-General and Wrenth gives his temperature, 102 Fahr.

BIRD BREAD

That is why it can be relied upon and why there is such an enormous demand for it. 100,000 The Wings & Beaks of the Cottam Bird Seed. The Cottam Bird Seed and Remedy. Address: F.W.E. Cottam, Ltd., Bird Seed, by mail, Bart Cottam Co., 35 Dundas St., London, Ont.

Unrivaled By Rivals COSGRAVE'S ALE Fearless Beverage Superior ALE From Pure Irish Malt. For Health and Stength. COSGRAVE'S X X X PORTER Once Tried Always Taken. A Delicious Blend of Both HALF and HALF. COSGRAVE'S BREWERY CO. ALL REPUTABLE DEALERS. COSGRAVE BREWERY CO. TORONTO, ONT.

SNOW COVERED BOXES. St. John, N.B., Jan. 25.—The theft of two tin boxes containing \$5000 worth of bonds and \$35 in cash, a gold brooch and silver knife, the property of Rev. John De Soyres, rector of St. John's Episcopal church, was discovered yesterday in a strange way. Men shoveling snow on one of the streets uncovered the boxes, where they had doubtless been thrown by thieves. The bonds were all there, only the money being missing. The boxes had been stolen from Mr. De Soyres' desk in his office in the church.

Panic in a Theatre. Kishineff, Jan. 25.—A sensational demonstration during the performance led to a panic in a theatre here last night. A crisis in the hostility toward the government was raised in the crowded auditorium by incendiary proclamations, which were showered from the gallery. The audience became panic-stricken and considerable time elapsed before order was restored. Twenty arrests were made, including four Jewish soldiers.

Died From Injuries. Langton, Jan. 25.—Michael Aspin, who was injured in the sawmill explosion at Cultus last week, succumbed to his injuries this morning.

FINE ENGLISH CUTLERY. CARVERS TABLE AND DESERT KNIVES POCKET CUTLERY, ETC. AIKENHEAD HARDWARE LIMITED 6 Adelaide Street East.

STERLING SILVER SPOONS and FORKS. We are showing Very Handsome Designs in all kinds of Table Flatware also the Finest Paris-Handled Knives and Forks, made by the best English Workmen, and fully guaranteed. Rice Lewis & Son, TORONTO, LIMITED.

HOFBRAU Liquid Extract of Malt. The most invigorating preparation of its kind ever introduced to help and sustain the invalid or the athlete. W. H. LEE, Chemist, Toronto, Canadian Agent. Manufactured by 340 REINHARDT & CO., TORONTO, ONTARIO.

CASTORIA For Infants and Children. The Kind You Have Always Bought Bears the Signature of J. C. Watson.

High-Grade Refined Oils. LUBRICATING OILS AND GREASES. THE TORONTO OIL CO. OF MONTREAL.

DODD'S KIDNEY PILLS. SMALL KIDNEY DISEASES. SHROUDING NIGHT'S SWEATS. BRUISES AND PAINS. THE PILLS WILL DO IT.